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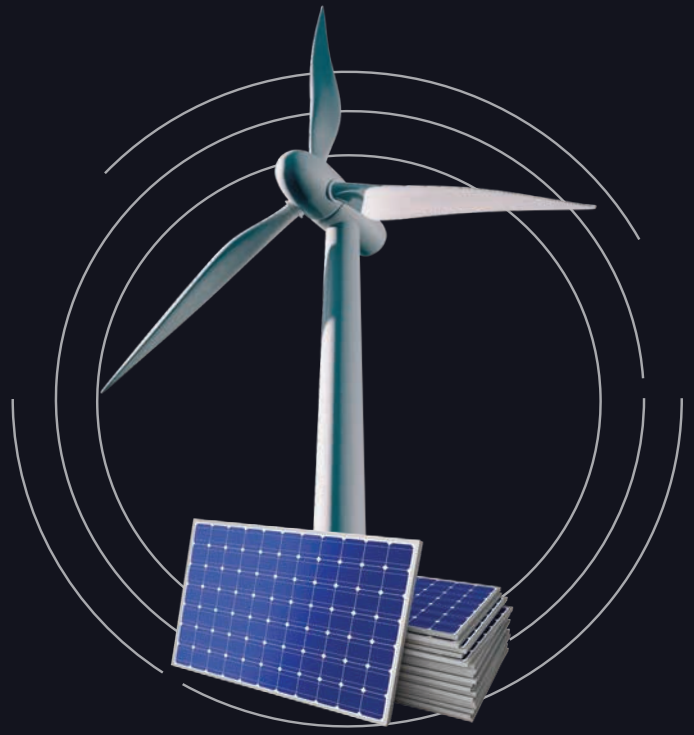
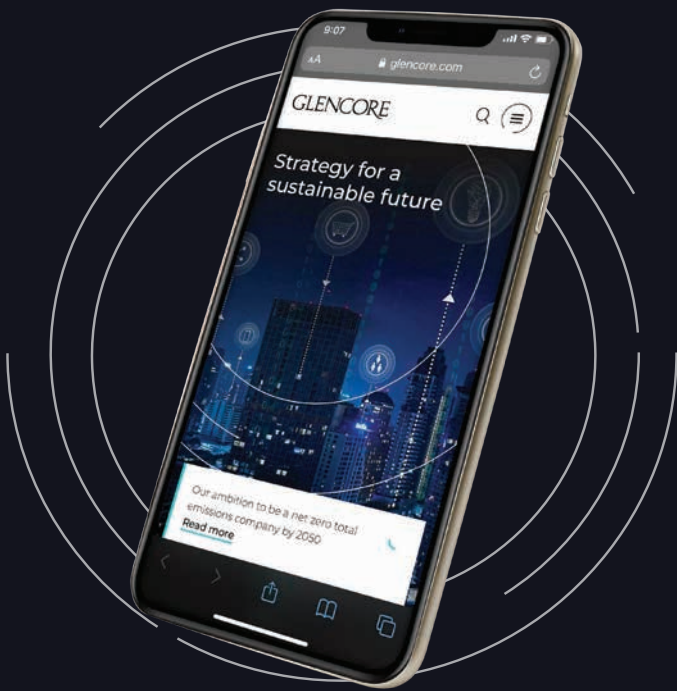
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 ABN: 15 112 838 945  
 265 King Street  
 Newcastle NSW 2300  
 PO Box 853, Hamilton NSW 2303  
 Phone: (02) 4062 8133

**PUBLISHER and EDITOR:**

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

**ART DIRECTOR:**

Sandie Collie  
 sandie@HBRmag.com.au

**CONTENT MANAGER:**

Jason Duncan  
 jason@HBRmag.com.au

**PRINTING:**

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

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# From the Editor



The 2022-23 Federal Budget provides a number of measures that will be welcomed by business.

The technology investment boost is a sensible move to encourage small businesses to invest in technology and help them be more competitive. An additional 20% deduction has been made available until 30 June 2023 for applicable expenditure that support

digital adoption.

An additional 20% deduction is also available to support small business train and upskill their staff, subject to conditions.

The extension of the Boosting Apprenticeship Commencements and completing Apprenticeship Commencements wage subsidies will also help many businesses facing skills shortages.

The Small Business Support Package previously announced has also been funded for three years from 2021-22.

Some tax relief was announced with a reduction in quarterly PAYG and GST instalments.

A six month halving of the fuel excise will be welcomed by many businesses, particularly high fuel users. It should also help with consumer spending.

More broadly, support for a number of specific industries, particularly defence and energy, will have major economic benefits for the Hunter.

Businesses should consider the impacts of the Budget more closely for their individual circumstances or seek advice on what steps they may need to take or the new opportunities that may be available.

The Budget does have a \$78 billion deficit, adding to the enormous Covid induced deficits of the last few years. At some time in the near future this debt will need to be addressed.

With an election in May, this Budget was never going to be the time to make some of the hard decisions required. This will be left to the winner of the election.

The ALP has already announced that they will release a new budget later this year should they win, as polls indicate.

It is hoped that a strong economy and continued high commodity prices will help in reducing the massive Government debt over coming years.

**Garry Hardie**  
Editor & Publisher

## Planning a business FUNCTION?

*Work party, conference, meeting, workshop, expo or other business event*



View the 2021-22 Hunter Business Function Guide for information on venues and supporting services.

**[www.hbrmag.com.au/2021-hunter-business-function-guide](http://www.hbrmag.com.au/2021-hunter-business-function-guide)**

## Diverting stormwater investigated for irrigation

Hunter Water, Newcastle Jockey Club and City of Newcastle have signed an historic three-party Memorandum of Understanding to further explore and investigate capturing stormwater to irrigate the Newcastle

Racecourse and nearby sporting fields.

The opportunity offers the potential to save on average, 55 million litres of drinking water each year, the equivalent annual use of 365 households and could also mean the community benefits from cooler, greener public open spaces and playing fields using a local, sustainable water source.

Minister for Lands and Water, Hospitality and Racing, Kevin Anderson, said the MoU signing is a key milestone for investigating the project, which is in line with Hunter Water's transition to a more circular economy.

Newcastle Lord Mayor, Nuatali Nelmes, said the stormwater harvesting project complements the direction of the City of Newcastle's new Environment Strategy.

"As one of Australia's most environmentally progressive councils, City of Newcastle is committed to exploring opportunities to create a more sustainable future for our city.

"Through drought and COVID, we have all gained a new appreciation of the immense value of our green public open spaces. This MoU and the ongoing investigations into the feasibility of this stormwater harvesting project supports our aim to create long-term water efficiency initiatives and reduce the use of drinking water for irrigation purposes in favour of alternate water sources.

"I look forward to working collaboratively with Hunter Water and the Newcastle Jockey Club to further explore the potential of this fantastic water-saving initiative," said Cr Nelmes.



Hunter Water Managing Director, Darren Cleary, explained the MoU outlined the next steps the parties would take together to develop the scheme.

"As a collaborative, the three parties will now work through the scheme's design and potential funding streams. The MoU reaffirms Hunter Water's intent to take an integrated approach to reducing demand on our drinking water supply, while meeting our community's water needs and improving the resilience of our region," said Mr Cleary.

Newcastle Jockey Club CEO, Duane Dowell, said the NJC was proud to showcase the opportunity of innovative water solutions to Newcastle and the region.

"As the three parties to the MoU investigate this project further and work through the complexities of design and funding arrangements, Newcastle Jockey Club is excited at the prospect of a sustainable, long-term water supply initiative to irrigate our tracks while also supporting the local community to help irrigate soccer fields and cricket ovals.

"Chairman Geoffrey Barnett with the NJC Board and I are very excited by this MoU along with the opportunity to develop our stables complex into a leading facility for thoroughbred horse training," said Mr Dowell.



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## Major Sydney Project for Hunter Valley Manufacturer

Hunter Valley business Industrial Gaskets & Sealants at Heatherbrae is manufacturing critical components for the upgrade of Sydney Metro, Australia's biggest public transport project.

Their High Temperature

Silicone Gaskets will be used in the ventilation systems at underground and open cut train stations to ensure air quality and environmental sustainability for this important NSW Government project.

Industrial Gaskets' involvement started in 2017 for stations at Castle Hill, Cheltenham, Epping, Cherrybrook, Hills Showground, and Norwest. Their current work is for stations at Central, Victoria Cross, Barangaroo, Crows Nest and Waterloo.

Industrial Gasket and Sealants is working with engineering and construction firm PPW Services, based in Scone.

Director Joel Gardiner is proud that his family-owned business is a key part of this important NSW infrastructure project.

"Our silicone gaskets are cut from extruded lengths of material and sheet material using our precision computerised cutting machines. We are proud to meet Sydney Metro's requirements and high standards for their delivery partners."

The ventilation system adheres to Sydney Metro's Construction Environmental Management Framework (CEMF) that sets out environmental and sustainability management standards to help ensure Sydney Metro and its contractors comply with statutory and planning requirements.

## \$1.5 billion fast-jet training aircraft contract delivers more jobs

The Royal Australian Air Force (RAAF) is upgrading and extending in-service support for the Hawk 127 Lead-In Fighter Training System based in the Hunter region and Perth. The Federal Government's \$1.5 billion

investment will directly support local jobs and bolster the RAAF's aviation capability into the future.

The 10-year contract with BAE Systems Australia will sustain 350 direct jobs, support opportunities for up to 900 direct and indirect jobs for Australian industry members and progressively update the performance of the fast-jet combat training aircraft until 2032.

The Lead-In Fighter Training System efficiently and effectively provides aircrew with the skills and experience to bridge the gap between initial training and the skills required to operate Air Combat fast jet aircraft.

The update will include an engine replacement, to meet the emerging needs of pilots preparing to fly the F-35A Joint Strike Fighter, the F/A-18F Super Hornet and the EA-18G Growler.

Rolls-Royce will deliver the Mk951 Adour Engine. The design work to integrate the upgraded Mk951 engine to the aircraft is progressing to schedule.

The Morrison Government has already made significant investments at RAAF Base Williamtown and RAAF Base Pearce, and this contract reaffirms our ongoing commitment to support regional development and build our national resilience.

## Jetstar announces new Newcastle to Cairns season

Jetstar has added 110 new flights on the Newcastle-Cairns route from 25 June to 29 October 2022, and will fly three times per week on Monday, Wednesday and

Saturday. The services are expected to carry up to 4,000 passengers per month.

Newcastle Airport CEO Dr Peter Cock says the new service reflects the community's continued support.

"I want to thank the people of our community for how they've

backed our Cairns connection, and to Jetstar for their show of confidence in our region.

"Our locals love tropical leisure destinations, and we're very excited to partner with Jetstar and Cairns Airport to deliver this new season to one of Australia's favourite far-north playgrounds," Dr Cock said.

Jetstar will continue to monitor demand and assess whether the route will be extended beyond October 2022.

The current seasonal service has been operating since December 2021 and will end briefly on 30 April 2022, with the new seasonal service launching in time for the mid-year school holiday peak.



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## CUSTOMER CENTRED FOCUS PAYS DIVIDENDS FOR LOCAL BANK

The ethos that you're more than a customer when you visit **The Mutual Bank** has resulted in it being named Business of the Year in the Local Business Awards as well as taking home the Outstanding Professional Services Award.

The Mutual Bank's CEO Geoff Seccombe said the bank's specialty is relationship banking and personalised service, provided with a full range of competitive personal and business banking solutions.

"Our team is what sets us apart, with members coming back because of the exceptional level of member care they receive," he said.

"The Mutual Bank's commitment to training and development enables us to deliver best-practice service to our members. As the bank continues to grow, more staff are coming on board and several staff members have progressed into leadership roles."

As a member-owned bank **The Mutual Bank** is not driven by sales targets but rather by customer satisfaction. Profits are invested back into its banking products and services, and back into supporting local communities through sponsorship and employment opportunities.

More and more people are choosing **The Mutual Bank**, not only for its exceptional member service and commitment to the Hunter, but for its competitive loan products and access to several Australian Government Schemes.

Business owners can find banking solutions with **The Mutual Bank** with a wide range of transaction solutions and competitive business loan products.

The **Mutual Bank** is one of a limited number of lenders and the only Hunter-based bank appointed by the National Housing Finance and Investment Corporation (NHFIC) to offer the Australian Government First Home Loan Deposit Scheme, New Home Guarantee, and Family Home Guarantee.

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## Hunter health care centre prompted by near death experience wins national award

event at The Star Sydney in March hosted by Channel Nine's Today presenter Allison Langdon. Around 1,000 guests attended the ceremony.

ATUNE founder and director Simon Ashley has turned a near death experience aged 19 into an award-winning group of local health centres that he plans to take to other parts of Australia. ATUNE's Cardiff centre brings together specialised health practitioner services, a herbal dispensary, health food store, whole food plant based café, hydrotherapy pool, squash courts, gym, yoga and pilates centre, and a sauna and spa.

Mr Ashley said he doesn't know of a centre like it anywhere in Australia. He said for people's optimal therapeutic and preventative health care it is important to bring together complementary, allied health, psychological and medical services.

The Hunter's ATUNE Health Centres has been named Professional Medical Services Champion at the Australian Small Business Awards. The award was announced at a gala

"My health experience showed me there were elements of the medical world that could be done better," Mr Ashley said.

"I dreamed of building a one stop health centre that really looks after clients and offers continuity of care," he said.

"My team and I are really looking forward to taking our integrated approach to health care beyond the Hunter to other parts of Australia."

"It is better for patients and their health if professionals work together and are located together."

"We are about delivering individualised but holistic healthcare and health education that refreshes the body, revives the mind and restores the spirit."

Mr Ashley, who has a double degree in Clinical Science and Clinical Osteopathy from RMIT, has worked in the Hunter as an osteopath since 2000. He started ATUNE in 2006 from his home in Eleebana. It now employs or contracts 100 people across 18 health professions. It also has a centre at Belmont.

ATUNE operations manager Maria McIntyre, Simon Ashley and ATUNE co owner Mel Ashley at the awards ceremony



## Waratah Super Battery to charge up NSW's energy supply

Battery project developers are invited to submit their expressions of interest to build the largest network battery in the Southern Hemisphere and help secure the state's energy future.

The Waratah Super Battery is a 700 MW device that will boost the energy supply for consumers

in Sydney, Newcastle and Wollongong, and prepare the network for the 2025 closure of Eraring Power Station.

Treasurer and Energy Minister Matt Kean said the new Super Battery will carry extra transmission capacity to handle power surges from bushfires or lightning strikes.

"The Waratah Super Battery will allow for more electricity to flow through the network, unlocking this excess capacity and supplying the families and businesses of NSW a reliable and stable energy supply," Mr Kean said.

The NSW Government is seeking innovative solutions and site options from the market to deliver the Waratah Super Battery via a competitive procurement process.



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## Atwea College leads the way in staff wellness

Atwea has embraced a new way of looking after employees with an innovative Flexible Hybrid work model where staff will have the opportunity to work from home or in the office. This is in response to post-pandemic flexible workplace arrangements.

Following the organisation's success with working from home and the staff capacity to adapt and respond, it was time to consider what the future of a flexible workplace model could look like. Since lockdown was lifted, Atwea's strategic leadership team have been discussing - what does our future look like in this space? What is best for the role, the team and the organisation?

The model provides for two days in the office known as collaboration days, with the option of choosing where to work for three days (in the office or working from home) known as focus days. As a result, staff will receive technology at work and home that will enable them to work on the Flexible Hybrid model. The collaboration days allow for people to connect, encourage inclusion and allow staff to come together as teams and plan their work.

Executive Director Rowan Cox says, "During Covid, the workplace model was reactionary, a response to what was undeniably unprecedented times. But now we want our workplace model to be by design, not by default. Atwea has taken time to consider who we are, the organisation we are and what we want for the future. The final model has been based on several factors. It has a solid grounding in our Employee Valuable Proposition which covers consideration for pay and benefits, work and career, and culture and connection. Also, Atwea's Wellbeing Framework looks at not just the outputs of staff, but how they, as people, are faring as employees with Atwea. We considered what makes us successful and recognise it is not just about the tasks




Atwea Executive Director Rowan Cox

completed, but it's also the relationships and connections that are important to how we function.


"Our connection to what we do, our relationships within the organisation, our people focus and our teams' approach are essential to the intrinsic motivation many feel to getting the outcomes that we do. We also understand that the opportunity to spend time away from the office does bring to some roles, time to focus and complete tasks with fewer distractions, and that's also a value. There can be less commute time, domestic tasks can be completed with more ease, family care responsibilities can be more easily accommodated and worked around."

The energy and momentum that has been created from the progressive increases in staff presence both in the office and at all their campuses have been welcomed. The sense of connection is strong. Atwea believes this flexible work agreement fits with the organisational values of inclusion and innovation. It allows for a balance of collaboration opportunities and time for focus. This is another example of how Atwea is leading the way in being proactive, inclusive and innovative.





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## Council goes green in 100% renewable energy deal

Port Stephens Council will be powered by the sun under a landmark agreement that will see 100% solar energy supplied to more than 1940 streetlights, libraries, sports fields and other sites across the region.

Port Stephens Council is one of 25 NSW councils to sign onto the \$180 million retail renewable energy deal, brokered by the Southern Sydney Regional Organisation of Councils (SSROC) with ZEN Energy Pty Ltd, to supply electricity from three solar farms.

Mayor Ryan Palmer said the agreement is an important step in Council's commitment to achieving carbon neutrality by 2025.

"Climate change is a significant global challenge and we are proud to join with 24 other councils in working towards a brighter and cleaner future for our communities and our environment," Mayor Palmer said.

"We've opted for 100% renewable energy under the deal, which will significantly reduce our carbon footprint by supplying green electricity to more than 1790 residential streetlights and 142 Council owned and managed sites including holiday parks, libraries, car parks, aquatic centres and the Raymond Terrace administration building.

"Buying as a group we've also been able to secure better electricity rates and that means savings we can reinvest into creating a sustainable, liveable Port Stephens."

The deal lasts 4.5 years with an option for Council to extend for a further 4 years.

## Brian Suters AM honoured for architectural legacy

An architectural legacy that spans more than half a century has earned Brian Suters AM the City of Newcastle's highest honour.

The award-winning architect has been named a Freeman of the City in recognition of his

significant contribution to Newcastle's built form and enduring commitment to mentoring the next generation. Fittingly, the honour was conferred within the walls of the updated Civic Playhouse, which Brian designed for City of Newcastle in 2004.

Newcastle Lord Mayor Nuatali Nelmes said Brian's work had helped shape the way we see Newcastle today and would continue to be appreciated for generations to come.

"The mark Brian has left on our built form, and our cultural landscape, has quite literally defined part of the city's look and feel," Cr Nelmes said.

"His legacy is evident throughout the city, from our striking Brutalist former City Administration Centre, which has recently been reborn as Newcastle's first five-star hotel, to the modern surrounds of the Civic Playhouse and the remarkable Bauhaus-influence design of his own former family home on Wolfe Street, which won the prestigious Blacket Award for Architecture in 1980.

"Naming Brian a Freeman of the City is a well-deserved honour that recognised the significance of his many architectural contributions to Newcastle and his ongoing commitment to mentoring younger generations of architects."

Born in Sydney in 1937, Brian and his family returned to his mother's home city of Newcastle during World War II when he was aged five. Educated at Hamilton Primary School and Newcastle Boys High School, he later studied at Newcastle Technical College and graduated from the University of NSW, having been awarded the University Medal on the completion of his architecture studies.

After winning the Byera Hadley Travelling Scholarship, he moved overseas with his wife Kay and lived in London and Europe for two-and-a-half years before returning to Newcastle to pursue his architecture career.

Brian acknowledged the role City of Newcastle played in his career and said he was thrilled, more than half a century later, to be honoured as a Freeman of the City.

Brian joins an esteemed list of 14 other Novocastrians to be awarded the City's highest honour including writer, philanthropist and historian Vera Deacon, community volunteer Howard Mole and Surfest co-founder Warren Smith.

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## Newcastle Permanent & Greater Bank boards endorse merger proposal

The Board of Directors of Greater Bank and Newcastle Permanent have unanimously endorsed the proposal to merge, recommending their respective members vote in favour of joining the two iconic

Hunter-based mutuals. After announcing a Memorandum of Understanding last August to explore merging, Chair of Greater Bank, Wayne Russell, and Chair of Newcastle Permanent, Jeff Eather, have formalised the Boards' support by signing a Merger Implementation Agreement (MIA).

The merger proposal will now be submitted to the Australian Prudential Regulation Authority for review, before being put to members of both organisations at meetings likely to take place later this year.

Chair of Greater Bank, Wayne Russell, said both organisations have conducted extensive due diligence over the past five months and unanimously agreed the proposed merger is in the best interests of their respective member bases.

Under the proposal endorsed by the respective Boards, the merged organisation would:

- Become one of Australia's leading customer-owned financial institutions;
- Keep both iconic brands - Greater Bank and Newcastle Permanent;
- Serve a combined customer base of almost 600,000;
- Bring together both organisations' workforces with no forced redundancies as a result of the merger for at least two years;
- Maintain the Hunter-based customer contact centres and headquarters; and



Wayne Russell - Chair Greater Bank, Jeff Eather - Chair Newcastle Permanent

- Retain the current number of combined branches for at least two years.

Chair of Newcastle Permanent, Jeff Eather, said merging the two locally-grown mutuals would ensure long-term sustainability, without compromising either's values.

"This is a highly compelling opportunity to grow and compete on our terms. Importantly, we remain fiercely committed to being customer-owned and continuing to invest profits for the benefit of our customers and the communities we serve," said Mr Eather.

"Combined, Greater Bank and Newcastle Permanent have \$19.8 billion in total assets and a customer base of approximately 600,000, and, in merging, will create one of Australia's largest customer-owned financial institutions.

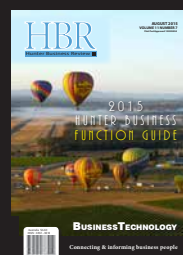
"That puts us in an incredible position to be a real challenger and remain a significant competitor in the banking sector," he said.

If the merger proceeds, it is proposed Wayne Russell will chair the merged entity and Jeff Eather, will assume the role of Deputy Chair. Newcastle Permanent Chief Executive Officer, Bernadette Inglis, will be Chief Executive Officer and Scott Morgan, currently Chief Executive Officer of Greater Bank, would be the entity's Deputy CEO.

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# HunterNet ready to guide industry to 2050

As Hunter and Central Coast industry group HunterNet began the year of celebrating 30 years of collaboration at its Chairman's Awards on Friday 4 March, it has its sights firmly set on 2050 and making sure the regions manufacturing, engineering and specialist services industries are future ready.

HunterNet Chief Executive Officer Ivan Waterfield says the Chairman's Awards are about recognising both industry leaders and emerging talent, and it's that mix of experience and fresh perspective that will be so critical as they head to 2050.

"If the last two years have taught us anything, it's that working together to embrace change is going to be the backbone of how our industries progress in the future. We have to be faster, smarter, agile and more innovative to make sure we keep in step with what's happening globally."

"It's fitting that after two years of restrictions, lockdowns and uncertainty that we take a moment to celebrate what Hunter and Central Coast businesses have been able to achieve in the last 12 months. It's been tough, but our strength is our combined purpose to bring economic development and innovation to the regions."

"We are more than ready to return to some level of normality, so being able to celebrate our high achievers in person at our Chairman's Awards at Newcastle City Hall is a welcome milestone."

"The Awards showcase the diversity of our membership across manufacturing, energy, resources, defence, engineering and other specialist services. Our network includes more than 70,000 employees and the depth of talent and expertise in the region is what makes us advocate so passionately for projects and businesses to be based here."



Host Company of the Year - UGL Rail Services + BAE Systems

The HunterNet Chairman's Awards include categories for high achieving businesses and leaders as well as apprentices, trainees and host organisations that are part of HunterNet Career Connections..

The newly renamed arm of HunterNet, formerly HunterNet Group Training, is focused on developing emerging talent and with a 30-year plan for the future, there's no telling where industry will be in 2050.

"It fair to say HunterNet Career Connections are planning for jobs that haven't been thought of yet for people that haven't been born yet. We don't know what our sector will look like in 2050, but if the last 30 years are anything to go by, then we are more than ready to meet the challenge."

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As a local company we credit much of our international success to the support and encouragement of organisations like HunterNet and the local business community.

This success was recognised by winning the **Export Award** at the recent Chairman's Awards.

Thank you to HunterNet and also to Hedweld Group of Companies for sponsoring the category.



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# Innovation in the air Industry on the ground

The Hunter Valley is fast becoming Australia's aviation innovation hub, with 72 world-class F35 Strike Fighters to touch down by 2024. In addition to the Hawk Lead-In Fighter program, BAE Systems' F35 sustainment project will not only provide a supersonic boost to Australia's air capability, but will also create over 600 jobs in the Hunter Valley Region.

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AWARD	RECIPIENT	HOST COMPANY
Women In Industry	Sophia Lawrence	Hedweld
Trainee of the Year	Beaux Oakley	Hedweld
Outstanding Achiever: 1st Year (joint winners)	Sarah Pringle	UGL
Outstanding Achiever: 1st Year (joint winners)	Cameron Couper	UGL
Outstanding Achiever: 2nd Year	Jack Muir	Banlaw
Outstanding Achiever: 3rd Year	Lachlan Burns	Hedweld
Ivan Randon Award	Thomas Sharman	UGL
Apprentice/Trainee Award for Excellence in Safety	Luke Monaghan	BAE Systems
Host Company of the Year (joint winners)	BAE Systems	NA
Host Company of the Year (joint winners)	UGL Rail Services	NA
Export Award	Biscit	NA
Networking Award	Trish Heagney	NA
Rod Murphy Innovation Award	Ampcontrol	NA
Chairman's Business Award for Excellence in WHS	Ethos Health	NA
Harvey Knox Award	Andrea Novak	NA
Member of the Year Award	AON	NA



Banlaw wishes to congratulate:

- ▶ **AMP Control** on winning the Rod Murphy Innovation Award due to their contributions to technology advancements in 2021
- ▶ **Jack Muir** on winning the 2nd Year Apprentice of the Year (Jack is a valued Banlaw team member)



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\*All People 15+ years. Source: National conducted by McNair Yellow Squares - Greater Newcastle 2021 Survey Wave 2

# A century in the making

Celebrating 100 years of business in 2022, Bradken's rich history has helped shape it into what it is today – one of the world's leading solutions providers for mining equipment wear parts and services, with headquarters based in Newcastle.

Over time, **Bradken** has found a calling in the mining industry in the design, engineering and manufacture of high-quality ground engaging tools, undercarriage systems and buckets, along with mineral processing and fixed plant wear solutions.

Bradken's CEO, Sean Winstone noted that its Bradken's dedication to utilising the latest technology and innovations, whilst partnering with customers will drive change in the industry and it has been the key to our success.

"**Bradken** is a business committed to the evolution of mining and resources, with its people at the forefront of innovation and technology," Sean said.

"To make it to 100 years, is quite a milestone for any company, and we're very proud. A business and the individuals involved with it have to be resilient and innovative, as well as committed to strong values."

"Throughout the years we have demonstrated and embraced the values at the heart of Bradken's success, such as taking on challenges, seeing the customer in everything we do and working collaboratively to achieve goals both for our customers and the business," he said.

Since the company's inception on March 20, 1922, it has faced a series of challenges that only made it stronger. Following the boom times of the roaring '20s, the 1930s brought with it the Great Depression, forcing the company to establish its resilience and adapt to change – a trait the company has held all these years.

It began supplying manganese steel products to the mining industry and eventually began manufacturing dredge buckets for the Malayan tin industry – the first step in developing the company's export business.

With the '40s came World War II, which saw **Bradken** switch its focus to armament castings. Throughout the war years, **Bradken** was engaged by the Commonwealth Government to build cast armour for the Australian Built Tank Program, including the

development of the world's first one-piece cast tank hull in 1940.

After the war Australia needed to rehabilitate its neglected railway systems and the introduction of diesel electric locomotives, along with demand for higher speed and larger capacity freight trains, were key forces behind the company's growth.

"Matching our history of working with customers to understand what they need and value with technology solutions is key to Bradken's future as we hone in on the mining and resources sector," Sean said.

**Bradken** joined the Hitachi Construction Machinery Group of Companies in 2017, which has provided the foundations to grow sustainably and continue to evolve.

Bradken's centenary celebrations will go on throughout the year, with a mix of events being held globally to suit locations, and cultural aspects.

"Our sites around the globe will celebrate the 100-year milestone and reflect on the innovation and growth experienced, plus share the different stories that make up their and Bradken's history," Bradken Global Marketing Manager, Rochelle Wade said.

"For example, in Newcastle we have a strong connection with the company's founders Leslie Bradford and Jim Kendall and during the event, some of their innovation stories and history were shared, including their links with the previous BHP operations.

Bradken invited Lord Mayor of City of Newcastle, Nuatali Nemes to speak at the Newcastle event, where she discussed the impact the local business, its innovation, ingenuity and expertise in manufacturing has in the local community and globally.

CEO, Sean Winstone also announced at this event Bradken's commitment of a \$20,000 contribution to Newcastle University's HunterWise STEM program. HunterWise is a partnership which supports women and girls in STEM careers and school subjects, nurturing the current and next generation of problem solvers in the local region.

"We look forward to what the future holds, and delivering innovative solutions that improve safety, sustainability, performance and productivity for our customers," Sean noted.

*Newcastle team who support Bradken's global operations*





# Innovating for the future

Bradken's technology transformation is supporting the evolution of the mining industry.

- Innovative mining digital technology solutions
- Asset condition and performance monitoring solutions
- Design, engineering and manufacture

[bradken.com](http://bradken.com)



100 YEARS OF INNOVATION AND GROWTH

## Hunter health trailblazers crowned with national honours

Two University of Newcastle and HMRI researchers who are trailblazing in their fields to improve the health and wellbeing of communities around the world, have been awarded prestigious National Health and Medical

Research Council (NHMRC) awards.

Announced in March at a gala event in Canberra, world-leading dietitian researcher Laureate Professor Clare Collins received the NHMRC Elizabeth Blackburn Investigator Grant Award for Leadership in Clinical Medicine and Science.

Professor of Nursing Brett Mitchell, who is investigating strategies to prevent healthcare acquired infections, was awarded the Peter Doherty Investigator Grant Award for Emerging Leadership.

The Research Excellence Awards are presented annually to top-ranked researchers and teams following peer review of applications to NHMRC's highly competitive grant schemes.

University of Newcastle Deputy Vice-Chancellor (Research and Innovation) Professor Zee Upton said the innovative research led by Laureate Professor Clare Collins and Professor Brett Mitchell was making a profound impact on the health and well-being of thousands of Australians.

"The NHMRC Research Excellence Awards are highly prestigious, celebrating excellence and leadership in the health and medical research sector," Professor Upton said.

"On behalf of the University of Newcastle community I congratulate both Laureate Professor Collins and Professor Brett Mitchell on their awards, which deservedly recognise the paths they are each forging in their respective fields."

## CSBA launches inaugural Agent of the Year award

Hunter Water customer service agent, Kaylene Bessell, is Agent of the Year for 2021.

Selected from 12 outstanding winners of the CSBA Quarterly

Agent Awards throughout the year, Bessell impressed the panel of judges with her passion and drive to solve a customer's problem.

CSBA General Manager of QA and Training, Narelle Warburton, said Bessell went over and above customer expectation to create a resolution for an elderly and distraught customer who did not have internet access or the ability to travel to an office.

"She showed remarkable empathy and initiative to identify where there could be flexibility in Hunter Water's processes, to attend the customer's property," said Warburton.

"The result was an extremely grateful customer who received her refund, education around the refund process, and the setup of ongoing direct debit payments."

Hunter Water's team leader, Kellie Dunning, said she was proud of Bessell's ability to pinpoint the customer's concerns and act by using the SenseCX framework throughout her interaction.

"Thank you CSBA for providing us with the tools and principles to best manage our interactions. The customer said she would be shouting from the rooftops about Hunter Water and how far they went to assist her."

CSBA Managing Director, Paul van Veenendaal, said: "Well done Kaylene and my warmest congratulations! The inaugural CSBA Agent of the Year award was created to applaud the best CX performers for 2021 who embrace best practices in their work – in one of the most challenging years where contact volume, customer expectations and hardship were at their highest levels. And highlights the critical role of empathy in business today."

## Inaugural NSW Women in Surgery Leadership award announced

The University of Newcastle's Associate Professor Amanda Dawson is the first recipient of the prestigious Royal Australasian College of Surgeons NSW

Women in Surgery Leadership award. The inaugural award was established to recognise and honour female surgeons who have demonstrated leadership in the field of surgery.

Recognised for her work on the Central Coast through programs such as Near-Peer Medical Teaching, Associate Professor Dawson is helping to create a local sustainable academic pathway for medical students and junior doctors.

Associate Professor Dawson is the Clinical Dean for the University's Central Coast Clinical School and holds key national leadership roles for the Australian Medical Council and the Royal Australasian College of Surgeons – demonstrating experience within the medical educational continuum from course delivery to assessment, national accreditation, and policy development.

The award, which is sponsored by the NSW Government, was presented by the NSW Health Secretary Elizabeth Koff at Surgeons' Evening on the 25 February at NSW Parliament House in Sydney.



## Qantas lands inaugural Adelaide flight in Newcastle

The Flying Kangaroo has landed in Newcastle, bringing passengers direct from Adelaide to the Hunter Region for the first time on their new year-round service. Qantas will connect Newcastle

with the South Australian capital three times a week.

Newcastle Airport CEO Dr Peter Cock said he is confident the region will eagerly embrace this highly in-demand service.

"The Newcastle to Adelaide service couldn't be happening at a better time. Our region and its people have shown amazing resilience during the ups and downs of the past two years and it's great to be able to continue to serve the region as passengers are returning to Newcastle Airport in 2022," he said.

"Our region includes many keen leisure travellers and with so much to see and do in Adelaide, this new service offers our community an exciting new holiday destination, especially as we head into the cooler months. This is complemented by the Hunter's strong business connection with Adelaide, especially in the Defence, wine, and equine industries.

"Best of all we get to reconnect people with family and friends quicker and easier than ever before, and that's so important after the challenges of recent years.

"With the continuing support of the region I'm confident this route will grow to a daily service sooner rather than later," Dr Cock said.

The Qantas Embraer E190 aircraft offers 10 Business and 84 Economy seats every week on Monday, Wednesday and Friday.



#### REFLECTIONS HOLIDAY PARKS

**Lauren Eyles** joined Reflections as Executive Manager Corporate Communications, with almost two decades' experience in leading communication and stakeholder engagement in the commercial, government and health sectors. Lauren is a graduate of the Australian Institute of Company Directors. She has a Master of Business Administration and a Bachelor of Arts (Communication Studies) from the University of Newcastle. She also has qualifications in project management, coaching and change management.



#### DELBRIDGE FORENSIC ACCOUNTING

Forensic accounting specialist **Kimberley Thomas-Cook** has become a director of Delbridge Forensic Accounting. Kimberley has been with the firm since 2010 and has now taken an equity stake. She specialises in preparing complex reports for Family Law matters as well as economic loss reports for compensation to relatives claims, business interruption and other commercial disputes.



THIS COULD BE YOUR NEW PERSON



#### DELBRIDGE FORENSIC ACCOUNTING

Former PwC external audit manager **Kirsten Osland** has joined Delbridge Forensic Accounting. Kirsten has a decade of experience in external, internal, regulatory and compliance auditing across a diverse range of listed and unlisted companies and not for profit organisations. She spent two years in the United States auditing Securities and Exchange Commission registered clients.

## LET US KNOW ABOUT YOUR PEOPLE!

We would be pleased to receive information about your new appointments. Just email around 80 words on the employment plus a high resolution head shot to **[editorial@HBRmag.com.au](mailto:editorial@HBRmag.com.au)**

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



## Boutique Newcastle agency embracing change to set new standards of service

It's no secret that COVID-19 has forced a variety of industries to shift their focus and embrace a new approach to continue growing. When it comes to real estate, an industry based on face-to-face contact, the challenge presented was centered around how to successfully navigate government-imposed lockdowns, stay-at-home orders, and social distancing measures safely while still maintaining healthy economic outcomes for clients. During this time, how did a small Newcastle based boutique agency, Green St Property, thrive in the property management division?

While the internet has become the primary source of leasing and selling property in Australia (and overseas), many agencies still rely on traditional media to promote their products – full page newspaper advertisements, billboards, small activations in major shopping destinations are a few popular choices. Even with the popularity and ease of online platforms, the industry failed to explore the vast majority of digital products that always had the potential to change the entire real estate experience for vendors, buyers, tenants and landlords alike.

Now 100% digital in the way they process and lease properties, Green St Property was the first in their region to introduce pre-recorded virtual tours, live property features and digital application processes seeing phenomenal results with increased rental returns for owners (compared to major competitors), securing better quality tenants with an impressive turnaround, often leasing properties within 24 - 48 hours.

Recognised for her contribution to property management as well as embracing this new approach within the industry, Carly

Pukallus of Green St Property has recently earned a variety of awards by multiple industry bodies including Property Manager of the Year (REB and PPM) and the Excellence Award (REB). She speaks fondly of the new process:

"The issue with a traditional approach to property management such as open homes and paper applications is that they often provide a time constraint for potential residents moving into properties. Pre-recording our home tours allows us to be thorough, we can talk about the home's features clearly and precisely and we can mass distribute these tours to potential residents who otherwise might not have been able to inspect in person."

"What we are seeing is an improved quality of applications – those potential candidates who work full time and traditionally might not be able to inspect a home at 3 pm on a weekday can now inspect properties from the comfort of their own desk, home or even interstate if they are planning on moving large distances. They can inspect, apply and get approved within 24 hours which means a win-win for both the landlord and the tenant."

Each tour is recorded with the property manager acting as both the presenter and guide – with the format taking inspiration from popular travel programs, immersing the viewer casually into each home. This trend was quickly observed by competitors and similar products can now be seen within the market, suggesting the innovative approach may be the new "normal". It is clear that real estate brands who embrace and recognise the potential that technology has to offer the industry will continue to thrive even during a period in history where uncertainty is so prevalent.

# GREEN<sup>ST</sup> PROPERTY

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# The energy conundrum fails to slow Newcastle commercial property

**Steve Dick**  
**MOVABLE**

In the words of the Beatles, "I read the news today, oh boy". Article one on the impending gas shortage for Australia in the winter of 2023 due to the non-completion of import gas terminals.

Wait a minute, import gas terminals? Isn't Australia the largest exporter of LNG on the planet? That's rhetorical. We are!

The following article was on infrastructure cyber security and how a significant fuel line in the US was held to ransom by so-called cyber criminals from Russia. It also addressed how hackers based in China attempted to penetrate the Queensland power generator. This situation prompted US cybersecurity firm, Dragos, to establish itself in Australia. It has also initiated the \$9.9 billion "Project REDSPICE" led by the Australian Signals Directorate (ASD). Director-General Rachel Noble said recently, "threat levels were picking up with the ASD receiving cyber incident reports every eight minutes. What's worrying is that 25% of those (incidents) are against our critical infrastructure."

Back to the gas terminals. Four years ago, Bruce Robinson of the Institute for Energy Economics and Financial Analysis described the proposal to build an import gas terminal "on the same level as Saudi Arabia building an oil import terminal. It is the most absurd proposition."

On the east coast of Australia, we have three planned terminals for Geelong, Port Kembla, and Newcastle and another in Adelaide. All supplied with gas molecules extracted from Australia, frozen in Australia, shipped from Australia and shipped into Australia.

Quite bizarre and straightforward web searches speak volumes on the investment, what it means regionally, for jobs but nothing of the ludicrousness of being faced with gas shortages and price hikes.

Then we have the situation where Jemena will be building a connector to their Eastern Gas Pipeline. Jemena is owned by SGSP (Australia) Assets Pty Ltd and State Grid Corporation of China. SGSP (Australia) Assets Pty Ltd, which happens to be also owned by the State Grid Corporation of China. Just food for thought.

## The local commercial market sails on

Locally the commercial market is still tight on all levels, with commercial and industrial property in all its forms in short supply. The following examples illustrate that this situation is driving rents and lease terms up.

MOVABLE recently leased a 1,500 sqm industrial building at Tomago with cranes for \$164/sqm pa + outgoings and GST. This transaction exemplifies the critical shortage of craned facilities.

MOVABLE also recently conducted two auctions using the digital sales platform Openn Negotiation. Both properties obtained tremendous results for the owners. The buyers also felt they received a fair go and chance at buying the properties.

One transaction was a traditional four-week campaign for an investment property on Manning River Drive, South Taree. Over 90 enquiries were received, and an incredible 20 contracts were issued. Buyers made bids from Taree, Sydney, Newcastle, Coffs Harbour, and way out past Lightning Ridge. This auction illustrated the flexibility for buyers while the sellers were in the Sunshine Coast Queensland and Jindabyne. It sold for \$2.025 million.

The other was a four-day campaign by MOVABLE'S Jason Morris for 199 Corlette Street, The Junction. This well-position property was placed for private treaty with a list price of \$1.35 million. Almost as soon as it hit the market, a buyer wanted to pay full price, then another and another.

Jason then altered the sale and used an unusual method of holding a 4 day Openn Negotiation campaign. This was so he was fair and transparent with all the buyers whilst achieving the best for the owner.

Jason told all buyers that the reserve price was the initial asking price. Moreover, they had to become qualified if they wanted to bid. Only qualified buyers were allowed into the final bidding stage at 11.00 am on the following Thursday. All three buyers signed the Buyers Authority and placed an initial bid to qualify. At this point, another party also joined the bidding. Each party saw how many others were competing and the value of each offer. They were all given a fair chance, and the owner was ecstatic when the property sold for \$1.52 million under the hammer with nobody feeling duffed.

**For further information contact MOVABLE on (02) 4915 3000**



**Steve Dick** is a director of Newcastle's leading residential and commercial real estate firm, Movable.

MOVABLE

AUCTION

**5/12 Mitchell Street, Merewether** **886sqm\***  
 Income producing investment - (5) separate tenancies.  
 Wednesday 13.4.22 @ 6pm **JASON 0425 302 778**

SALE

**201/215 Pacific Highway, Charlestown** **591sqm\***  
 Commercial tenanted investment - Returning \$180,000 Net.  
 \$3,100,000 As Going Concern **ALAN 0474 744 422**

LEASE

**3/31 Pendlebury Road, Cardiff** **646sqm\***  
 High clearance warehouse - (2) roller doors - large yard area.  
 Lease \$85,000pa + OGs + GST **STEVE 0425 302 771**

LEASE

**7 & 8/33 Shipley Drive Rutherford** **405sqm\***  
 Well-presented side by side industrial units offered as one.  
 Lease \$49,000pa + OGs + GST **PAUL 0425 302 772**

LEASE

**2/494-496 Hunter Street, Newcastle** **83sqm\***  
 Office space in prime location at an affordable price.  
 Lease \$15,000pa + OGs + GST **JOSH 0425 302 773**

**movable.com.au**  
\*Approximate

## Good news for retirees, first home buyers, downsizers and low income earners

**Deidre Molloy**  
**TSP Accountants & Business Advisors**

The 2021 Federal Budget proposed Superannuation changes to come into effect on 1 July 2022. Deidre Molloy, Director TSP Accountants & Business Advisors, offers some insight into the new changes and who will benefit. The new bill is awaiting Royal Assent to be brought into law.

Here's some of the changes:

**For Employees:** Removal of the \$450 per month minimum Superannuation Guarantee threshold

Under the current rules, an employer is not required to pay SG contributions for an employee who earns less than \$450 per month. From 1 July 2022 employers will be required to make quarterly SG contributions for all employees.

The reasoning behind this change is to ensure younger and lower income workers start accumulating superannuation in addition to minimising the superannuation gap between women and men.

**For First Home Buyers:** Increase in the First Home Super Saver Scheme (FHSSS)

Since 2017, individuals have been able to make voluntary concessional contributions [CC's] and non-concessional contributions [NCC's] into their superannuation and have them released to help pay for their first home. It has been a means of forced saving for younger people.



However the maximum amount allowable was \$30,000. Under the new rules from 1 July 2022 the maximum amount increases to \$50,000. The annual amount will remain at \$15,000 per year but \$50,000 in total meaning the individual would need to contribute over 4 years to take the maximum advantage of the scheme under this measure.

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**39 years**

| Work test requirements if legislation is passed      | Current rules for 67-74 | New rules for 67-74 |
|------------------------------------------------------|-------------------------|---------------------|
| Non-concessional (after tax) contributions           | Work test required      | No work test        |
| Personal concessional (tax deductible) contributions | Work test required      | Work test required  |
| Salary sacrifice                                     | Work test required      | No work test        |

Table 1

**For Older Workers and Retirees:** Dispensing with the work test for individuals aged 67 to 74

Currently, individuals aged 67 to 74 are required to work 40 hours over 30 consecutive days in the financial year in order to make or receive non-concessional contributions [NCC's] or salary sacrifice superannuation contributions.

From 1 July 2022, people in this age bracket will not need to meet the work test, subject to existing contribution cap rules.

This is great news for individuals up to 74 as it will allow them to use the two or three year 'bring forward' rules to make a NCC to their superannuation.

However the work test requirement still remains for those wanting to make personal deductible contributions.

Table 1 summarises the key changes.

**For Downsizers:** Reducing the eligibility age for downsizer contributions from 65 to 60 years

The downsizer contribution rules allow individuals to make a one-off after-tax contribution to superannuation of up to \$300,000 (or \$600,000 per couple) from the proceeds of selling their home they have owned for at least 10 years. Under the rules,

both members of a couple can make downsizer contributions for the same home and the contributions will not count towards an individual's NCC cap.

Reducing the eligibility age for downsizer contributions to age 60 could allow an eligible couple in their early sixties to sell their home and contribute up to \$1,260,000 to superannuation in a year by each making a downsizer contribution of \$300,000 and NCCs of \$330,000.

**If you would like more information on any of the new superannuation changes please get in touch with Deidre at TSP Accountants & Business Advisors on (02) 4926 4155, email [admin@tspaccountants.com.au](mailto:admin@tspaccountants.com.au) or visit [www.tspaccountants.com.au](http://www.tspaccountants.com.au)**

**Deidre Molloy** is a Director at TSP Accountants & Business Advisors. She has over 25 years' experience of providing taxation and business advisory services to clients across a range of industries. She has a keen interest in superannuation with a focus on self-managed superannuation funds.



## Cryptocurrencies and tax

**Michael Johnston**  
PKF Sydney and Newcastle

Would you believe me if I told you that over 600,000 taxpayers have invested in cryptocurrency recently? The recent rise in the value of cryptocurrencies has put a fast track on many investors plans, jumping in when it is red hot.

With Bitcoin having risen by over 4,000% and Ethereum by over 25,000%. We can see where they are coming from.

This has led to the Australian Tax Office (ATO) becoming concerned regarding the taxation of cryptocurrency gains. To address this concern the ATO launched a data-matching program, now collecting data on cryptocurrency transactions from the 2015 financial year, up to and including the 2023 financial year, hence why it is important to understand the tax implications of investing in cryptocurrency.

### What is cryptocurrency?

Cryptocurrency is a digital asset in which encryption techniques are used to regulate the generation of additional units and verify transactions on a blockchain. Cryptocurrency generally operates independently of a central bank, central authority or government.

### How should I be treating profits from cryptocurrencies?

It is important to consider if you are a cryptocurrency investor or a cryptocurrency trader.

Investors purchase cryptocurrency with the intention of holding it for long term gain. Investors will be assessed on capital account and will be able to access the 50% CGT discount if the investment is owned for more than 12 months. Any losses will be treated as a capital loss. Capital losses can only be applied against capital gains.

Traders purchase and sell cryptocurrency regularly over the short term to make profits and are assessed on revenue account with their profits being treated as business income.

### What if I exchange a cryptocurrency for another cryptocurrency?

It is a taxable event if you dispose of one cryptocurrency to acquire another cryptocurrency. The capital proceeds would be the market value in Australian dollars of the cryptocurrency you acquire at the time of transaction.

If the cryptocurrency you received can't be valued, the capital proceeds are worked out using the market value in Australian dollars of the cryptocurrency you disposed of at the time of the transaction.

### Personal use asset

Cryptocurrency is a personal use asset if it is kept or used mainly to purchase items for personal use or consumption. Cryptocurrency is not a personal use asset if it is kept or used mainly as an investment, in a profit-making scheme or in the course of carrying on a business. In addition, the longer the cryptocurrency is held the less likely it is that it will be a personal use asset. It is worked out at the time of disposal if it is a personal use asset.

Capital gains made from personal use assets that are less than \$10,000 are disregarded. All capital losses that are made from personal use assets are disregarded.

### What do I need to do?

Cryptocurrency popularity continues to rise which means it will remain a focus area for the ATO. It is important to keep detailed records and to understand the tax outcomes of all cryptocurrency transactions.

**For further information please contact Michael on (02) 8346 6000 or email [mjohnston@pkf.com.au](mailto:mjohnston@pkf.com.au)**

### 10 common financial mistakes before retirement

#### Leenane Templeton

Many of us would like to think that 'older' means 'wiser', but when it comes to money that isn't always the case. The complexity of Australia's superannuation and pension systems doesn't help. The upshot is that there are a number of common mistakes that retiring and retired Australians make.

#### What are those mistakes and how might you avoid them?

##### 1. Underestimating how much you need

The Association of Superannuation Funds of Australia's (ASFA) Retirement Standard calculates that a "comfortable" retirement for a couple costs \$63,352 per year. For singles the figure is \$44,818 per year (see [www.superannuation.asn.au/ArticleDocuments/269/210917\\_RS\\_Annual\\_Breakdown\\_Budget\\_Infographic.pdf.aspx?Embed=Y](http://www.superannuation.asn.au/ArticleDocuments/269/210917_RS_Annual_Breakdown_Budget_Infographic.pdf.aspx?Embed=Y) for up to date figures). To fund these levels of income, the ASFA calculates that a couple will need a nest egg of \$640,000, and a single \$545,000 at retirement<sup>[1]</sup>. Less than that and retirees become increasingly reliant on the age pension.

In 2015-2016, the average total superannuation balance for households headed by someone aged 60-64 was around \$337,100 – well short of enough to fund a "comfortable" retirement.

##### 2. Retiring too early

Australians retiring today can expect to live until their mid-80s. For retirees in their mid-50s, that means finding a way to pay for a further 30 years of life.

The obvious solution to retiring too soon is to work longer. This provides a double benefit: it extends the savings period allowing a greater sum to be saved, and delays the point where withdrawals start to eat into accumulated funds.

Many people may also overlook the social benefits of work. They end up bored, and then could face the challenges of trying to re-enter the workforce as an older worker, or taking an extra risk by starting a business.

##### 3. Not topping up super

Making additional contributions into the tax-favoured superannuation environment can really boost super savings. Strategies involving salary sacrifice, spouse contributions and government co-contributions should all be in play well before retirement. Within the allowable limits of course.

##### 4. Investing too conservatively

A common view is that retirees should dial back on their investment risk by allocating more of their savings to cash and fixed interest, and less to shares and property. However, even 10 years is a long-term investment horizon, let alone 20 or 30. Cutting too far back on growth assets early in retirement may see savings dwindle too quickly.

##### 5. Withdrawing super as a lump sum

Superannuation can be withdrawn as a lump sum after retirement, and if you are over 60 it's all tax-free.

But what then?

Common choices are to take that big trip or renovate the home.

Of course you'll want to celebrate your retirement, but if you're thinking of dipping into your savings in a big way, make sure you understand the potential implications for your future lifestyle.

Another option is to invest outside of super. This may be entirely appropriate. However, don't forget that if you are over 60 and your super is in the pension phase, earnings and capital growth will be tax-free. Investing outside of super may see you paying more tax than you need to.

##### 6. Expecting too much age pension

Just because you've decided to retire doesn't mean the government is ready to give you an age pension. To begin with you need to reach pension age, which is between 65 and 67 depending on your date of birth. If you haven't yet reached your pension age, you'll need to fund your lifestyle until you do.

Then there is an assets test and an income test. Too many assets (not including the family home) or too much income and the amount of pension you can receive will start to fall, eventually to nothing. It's important to remember that these tests apply to the combined assets and income of a couple. If your partner is still working you may receive little or no pension.

##### 7. Forgetting to plan your estate

If you don't have a current Will, haven't granted someone you trust an enduring power of attorney, or made a binding death benefit nomination for your superannuation, you're likely to leave a big headache for whoever will manage your affairs if you become incapacitated or die. The solution? Talk to a lawyer who specialises in estate planning matters sooner rather than later.

##### 8. Overlooking preservation age and conditions of release

You can retire any time you like. You may even be able to access some of your super if you have an unrestricted, non-preserved component. Otherwise you need to meet a condition of release. This usually requires reaching preservation age, which is between 55 and 60, again depending on date of birth. If you're under the age of 60 it also means ceasing gainful employment with no intention to being gainfully employed again. Between 60 and 65 it is sufficient just to cease an employment arrangement. All funds can be accessed from age 65, regardless of employment status.

One way to access super after reaching preservation age but without retiring is to start a Transition to Retirement pension. However, this must be paid as an income stream. Lump sum withdrawals are not allowed.

##### 9. Carrying debt into retirement

It can be hard enough keeping up mortgage, car finance or credit card interest payments even when you're working. It can become a real burden in retirement.

Where possible, do your best to pay down debt. It may help to consolidate debts and pay off one loan at the lowest possible interest rate. Downsizing your home may also allow you to start retirement debt-free.

##### 10. Paying for unnecessary insurance

Free of debt and without financial dependants, you may not need to maintain the same level of life and disability insurance you once required. Also, premiums can become expensive as you get older. The run up to retirement is an ideal time to review your insurances, a task best done under the guidance of your financial adviser.

#### Invaluable advice

While the expectation may be that life should get less complicated as you get older, this short list reveals that's not always the case. Many of these mistakes come with a high price tag but can be avoided by seeking professional advice.

**For further information contact Leenane Templeton on (02) 4926 2300, email [hmariott@leenanetempleton.com.au](mailto:hmariott@leenanetempleton.com.au) or visit [www.leenanetempleton.com.au](http://www.leenanetempleton.com.au)**

#### Sources:

The Association of Superannuation Funds of Australia's (ASFA) Retirement Standard <https://www.superannuation.asn.au/resources/retirement-standard>  
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# 2022 HUNTER INVESTMENT PROSPECTUS

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Published by Hunter Business Publications Pty Ltd, the Hunter Investment Prospectus is an important promotional project for the Region that is distributed as a high-quality hard copy as well as online.

View a copy of the 2022 Hunter Investment Prospectus  
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## Local small business recognised among the most inspiring organisations globally

A Newcastle based small business, BU Happiness College, has been named as one of the most inspiring organisations in the world. They were awarded the accolade as a result of being selected for inclusion in the new book "The World's Most Inspiring Businesses 2021". Announcing their inclusion, Steve Pipe, the book's author, said:

"BU Happiness College is raising the bar for small businesses globally, inspiring an entire generation, and making a profound difference to the planet and to humanity. And one thing is really clear... the world would be a much better place if more organisations were like them."

BU Happiness College had previously been recognised as the Social Enterprise of the Year in 2020 by the Hunter Business Awards and has remained dedicated to their vision of "growing global happiness".

Since starting in 2017 they're proud to have provided Personal Happiness Coaching to individuals throughout Australia and, due to public demand, they have begun offering Workplace Happiness Consulting to help workplaces improve their culture and staff wellbeing.

Reacting to their inclusion in the book, BU Happiness College's Founder, Declan Edwards, said:

"We are humbled and proud to be named as one of the world's most inspiring businesses. We have always believed passionately that every business has the power to change lives. To make life better for our customers, teams, and their families by the work we do, and how we do it. And also to make life better for people we may never meet, and in places we may never travel to."



Declan Edwards

We've always supported the wonderful work done locally for our community and we're proud to be known as a social enterprise that is growing global happiness.

But now we've incorporated even greater purpose and meaning into what we do, by also playing our part in helping to make the world a better place by achieving the UN Global Goals for humanity. So that we can end global poverty, tackle injustice, and reverse climate change.

It's why we've set a target to help unlock 100,000 positive impacts in those areas by 2030. It's also why we are proud of the 5,000 days of help we have already unlocked. And why we are thrilled to see our commitment to those things being recognised on a global stage."

To celebrate their achievement BU Happiness College is offering complimentary connection sessions with one of their Happiness Coaches for anyone who would like practical, down-to-earth support with their mental and emotional wellbeing.

They're also offering complimentary Workplace Happiness Scoping sessions to any organisation that wishes to invest in the happiness, performance, and culture of their workplace this year.

# WH&S



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## What does an occupational hygienist do?

**Andrew Russell**  
**Hazmat**

An Occupational Hygienist utilises the teachings of both science and engineering to identify and understand hazards in the workplace and the risk to the health and safety of workers. It is their role to identify potential risks from exposure to biological, chemical, psychosocial, physical and ergonomic hazards within the workplace and in the course of carrying out work-related duties.

Occupational hygiene can be defined as the art and science dedicated to the Anticipation, Recognition, Evaluation, Communication, Control and Review of hazards that may affect workers in the workplace.

Hazards are anticipated based on precedent in certain industries or environments where it can be foreseen that there may be the danger to those exposed. From here, the Occupational Hygienist would then review the workplace or environment and recognise and evaluate whether there is a presence of a threat.

Evaluation is an essential aspect of the process as it is from here that the level and degree of danger is assessed, the types of hazards that are present are established and the extent to which they can impact workers that are exposed to them.

Communication encompasses training and education for both employers and employees to create awareness of the risks of which they're being exposed. Communication also embraces education on procedures to avoid, minimise and manage those dangers when that same work is carried out in the future.

The element of control entails controlling the hazardous substance, situation or action in order to ensure that no harm comes about to workers participating in the activity in the



future. This will be formalised in procedures and policies likely to determine the safest course of action to complete the task that will result in the safest and healthiest environment for workers.

Occupational Hygienists are trained in hazard management and risk assessment and apply the 'Hierarchy of Control' approach when recommending control measures to see whether it is possible to eliminate the hazard or substitute the source of the hazard before reviewing and recommending specific control measures.

**For further information contact Hazmat on (02) 4961 1887, email [andrew.russell@hazmat-services.com.au](mailto:andrew.russell@hazmat-services.com.au) or visit [www.hazmat-services.com.au](http://www.hazmat-services.com.au)**



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Hazmat Services is a locally owned, Newcastle based Company specialising in OHS, Waste and Environmental Consulting Services. Our qualified Team deal provide a range of services to assist employers to identify and manage potential risks in the workplace.

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- ◆ Workplace Monitoring
- ◆ Personal Exposure Monitoring
- ◆ Indoor Air Quality Assessments
- ◆ Mould Assessments and Clearances
- ◆ Dust, Silica, Chemical, Noise, Asbestos Monitoring
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## 2022 Hunter Safety Awards finalists announced

In its sixth year, the Hunter Safety Awards team announced their line-up of 2022 finalists. The Hunter Safety Awards finalists include business and individuals who have demonstrated positive approaches to Work, Health and Safety (WHS) in their workplace.

Proving that COVID-19 was no distraction to the safety of businesses and individuals in the Hunter, the event team recorded received some outstanding entries for the 2022 Awards.

Following a year of changing workplace restrictions and health concerns, many businesses were excited to showcase the hard work they've put in place for WHS matters.

Hunter Safety Awards Founder and Judge, Sarah-Jane Dunford said it was clear more businesses have put safety first after the effects of COVID-19 on a range of industries.

"Every year we're impressed with the range of WHS approaches and initiatives, but to see even more businesses this year putting safety at the forefront of their processes is fantastic," Sarah-Jane said.

"There has been a strong focus on the mental and physical wellbeing of company staff following the ongoing effects of the pandemic."

This year, the judging panel of industry experts and sponsor representatives had a great challenge on their hands choosing from so many worthy applications.

"We always receive a high calibre of entries for the Awards, but this year our jobs as judges seemed more difficult than usual," Sarah-Jane continued.

"So many businesses have experienced challenges over the last two years, and they've drawn on these challenges for their entries. We're privileged to learn about the innovative programs, ideas, and approaches to workplace safety from all the Hunter businesses.

"In addition, we love that our awards provide the opportunity to celebrate success in the midst of adversity. As we continue to navigate the complexities of COVID-19, it's important to recognise these efforts."

***"In these trying times, we are proud to be able to stand side-by-side with other businesses and individuals in the community to promote safety and the people who make it possible."***

*Hunter Safety Awards Founder and Judge, Sarah-Jane Dunford*

The Hunter Safety Awards were launched in 2016 to highlight and acknowledge companies and individuals within the Hunter region who demonstrate best-practice and innovative approaches when it comes to workplace health and safety.

Each year the Hunter Safety Awards attracts sponsors from local, national, and international business communities, with AGL again the major partner.

AGL General Manager Liddell and Bayswater, Len McLachlan said AGL is proud to sponsor the Hunter Safety Awards in 2022.

"At AGL our priority is reliably providing essential services for our customers and our communities—but doing so with safety as a non-negotiable consideration," Len said.

"We have been impressed by the work that businesses in the Hunter region have done to put health, safety and wellbeing first."

"The COVID-19 pandemic has presented its own set of challenges in managing a safe workplace and emphasised the importance of prioritising mental health in the workplace.

"Every year, submissions showcase the innovative ways businesses and individuals are committing to safety, ensuring that not only their workplace is safe, but the wider community too."

There is also a large group of returning award sponsors, including the University of Newcastle, uvex, WesTrac, 3M, Red Insight, Sonic

Health Plus, Ampcontrol, Tomago Aluminium and ARTC.

"We've also welcomed three new sponsors, BY Group, CypherIQ Digital and Strike Force Services," Sarah-Jane said.

Managing Director of Strike Force Services, Jason Schutz said that their team is excited to be part of such a historic event in the region and to highlight the importance of safety across all industries.

"Like many local businesses and industries, we have seen the devastation of COVID-19. We've also seen the other risks that come when we don't put safety at the forefront," Jason said.

"In these trying times, we are proud to be able to stand side-by-side with other businesses and individuals in the community to promote safety and the people who make it possible."

Awards will be presented across 13 categories and will see the winners announced at a gala event on Thursday 12 May 2022 at Newcastle Exhibition and Conference Centre (NEX).

"This is the only awards event specifically for WHS professionals in the Hunter. We're looking forward to networking and supporting the finalists and the winners in person after a two-year hiatus," Sarah-Jane concluded.

### The 2022 finalists are:

Aqua Assets  
ARTC  
Asplundh  
Asset Training  
Carter Heavy Haulage  
Chandler Macleod  
CHD Partners  
CMA Contracting  
Community Therapy  
EML  
Ethos Health  
Fenech Demolition  
GCG Health, Safety and Hygiene  
Hillgrove Mine  
Liddell Coal (with Rollingball Productions)  
Mainstream Industries  
Mavid Construction  
MolyCop  
Morgan Engineering  
Murray Consulting Solutions  
Plant Assessor  
Red Insight  
Singleton Council  
Warner Company



Founder Sarah-Jane Dunford with previous award winner, Asset Training

## SafeWork NSW App allows safety concerns to be reported

A revolutionary app is making workplaces across the state safer for all employees.

The Speak Up Save Lives app allows workers to anonymously raise safety concerns with SafeWork NSW. Last year alone saw 560 reports trigger interventions in high-risk safety issues.

Minister for Fair Trading Eleni Petinos said anonymity is a major concern for workers, who fear speaking up could lead to punishment or even the loss of their jobs.

"Speaking up can be intimidating. I want to reassure workers that any identifying features of your submission will not be made visible to your employer. Everyone is entitled to a safe work space," Ms Petinos said.

"I urge anyone who sees anything risky or unsafe at work to please immediately report it. We all have our part to play to ensuring everyone's safety."

The app has helped SafeWork NSW prevent injuries and deaths, with 1,297 reports since its inception two years ago.

"In January, we received a report about scaffolding on a construction site that had no edge protection, no safety ties and was within proximity of live power lines," Ms Petinos said.

"Inspectors attended the site and issued a prohibition notice immediately. Somebody could have easily fallen to their death or been electrocuted."

"In another example, inspectors responded to reports of unsafe demolition and found unlicensed removalists dismantling a storm damaged house riddled with asbestos. Not only was the house at risk of structural collapse but improper asbestos removal can release deadly particles into the surrounding air."

Businesses are still required to report all notifiable incidents, including death, serious injury or illness, or a dangerous incident, by calling 13 10 50 immediately.

## NSW Construction Site Safety Guide 2022/23

Every year, 190 Australians working in the construction industry take their own lives. This means we lose a colleague every second day to suicide\*.

The newly released Pro-Visual AR Interactive - NSW Construction Site Safety Guide 2022/23, produced in conjunction with Master Builders Association of NSW, The Crane Industry Council of Australia (CICA) and endorsed by the NSCA Foundation, aids in recognising and controlling the key hazards with the latest WHS Regulatory Guidelines focused on proactive prevention of injury, ill health and essential information in order to help create a workplace safety culture of zero harm.

Australian construction workers are six times more likely to die from suicide, with young workers/apprentices more than two times more likely to take their own lives than other young Australian men. With the increasing awareness of statistics and the importance of addressing workplace mental health and wellbeing, Mental Health is a primary focus viewed through the framework of risk management, protecting all workers from psychological workplace hazards.

Designed to be displayed in the workplace the free (AR) Interactive - NSW Construction Site Safety Guide 2022/23 is developed with interactive augmented reality (AR) capabilities for use with a smart device, by simply downloading the free Pro-Vis AR App via the App Store or Google Play. This leading-edge digitally interactive guide is a targeted response to a changed landscape as workers often respond well to information relayed via visual means such as videos and 3D visualisations rather than technical written documents.

Together Pro-Visual Publishing and their partnering industry association have carefully selected additional subject matter that addresses WHS issues pertinent to this vital industry:

- New Australian Standard 1576.7 (Int):2021 Scaffolding, Part 7 — Safe Use of Encapsulation on Scaffolding provides industry guidance on performance criteria for the flammability of scaffold encapsulation.
- Minimising Risks associated with Powered Mobile Plant — Workers being hit, crushed by, or falling from powered mobile plant continues to be a leading cause of death and serious injury.
- Managing Electrical Risks — Electrocution is the second leading cause of traumatic fatalities.
- Control of Exposure to Silica Dust — Silica is the biggest risk to workers after asbestos.

Pro-Visual Publishing CEO John Hutchings said: "Health and safety strategies and accident prevention measures need to be individualised and adapted to the type of worker most likely to be at risk and shaping a culture of safety for young workers and apprentices."

Having complementary WHS management systems allows companies to anticipate, adapt and respond to the risks and opportunities created by a highly innovative industry like construction. This vital free workplace safety initiative would not be possible without the ongoing support from our corporate sponsors and industry associations."

*\*Safe Work NSW | Mates in Construction*

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Two tourists are driving through Wales and stop for lunch in Llanfairpwllgwyngyllgogochwndrobwilllantysiliogogoch.

As they sit down for lunch, one of the tourists asks the waitress: "Can you settle an argument for us please? Can you pronounce the name of where we are, right now, very slowly?"

The waitress leans over the table and mouths very slowly: "Burrrrgerrrr Kinnng."

A cowboy goes into town to buy a horse, and he walks up to the local horse dealer and asks him about the horses he has to offer.

The horse dealer is telling the cowboy about one of the horses when the cowboy begins to lose interest. Out of the corner of his eye, the cowboy spotted the most beautiful and majestic horse he's ever seen.

As the horse dealer is talking about the horse in front of them, the cowboy interrupts him "Now, this is certainly a fine horse, sir, but how much for that horse over there?" he asks, pointing at the majestic horse on the other side of the stables.

"Ten dollars," answers the horse dealer.

The cowboy is taken aback by this bargain rate. "This horse only costs \$10? You've gotta be kidding me! I normally don't haggle upwards when buying, but I would feel like a dishonest man if I bought this beautiful beast for just \$10. It must be worth at least \$100!"

The horse dealer says, "I said \$10. And you don't want that horse."

"Why not?"

"Well, he don't look too good."

Incredulous, the cowboy exclaims, "What do you mean!? 'He don't look too good?' My good man, I have seen many a horse in my day, and I can most assuredly say that this horse here is, without a doubt, the most fit and beautiful horse I have ever seen in my entire life!"

"I tell you, sir, I know this horse, and he don't look too good. Ten dollars is the most I'll take for him."

The cowboy pays the horse dealer \$10, takes the horse, and goes on his way.

Later that day, the cowboy angrily returns with the horse.

"I wanna know the hell kinda place you're running here," the cowboy demands. "I went to ride on this horse I just bought from you, and he starts bumping into everything in his path! You, sir... You sold me a blind horse!"

The horse dealer replies, "I told you, he don't look so good."

The wife comes home from work and says "I left my job today; I could not work for that woman after what she said to me."

"So what did she say?" enquired the husband.

"You are fired."

Harry went to his doctor on Thursday to review his test results. The doctor told him he has bad news and even worse news.

"The bad news is you have 48 hours to live," he said to Harry.

"What on earth could be worse news than that!" exclaimed Harry.

"I should have told you on Tuesday."

## QUOTE OF THE MONTH

"Safety is not a gadget, but a state of mind"  
- Eleanor Everet

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