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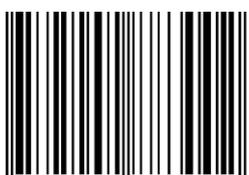
NEWCASTLE RENEWAL

INSURANCE & RISK MANAGEMENT

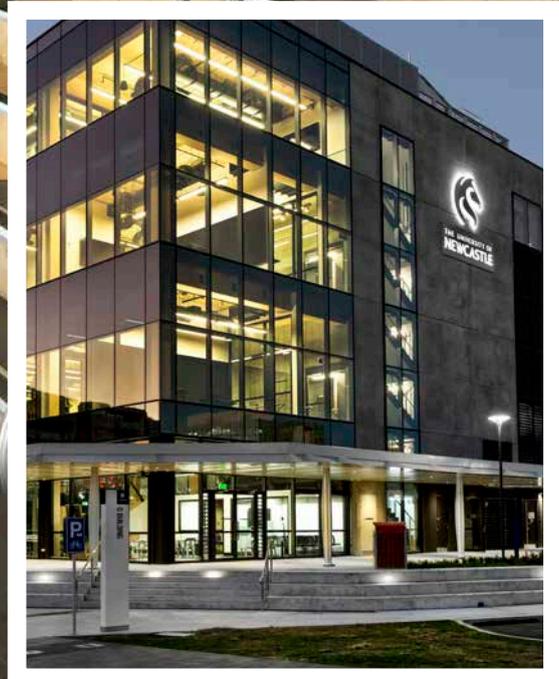
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NEW OPPORTUNITIES STRATEGIC NETWORKING CUTTING EDGE INNOVATION SKILLED WORKFORCE TARGETED STRATEGIES

From the Editor



This month's issue includes a Newcastle Renewal feature – an annual coverage we have been running for a number of years and what a difference we have seen over the past ten years or so.

I remember the times when I would drive visitors to Newcastle on a strategic route to bypass the worst of the derelict and graffitied sites that were quite an embarrassment to the city.

At the time, our office was on the eastern end of Hunter Street which became almost derelict after about 5 or 6 pm, often only interrupted by the sound of police pulling up some young locals that took the opportunity to try out their cars in the almost empty streets.

Fast forward to today and most of these sites have been replaced, or in the process of being replaced, with a range of very high quality developments completely transforming the city into one that we can be proud of.

The CBD has been reinvigorated, with many more people calling the area home, a host of new businesses providing new employment opportunities and a wide range of hospitality outlets providing a much more attractive lifestyle.

The real catalyst for the injection of development funds was the late 2012 announcement that the heavy rail would be truncated

at Wickham. There had been many years of discussion regarding the heavy rail and as we know uncertainty scares investors.

With a more solid plan in place and a considerable amount of Government funding, private investors were not far behind and have poured in billions of development dollars.

It showed again how important clear Government planning is for the business community and attracting investment in developments.

Conversely, it also demonstrates how a lack of planning and decision making at Government levels can stifle business confidence and investment.

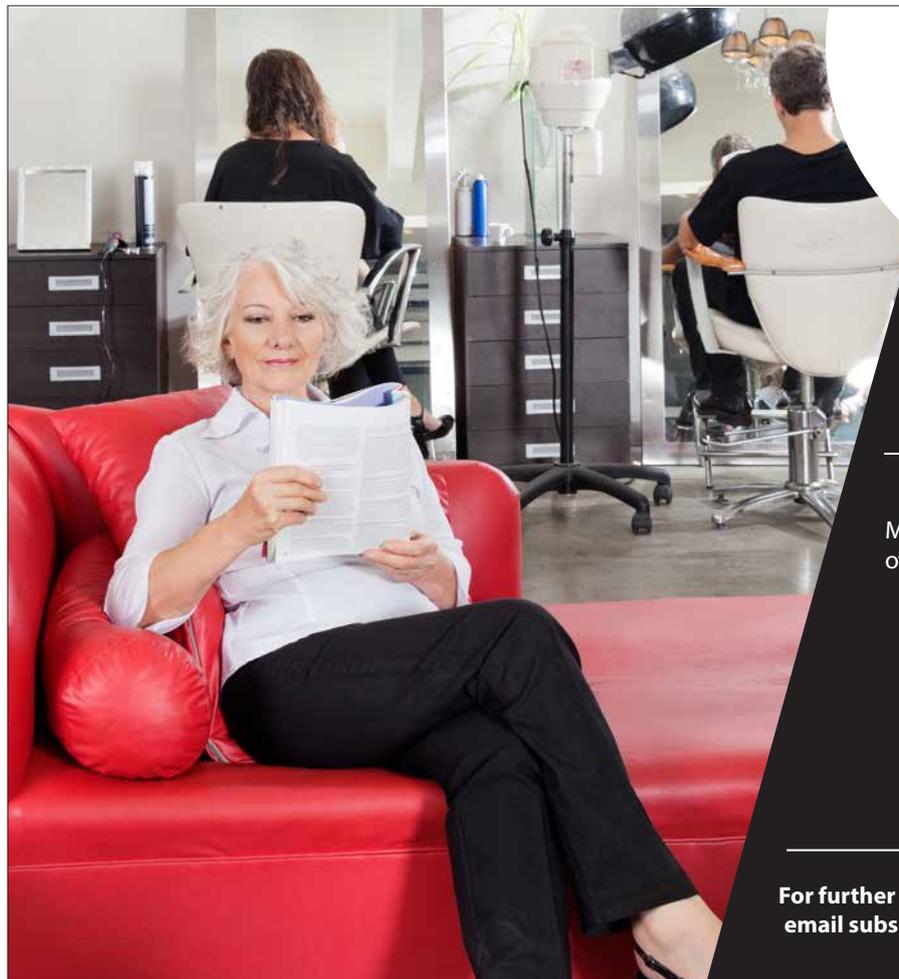
But the process of renewal in Newcastle is hardly complete, with cranes continuing to dot the city and further new developments being announced on a regular basis.

We look forward to seeing the changes over coming years and the full transformation of Newcastle into a modern world-class city.

Garry Hardie
Editor and Publisher

ON THIS MONTH'S COVER

The interior and exterior of the University of Newcastle's new Q Building on Honeysuckle



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Hunter's premier aquatic facility official reopened

The region's premier swimming and aquatic facility reopened on 15 June. The University of Newcastle and Newcastle

University Sport (NUsport) celebrated the important milestone at The Forum Sports & Aquatic Centre at Callaghan.

The refurbishment of the Aquatic Centre was prioritised with fast-track funding of \$7.8 million from the University as part of the organisation's response to COVID-19, with a scope of work that included the upgrade of ground floor amenities with dedicated accessible and family friendly facilities, installation of a large digital smart screen and creating a modern viewing platform with tiered seating for spectators.

To mark the milestone, University's Chancellor Mr Paul Jeans, Vice-Chancellor Professor Alex Zelinsky AO and NUsport CEO Deborah Wright were joined poolside by Paralympians Maddison Elliott (Swimming) and Lauren Parker (Triathlon), Olympian David McKeon (Swimming) and Tokyo 2021 Olympic hopeful Nathan Power (Water Polo).

"The University and NUsport have had a meaningful partnership for more than two decades," Professor Zelinsky said.

"The fast-tracked refurbishment of The Forum Sports & Aquatic Centre is a great example of our investment in the health and wellbeing of our staff, students and community members."

"We've always sought to have world class facilities at the University - be they for teaching and research or for the services and amenities we provide to our community - and it was time to give this facility an overhaul."

Ms Wright was delighted to welcome members back to the pool and resume NUsport's popular water-based programs, from Learn to Swim to our elite swimmers and all the community.

The Aquatic Centre provides state-of-the-art facilities and equipment for many of the University's clubs and societies



and the Elite Athlete Program to help students create lasting connections and accomplish academic and sporting excellence.

To maintain industry standards and enable competition-level carnivals and meets, the 50-metre heated indoor Olympic standard pool has been enabled with touch pad timing, along with a digital scoreboard to ensure the accuracy of race times. A mobility access ramp was also added to the structure along with an inflatable wheelchair to facilitate greater participation from all our community.

For Paralympian Maddison Elliott, facilities like these are vital to develop and maintain a career as an elite athlete.

"The Forum's new aquatic centre is truly a world-class facility with amenities and accessibility to match. The impact and opportunity for athletes in their preparation for competition at the highest possible level is what excites me most as a Paralympian."

Alongside accessibility, sustainability was a key focus of the project. Rainwater tanks to supply water for maintenance of the facility and surrounds, LED lighting, climate control energy efficiencies and pool blankets were all included to reduce operating costs and environmental impact.



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Largest ever Love Water grants program

Children's education programs, a recycled water wash bay and irrigation pump upgrades are among

14 successful projects that will share almost \$80,000 under round two of Hunter Water's 2020/21 Love Water grants program.

The one-off grants are valued up to \$10,000 and will help fund a range of water conservation and efficiency projects, as well as education, environmental and sustainability initiatives.

Minister for Water, Property and Housing, Melinda Pavey, said an expanded 2020/21 Love Water grants program had distributed a total of \$200,000 to 34 recipients across the two rounds to assist the local community as it recovers from the COVID-19 pandemic.

Hunter Water Managing Director, Darren Cleary, said the large number of applications showed the community was embracing the Love Water message.

"While we haven't been able to fund all of the applications in the program, we were able to increase our contribution to the number of projects, which meant that funding was shared further across the community," Mr Cleary said.

"One of our round one recipients, the Wyee Hub, is a not-for-profit organisation that will use rainwater to support economically-stressed families with washing and cleaning clothes. Our \$9,000 grant is helping the Hub to buy and install three 25,000-litre tanks, as well as pressure pumps, which will provide free water for each use.

"We were also able to identify other opportunities throughout the process, such as education partnerships, that would assist with generating more advocacy within the community and add value to projects."

The recipients of round two of the 2020/21 Love Water grants program included:

- ATWEA College - t/a Alesco Senior College North Lakes
- Boolaroo Public School P & C
- CatholicCare Social Services Hunter-Manning
- Cessnock Multipurpose Children's Centre
- Dudley Public School Parents & Citizens' Association
- Macquarie Preschools Cooperative Limited
- Newcastle Meals on Wheels
- Port Stephens Salvation Army
- Swansea Belmont SLSC
- Tenambit Public School
- The Rail Motor Society Incorporated - Dungog
- Tilligerry Habitat Association
- Uniting NSW.ACT
- Wangi Bowling Club Co-Op Ltd

Public spaces legacy for the Hunter

The Hunter will share in a total of up to \$250 million in NSW Government funding to create a legacy of quality, green and accessible public space to be

treasured for generations to come.

Parliamentary Secretary for the Hunter Taylor Martin announced \$15 million has been allocated to five Hunter Councils, as part of the NSW Public Spaces Legacy Program.

"This is a great result for the local community," Mr Martin said.

"The program will create legacy public spaces for future generations as well as keep people in the Hunter in jobs to ensure the local economy keeps moving as we continue to respond to the impacts of the COVID-19 pandemic.

"To secure full funding for their projects, councils need to continue accelerating assessment and determination of local DAs, which will have the additional benefit of bolstering the local construction pipeline through to 2023."

Minister for Planning and Public Spaces Rob Stokes said the funding being delivered to councils was reliant on them meeting

agreed targets to speed up local development applications.

"This program is the first of its kind in NSW and demonstrates state and local government working together to create a legacy of beautiful public spaces that communities, for decades, can be proud of," Mr Stokes said.

"In exchange for legacy funding, councils participating in the program need to speed up their assessment times. They have until June 30 to keep hitting their targets but, so far, the program has seen a 20% improvement.

"It's been great to see the unclogging of the planning system as part of this program - 42 of 53 planning proposals that had been stuck in the planning system for more than four years have been resolved and 161 of 168 regionally significant development applications have been cleared."

Each of the following councils have been allocated \$3 million for the projects listed:

- **Cessnock City Council** - Construction and greening of a 5,330m active transport corridor connecting Wine Country Drive at Cessnock through to St Philips Christian College, Nulkaba
- **Lake Macquarie City Council** - Enhanced community access to Swansea Channel including a 230m accessible boardwalk, two pedestrian bridges, upgrades to an existing viewing platform and walking trail connections
- **Maitland City Council** - Enhancing Harold Gregson Park into a multi-use place providing green space, overnight RV parking, spaces for community-led and local events, shared pathways, barbeque and picnic facilities, tree plantings and a youth space.
- **Newcastle City Council** - Stage 1 Newcastle Ocean Baths Upgrade
- **Port Stephens Council** - A new shared path along the shores of Port Stephens from Nelson Bay to Halifax Point; a new town square at Lemon Tree Passage with a shared path along the foreshore; upgrades to William Street at Raymond Terrace to improve connections between the waterfront and Boomerang Park.

Port of Newcastle seafarers' mental health win

Many of the 29,000 seafarers who visit the Port of Newcastle each year are now keeping connected

to friends and family thanks to free WiFi provided by Seafarer Connect, the Port of Newcastle and Newcastle Coal Infrastructure Group (NCIG).

The mental health benefits for crew, who are often at sea for over a year at a time, of phone calls, Zoom, and messaging contact with loved ones cannot be overstated. While isolation, homesickness and mental health issues are ever present COVID has only made the challenges even harder. Pre-pandemic seafarers worked on ships for nine months at a time but now, because crews are unable to disembark due to quarantine restrictions, they are stuck onboard vessels for up to two years at a time.

This means they are unable to purchase cheap phone cards, SIM cards or access inexpensive onshore communication equipment. There is no connectivity onboard most ships visiting the Port of Newcastle apart from satellite communications which is prohibitively expensive for crew to use.

Under this new initiative, seafarers are now able to get online through their phones, tablets and computers thanks to the devices.

A seafarer aboard the 'Warnow Chief' says he was able to watch his children play over FaceTime and attend the live streamed funeral of a loved one.

"Thanks so much for this service, it means so much," he said.

At ports across the nation Seafarer Connect helps thousands of seafarers connect to home with each using roughly 2.6 GB of data – enough for many hours of video calls to family, to browse news services from home and to download a few movies, online courses or other literature.

Inaugural Maitland Visitor Economy Forum a success for local businesses

Maitland City Council hosted over 100 people from local tourism businesses, events and industry leaders at its successful inaugural Visitor

Economy Forum and Networking Lunch at Tocal College.

The visitor economy in Maitland attracts on average 800,000 visitors a year who spend approximately \$114 million in the local economy and support hundreds of businesses that benefit from the tourism economy, which includes local accommodation, attractions, restaurants and cafés.

The goal of the day was to provide local visitor economy businesses the opportunity to learn, network, and engage with fellow industry colleagues and professionals.

Winemaker and General Manager at Tranquil Vale Vineyard Connie Griffiths said, "It was fantastic to meet all the other business owners and to hear about all the exciting opportunities to partner with Maitland City Council that will attract visitors to Maitland."

Maitland Mayor Loretta Baker said "Guided by our Destination Management Plan, Maitland is well positioned to reap the benefits of future investment into the region."

The Forum attracted guest speakers from Australian Regional Tourism, Destination NSW, Destination Sydney Surrounds North, Tripadvisor, Newcastle Airport and Tocal Agricultural Centre - NSW Department of Primary Industries, with Member for Maitland Jenny Aitchison and Mayor of Maitland Loretta Baker in attendance.

Hunter Manufacturing Awards launched

The Launch of the 2021 Hunter Manufacturing Awards Inc. (HMA)

program has taken place at 'Manufacturer of the Year' factory – Chamberlain Group, announcing that the 2021 Hunter Manufacturing Awards will return to the format of the full celebratory gala event on 15 October, with 13 reinvigorated categories open for application.

This year's tag line is Made for the Future. HMA is encouraging all regional manufacturers to use HMA as a platform to further

showcase and profile their company. Making application into one or more of the available categories is a valuable way of not only promoting one's company, but also gives the company the opportunity to review and compare its performance against the criteria in the application forms, assisting the company to improve in areas if necessary.

The registration and nomination period opened on 5th May and will close on 13th August. There is no entry fee to enter the HMA and manufacturers in the region of the Hunter, Upper Hunter, Central Coast and Mid North Coast are eligible to enter.

The 2021 13 Award categories are:

1. **Collaboration Partnership Award** – sponsored by BAE Systems
2. **Excellence in Innovation Award** – sponsored by TAFE NSW
3. **Excellence in Manufacturing Capability** – sponsored by McLanahan
4. **Excellence in Sustainable Operations** – sponsored by Nupress Group
5. **Excellence in Marketing** – sponsored by The Measured Marketer
6. **Outstanding Start-Up Award** – sponsored by Molycop
7. **Excellence in Building Workforce Capability for the Future** – sponsored by Monica Clare Recruitment
8. **Rising Star Award** – sponsored by Whitely Corporation
9. **Manufacturing Leader Award** – sponsored by R&R Murphy
10. **Excellence in Product Design Award** – sponsored by BISCIT
11. **Excellence in Export and Global Chains** – partnered by NSW Government
12. **Manufacturer of the Year – 50 or More Employees** – sponsored by Major Sponsor, Downer
13. **Manufacturer of the Year Less Than 50 Employees** – sponsored by Sirron Holdings Group



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Charity-focused Bean Counters Ball to return for 10th anniversary

The annual Bean Counters Ball has announced it will be returning for its 10th anniversary after being postponed in 2020. The event is a joint initiative between local members

of Chartered Accountants Australia and New Zealand and CPA Australia, which has raised almost \$200,000 since its launch in 2011.

The volunteer board was recently elected, and are focused on ensuring an increase in fundraising to help support their charities of choice. Hayden Asper was appointed Chairperson and Gerhard Bierman as the Co-Chairperson for the 2021 and Hayden said they are excited to be bringing the Bean Counters Ball back in 2021.

“The ball raises much needed funds for youth and education in the Hunter Region and we were extremely disappointed this wasn’t possible in 2020. However, we’re ready to come back bigger and better than ever this year.”

Half of the funds raised at the annual Bean Counters Ball support Samaritans Student Accommodation in Newcastle which provides a safe place for students to live while they are completing their education. The other half of the funds are donated to the Hunter TAFE Foundation, providing scholarships supporting youth education in business, accounting or finance.

Alongside the Chair and Co-chair the committee consists of 14 individuals from the local business community. These members include; Sally Bates (Morrissey Law + Advisory), Laura Brooks (Prosperity), Daniel Drayton (SVP Partners), James Hunt (University of Newcastle), Tabitha Lethlean (Peter Kilmurray Lawyers), Jackie Marriott (PKF), Sarah Scott (PKF), Jack Schmidt (Boeing), Ashleigh Simpson (Shaw Gidley), Raj Sirimanne (nib), Monica Walmsley (Monica Clare Recruitment), and Gemma Williams (Lambourne Partners).

The 2021 Bean Counters Ball will be held on Friday 29 October 2021 at the NEX. This year’s theme is Gin and Jazz where guests can expect some 1920s inspired live entertainment, as well as the Bean Counters Ball signature lucky dips and raffles to raise money for the cause. Tickets can be purchased through the Bean Counters Ball website either individually or for a table of 10 and includes beer and wine, a delicious three course meal and entertainment.



AGL and RayGen join forces for renewable energy storage solutions

AGL, together with Australian energy technology group, RayGen has begun construction of a \$27 million concentrated solar and

thermal storage project set to be one of Australia’s largest, most innovative and lowest-cost renewable energy storage projects, with the first stage to be located at Carwarp in Victoria and the second stage planned for the Liddell power station site in the Hunter.

AGL Interim Managing Director and CEO, Graeme Hunt said AGL is excited to be working on this innovative project which uses a combination of solar and hydro technology and which will help to deliver the next generation of energy supply.

“AGL is committed to leading the business of transition and developing the future of renewable energy storage at scale, ensuring Australian households and businesses have affordable, sustainable and reliable electricity,” Mr Hunt said.

“RayGen’s technology has the potential to provide the same capabilities as other long duration storage technologies at lower cost and with fewer geographical constraints,” Graeme Hunt said.

“The system is powered by a field of smart, rotational mirrors whose concentrated solar energy is combined with the energy stored across two water reservoirs to create a ‘hot and cold’ solar hydro solution.

“The Carwarp plant will be able to deliver 4 MW of solar generation and 50 MWh of storage to produce electricity on demand - improving grid stability, as well as supplying reliable, synchronous power.

“We believe the technology can be just as successful in the Hunter region and a key feature of our plans to transition the Liddell site into an Energy Hub, alongside grid-scale batteries and a waste to energy facility.

“Building on more than 180 years of history, AGL has a proud heritage of investment and innovation and we believe Liddell could have an essential role in the energy transition.”

Both companies have worked on the design of the \$27 million concentrated solar and thermal storage site at Carwarp since 2019. AGL has committed \$5 million to help fund the construction at Carwarp as well as agreed to offtake the entirety of the plant’s production.

A pre-feasibility study for the Liddell site is now underway.



Australian Unity acquires commercial office park at Newcastle Airport

Australian Unity’s Diversified Property Fund has acquired the Williamstown Aerospace Centre, a high-quality campus-style commercial office park adjacent to Newcastle Airport and the Williamstown Royal Australian Air Force Base, for circa \$55 million.

The property comprises three lots incorporating six stand-alone buildings, including light industrial with on-ground and decked car parking. The total size of the property is 22,298 sqm.

The property, originally developed in 2014 by WAC

Holdings, has been designed to serve as a premier defence office park precinct and is fully occupied, with a weighted average lease expiry of 3.9 years by income. The diverse set of tenants provide services to the defence sector, ranging from multinationals such as Boeing, Raytheon and Lockheed Martin, to specialised niche service providers and a medical clinic.

Ms Nikki Panagopoulos, fund manager of the circa \$623 million Diversified Property Fund said investors will benefit from the increased exposure to the resilient defence sector, a beneficiary of Federal Government support.

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Local leaders to get the chance to deal with Hunter energy industry changes

On the 20 May the NSW Deputy Premier John Barilaro announced that the Government will establish an Expert Panel to assist

the Hunter region's changing energy economy. It represents a welcome step towards dealing with the real risks to the region's economy and jobs as local industries change. This announcement once implemented will help to ensure that local leaders will guide the investment of the proposed \$25 million annual Royalties for Rejuvenation fund.

"The whole Hunter will be impacted by changes to energy industries. A response that is guided by local leaders must begin immediately if we are to avoid a bad outcome for the community," said Cr Bob Pynsent, Chair of the Hunter JO and Mayor of Cessnock.

"Through the Hunter JO, the Hunter's ten councils have prioritised working with the NSW Government and industry to make sure we deal with this challenge before it impacts our communities. This announcement is a great step towards a solution and we look forward to playing an active role in the Panel."

The immediate priorities for the panel will be to guide the Royalties for Rejuvenation funds into new industry development to further diversify the economy and to support local businesses and workers impacted by changes to move into new opportunities in the region.

"With the new fund and its locally led governance structure in place, we will also need to ensure the regions secures the substantial private sector investment needed to drive future jobs and industry growth for the region," said Cr Sue Moore, Mayor of Singleton.

"I'm encouraged to see the State Government supporting the Hunter JO's push for action and investment, to ensure that we are planning for the future of our region."

The Hunter Joint Organisation is currently awaiting a State Government decision on an application for a Bushfire Local Economic Recovery funding to establish the Hunter 2050 Foundation, an initiative designed to drive the private sector investment needed in the region.

Newcastle's new civic and community hub and COVID-19 response win state accolades

City of Newcastle has been recognised with two major awards at the NSW Local Government Awards in Sydney on 3 June.

The City's COVID-19 Community and Economic Resilience Package, as well as its Community and Civic Hub, which includes the Digital Library, Council Chambers and Customer Service Centre, won first place in their respective categories.

Lord Mayor Nuatali Nelmes said the two awards were testament to the City's leadership and staff's unwavering commitment to serve and support the Newcastle community.

"The awards are an outstanding achievement and recognise City of Newcastle's innovation and culture of continuous improvement," Cr Nelmes said.

"City of Newcastle is leading the way with its digital transformation and ability to provide support to the community.

"The City Administration Centre's flexible ground floor layout is a brilliant space to learn and master new digital technologies that are now available free to everyone.

"With state-of-the-art technology, the space has been designed to optimise the customer experience. Visitors flow seamlessly between Customer Service and the Digital Library and on most Tuesday nights, the space transforms into the Council Chamber. The new digitally connected Chamber has allowed the elected council to meet in hybrid formats (remotely and in-person) thanks to the new technology.

"The project has transformed the way these elements operate in a co-located environment.

"Whether people need to enquire about a DA, speak with a Customer Service representative or access the many hundreds of thousands of items in the City's e-Library catalogue, the City Administration Centre offers a seamless experience for the community to get the most out of a visit.

"We are extremely pleased our city boasts the most digitally-advanced library in NSW for learning, whether it be for children or adults.

"I am equally proud that City of Newcastle's Community and Economic Resilience Package was acknowledged for helping locals through the unprecedented impacts of the pandemic, especially our most vulnerable and at-risk community members.

"Among the first governments at any level to develop and activate a comprehensive plan for social and economic support, the City's package has been acknowledged for its targeted and swift response to the needs of the community.

"Working with government and local partners, the \$5.5 million response package delivered support across targeted programs at a time when it was needed most. The response included financial relief, business and community support, free online training packages and community grant programs."

"The City's support for small and media enterprises has been highlighted as national best practice and a model for all local governments."

Deborah Moldrich and Suzie Gately with the award for City of Newcastle's Customer Service, Digital Library and Mobile Chamber project in the category of Assets and Infrastructure over \$1.5M (over 100,00 population).



Ashlee Abbott, Simon Massey and Nathaniel Bavinton with the award for City of Newcastle's COVID-19 Community and Economic Resilience Package in the category of Special Project Initiative

Morpeth bicentenary celebrations begin to take shape

Maitland Council is inviting community groups, businesses, schools, and other groups to get involved in the Morpeth bicentenary by developing and delivering activities, programs or resources to include in the official programming to

commemorate this important milestone.

On 20 and 21 November, the township of Morpeth will recognise the Bicentenary of its founding by Lieutenant Edward Charles Close.

Council is offering small grants of up to \$1,000 for projects that help raise awareness, build a sense of occasion and educate the community on this important milestone. Groups can also register associated activities to be included in the official program and promotions for the Bicentenary weekend.

Council has adopted plans to proceed with three Bicentenary infrastructure projects, which will leave a lasting legacy, including a riverside shared pathway, Steamer Street shared pathway, and architectural lighting of Morpeth Bridge. Council is also proceeding with a program of activities for the weekend of the Bicentenary including a Corroboree and Morpeth Bridge open day.

The development of a Bicentenary Activation Program will play an important role in creating a sense of occasion on the Bicentenary weekend. The small grants program and activity registration will help build the program of activities and ensure eligible activities are included on the bicentenary website, marketing and the official program.

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SCHOLARSHIP TO HONOUR MEG PURSER'S PASSION

Local businesswoman Meg Purser, who passed away in January, will be honoured with a new annual tertiary scholarship by City of Newcastle.

The Meg Purser Communications Scholarship will help support a talented communications student who demonstrates the same community-focused qualities Meg was much loved for.

It is proposed to provide \$5,000 to an undergraduate student completing the second year of their Communications degree at the University of Newcastle. A new recipient will be named each year for three years under the suggested initial funding arrangement.

Lord Mayor Nuatali Nelmes said the scholarship was a fitting tribute to a woman who touched so many lives across Newcastle before her passing in January this year following an 18-month battle with breast cancer.

"Meg was strong, brave and an incredibly dedicated professional communicator and executive, with a spirit for life and passion for her work that I'll always remember," Cr Nelmes said.

"She touched the lives of so many across Newcastle and beyond.

"We at City of Newcastle were fortunate to work closely with her in 2020 to re-establish the Business Improvement Associations and she was always generous with her time, wisdom and expertise.

"With the blessing of Meg's father Bob, we want to establish this inaugural scholarship to honour the significant contribution Meg made to the corporate communications community and recognise her passion for the many local community organisations and charities she supported.

"The scholarship will provide support to students who, like Meg, are committed to their local communities and are striving to make a difference in the corporate communications field, working tirelessly for little personal gain."

Meg is remembered for her charitable and behind-the-scenes work for organisations such as the Westpac Rescue Helicopter Service, Hunter Breast Screen and Got Your Back Sista.

Bob Purser worked side-by-side with his daughter for many years at Purser Corporate Communications and said she was always passionate about helping others.

"Scott Mills, Meg's husband, and the family are both delighted and honoured by this way of acknowledging Meg's contribution to Newcastle," Mr Purser said.

"There was little she enjoyed more than helping young communicators launch their careers. She would have been thrilled but also a little surprised by this initiative of Council."

Hunter Valley unveils new Heritage Cairn Trail

On 8 June the Hunter Valley Wine & Tourism Association has announced the launch of the Heritage Cairn Trail, a new trail acknowledging the landmarks or items of historical importance which have made

a significant contribution to the Hunter Valley Wine Industry.

Recognising the influence of these landmarks upon Australia's oldest wine region, the Hunter Valley Heritage Cairn Trail was awarded the 2021 Hunter Valley Wine Industry Heritage Award at the 2021 Hunter Valley Legends & Wine Industry Awards on 20 May.

The trail covers 12 areas of historical significance including:

- Edward Tyrrell's Slab Hut - Tyrrell's Vineyard
- Old Winery - Drayton's Family Wines
- Old Vats at Audrey Wilkinson Vineyards
- Maurice O'Shea Mount Pleasant Label - Mount Pleasant
- Tulloch Wines Pokolbin Dry Red Label
- The Old Still House - Ben Ean Winery
- 1973 Vintage Festival Poster
- Halls Cottage Circa 1876, Roberts Restaurant Circa 1876
- Marthaville Homestead
- Rothbury Cemetery
- Drayton's Bellevue Wine Label - Drayton's Wines
- Pokolbin War Memorial Gates

Commenting on the launch, Brian McGuigan, AM and Fay McGuigan said "This new trail salutes those people, wines and sites, that have been instrumental in creating the vibrant Hunter Valley wine country that we all enjoy today. This industry would not have existed if our pioneers had not had the stamina and dedication to develop vines and winemaking within our region. We have lived and worked in the Hunter Valley all our lives and we greatly appreciate the leadership and determination that our forebears made to the success of the industry."

Amy Cooper, CEO of the Hunter Valley Wine & Tourism Association, added "We offer our sincere thanks to the sponsors of the Heritage Cairns, Fay & Brian McGuigan. Their long-term dedication to preserving our unique history is valued across our whole industry."

APP appointed to \$835 million John Hunter Health and Innovation Precinct project

APP has been appointed Delivery Project Manager for the new seven-storey \$835 million John

Hunter and John Hunter Children's Hospitals clinical tower.

The works are set to transform health care for the greater Newcastle, Hunter New England and northern NSW regions, with a 60% increase in Intensive Care Unit capacity and almost 50% more theatres. The significant investment of \$835 million by the NSW Government, will further support the delivery of world class health care to the rural and regional communities in NSW.

Patients are at the forefront of the innovative designs, with large windows for more natural light and plenty of green spaces and quiet zones to make the hospital stay as comfortable as possible.

The new seven-storey Acute Services Building will include:

- A new Emergency Department
- Critical care services (adult and paediatric)
- Operating theatres and interventional suites
- Imaging services
- Birthing suite and inpatient maternity unit
 - Neonatal intensive care and special care nursery
- Retail, new hospital entrance canopy and improved drop-off zone
- Rooftop helipad and increased car parking capacity

APP's project team is thrilled to again be working with Health Infrastructure and Hunter New England Local Health District on this transformational project.

APP Project Director Peter Allen said: "Our project team brings extensive experience delivering critical health aligned infrastructure to the region. We are proud to be playing an important role in this project, enabling our clients and communities to prosper."

The redevelopment will also deliver improvements to the internal road network, including future connection to the Newcastle Inner City Bypass and a link bridge to connect the new building to Hunter Medical Research Institute (HMRI).

The John Hunter Health and Innovation Precinct project is being delivered in partnership with Health Infrastructure and Hunter New England Local Health District.

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ONE YEAR OF THE 4-DAY WORK WEEK

Dave Eddy
Redback Solutions

In May 2020, Redback made the leap to a 4-day work week. With COVID-19 forcing companies across the world to rethink their operations, this Newcastle-based digital agency decided it was time to test a brave new working model.

Now, almost one year on from implementing their 'No Work Wednesday' policy, MD Dave Eddy can confirm they made the right move. To help you determine whether this structure could benefit your business too, Redback has shared its key takeaways 12 months in.

The positive impact of a 'No Work Wednesdays' policy

It's safe to say that Redback has seen clear improvements in productivity – about 23% since last year, a large portion of which they attribute to the 4-day work week.

With longer working days, their team has the opportunity to sink their teeth into larger chunks of work. And thanks to that mid-week break, brains remain fresh and focused when Friday comes around. This increase in efficiency has happened at a particularly good time for Redback too, with a growing volume of digital project work on the go, ranging from small business marketing strategies to large university websites and government projects.

The agency has also seen a 31% increase in revenue since implementing the No Work Wednesdays model – a pretty strong feat for a 22-year-old business navigating the pandemic.

It's not all about work, though. This model has brought a major bonus away from the desk.

The move has been pretty awesome for us. The team all love having their Wednesdays to get life admin done. It frees up the weekend to be the weekend.

Personally, I have more time to focus on the float for a company I co-founded called Camplify (think Airbnb for campervans!) each Wednesday.

As well as more enjoyable Saturdays and Sundays, that additional day off means more headspace for personal lives – arguably the most valuable outcome.

Ely, our Content Coordinator said "Having another day off each week has really improved my work-life balance. With two-day bursts of work, I no longer get that Monday morning feeling, which is priceless!"

All benefits considered, it's no surprise No Work Wednesdays have been a big draw card for many job candidates this year, playing a key role in Redback becoming an employer of choice in Newcastle.

Considerations for other companies

While it has heaps of advantages, a condensed working week isn't a winning model for every business. For instance, with a full 37.5 weekly hours compacted into four days, it's important to consider the issue of overtime in an already extended work day.

Mel, our Account Director said "One of the reasons it's worked for us is that nobody really worked massive ovens previously, so there hasn't been a dreaded production reduction."

Thankfully, Redback doesn't need to wrangle in too much overtime, as the team have always managed their workloads well. That said, this potential problem could be a deciding factor for companies that frequently face extra hours.

There are only 22 of us so we don't need to coordinate a huge workforce. We also don't have a high percentage of parents on our current team needing to pick up and drop off school kids.

Additionally, if your team members require varied, more flexible hours, then you might need to rethink adopting this approach. As the name suggests, a "No Work Wednesdays" policy rests in working approximately 9.5 hours on Monday, Tuesday, Thursday

"Having another day off each week has really improved my work-life balance. With two-day bursts of work, I no longer get that Monday morning feeling, which is priceless!"

Ely, Content Coordinator Redback Solutions

and Friday. While you can tailor this structure to your employees' needs, it seems to work best when everyone's on the same schedule.

Last but not least, client-facing companies should consider what's best for the people they support. While Redback has made sure there's no disruption to their clients on Wednesdays, this may be more challenging for businesses that are required to provide a full level of service every day.

The final verdict

- Team happiness rating: 9.2/10
- Increase in productivity: 23%
- Boost in revenue: 31%
- Rise in no. of Redbackers: 15%

When it comes to 'No Work Wednesdays', there's no going back for Redback. With productivity and morale levels both on the rise since it's implementation, there's no doubt that this structure has been a success!

But before your business follows suit, make sure a condensed working week is the right fit for your people.

For more information contact Eddy on (02) 4962 2236 or email dave@rb.com.au



Dave Eddy is Managing Director at Redback Solutions. Founded in 1999, Redback is one of Australia's longest-running digital agencies. They specialise in website design and development, digital marketing and content. Dave is also co-founder of Camplify. Since 2015, Camplify has been on a mission to become the world's largest and most trusted caravan and motorhome sharing community, making 'van life' accessible to all.

THE EROSION OF THE SEPARATE LEGAL ENTITY PRINCIPLE – WHY “PTY LTD” NO LONGER OFFERS DIRECTORS PROTECTION

Luka Pilipovic
Shaw Gidley

Whilst a company structure still provides directors a certain level of protection from personal liability, over the past two decades we have seen a steady increase in the number of instances where the “Corporate Veil” has been pierced, exposing directors to personal loss, including risking the family home!

Some of the most common company debts that attach to directors personally are due to:

- Personal Guarantees being provided to creditors, including suppliers and landlords. In some instances, spouses provide guarantees and may long have forgotten that they ever signed anything for the company!
- In certain instances Australian Taxation Office (ATO) tax obligations can attach to directors personally due to non-lodgement or late lodgement of returns, including for superannuation, PAYG, GST, Luxury car tax, wine equalisation tax liabilities;
- The ATO can issue a Director Penalty Notice (“DPN”) with non-compliance resulting in tax liabilities attaching to directors personally. If directors do not ensure that address details on the company ASIC database are kept up to date, they may not even be aware that the ATO have issued a DPN;
- State based liability regimes can make directors personally liable for payroll tax;
- Various other personal exposures including:
 - outstanding director and shareholder loans;
 - Directors who continue to trade their company and incur debts whilst insolvent can become personally liable for any debts incurred;

- exposure resulting from a liquidator recovering ATO preference payments;
- Directors guarantees on Home Warranty Insurance;
- certain environmental protection offences;
- certain liabilities to employees who have been injured;
- Various other insurance guarantees; and
- many other obligations we could list!

Interest on some debts may continue to accrue with personal exposure continuing to increase without directors being aware that they are “on the hook”!

As can be seen, there are many exceptions to the general rule that “companies provide protection to directors”! Accordingly, even if a company is liquidated or deregistered the director may still be left dealing with the company’s liabilities.

In comparison to the cost of personal debts being incurred, the relatively low cost of seeking advice provides directors with some certainty regarding their future personal exposure. Accordingly, directors should act immediately and seek appropriate advice to allow them to make an informed decision about the possible outcomes, particularly if their businesses are experiencing financial difficulty.

Shaw Gidley provide free preliminary advice regarding these complex matters and are contactable on (02) 4908 4444.



Luka Pilipovic provides simple “common-sense” solutions to complex restructuring and insolvency problems. He is Senior Manager at Shaw Gidley Insolvency and Reconstruction, holds post graduate qualifications in law and is a member of CPA Australia.”

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Don't be a lemming and do your homework before buying a property

Steve Dick
Movable

When a market is as hot as it is right now, taking some steps to prepare yourself is vital in ensuring you make the right move.

There is also an element of self-protection in being prepared by making sure the property is right for you, and you are not jumping because every other lemming is jumping too.

While artificial, the market feeds on the psychology of the masses, which behave very much like a flock of Lorikeets bickering and chattering in the trees. Then it's time to leave, and one of the ubiquitous parrots darts off, then another and another until you have this swirling mass of birds, following something or someone not knowing who or why – but just following.

Ask yourself why you want to buy right now? I'd urge you to consider these questions before proceeding:

- is it the fear of missing out (FOMO)?
- is it a primal need for a family?
- is it financially the right time for you?

If the need to proceed remains, the next set of questions addresses your real estate knowledge. For many Australians, real estate will be their most significant acquisition. So, it is essential to take time to learn and understand about the asset you are about to acquire.

What is it you are looking for in a property?

1. Is it a home for your money, as the return you are getting from the bank isn't sufficient?

- Is it an investment for capital growth?
- Are you looking to get out of the rent cycle?

2. What can you learn from your advisors?

- Ask your accountant what the best structure for acquiring a property for you is?
- Is it a company, trust, superannuation or should the property be acquired in your name?
- What are your solicitor's fees and capacity to react when you find a property? In a heated market, rapid response times from your legal advisers is extremely important.

3. What is your capacity to borrow?

- Ask your bank or building society about your borrowing capacity?
- What packages, interest-only, Principal and Interest, and other lending combinations do they offer?
- Why not seek out a mortgage broker to assist?
- If I use a non-bank lender, will I pay higher fees?
- How long will the loan approval process take?
- Is it worth getting a mortgage pre-approval?
- Ultimately how much can you borrow?

4. Know your price range by learning from the resources available?

- Use the real estate apps to tell you what things have sold for?
- Apps such as REA, Real commercial, Domain, Commercial real estate, RP Data are valuable resources.
- Visit auctions in preparation, know what they sound and feel like, register for the online versions (you do not have to bid, just watch)
- Learn the language and nuances agents and auctioneers use.

Making the move

It will help if you become your own real estate expert in the price range you can afford. Armed with this information, you should be ready to make a move.

- Why is it I want to buy now? **CHECK**

- What type of property DO I want to buy? **CHECK**
- Which type of structure or entity should I use to buy the property? **CHECK**
- How much can I afford to borrow? **CHECK**
- Have I become an expert in my price range? **CHECK**

Some say too much knowledge can stand in the road of a successful person. Knowledge can prevent you from making decisions by filling you with the what ifs that inhibit you from deciding.

However, there is so much information available when it comes to real estate, so much you can learn quickly, and many trusted people willing to help. So, why not absorb a little of their collective knowledge?

In conclusion, when you are standing on the edge of the financial cliff and the other lemmings are blindly running past you, armed with information and data you can at least make a rational, well-considered decision before you jump – if you do indeed need to jump.

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.

Metricon to open a state-of-the-art selection centre in Newcastle

Australia's leading home builder, Metricon is set to bring next level design, style, and innovation to Newcastle, when their brand-new customer selection centre- Studio M opens later this year.

In a move to further support the growth of its home building business throughout the Hunter Valley, Metricon Homes will be opening a second NSW state of the art showroom, with the lease signed and fit out underway, for a planned late 2021 opening.

The 1000 sqm space located in Hamilton is currently undergoing an extensive build program with Cunsolo Architects working closely with Metricon, to develop a contemporary and interactive interiors and exteriors showroom.

The amenity rich customer experience facility represents a significant investment in the Hunter region. The progressive customer selection centre, will enable Metricon to deliver a seamless customer service experience with great levels of personalisation and customisation of homes.

The strategic location on Donald Street in Hamilton will prove to be a convenient access point for customers building in the burgeoning region.

Patrick Eather, Metricon's General Manager, NSW said, "the Hunter region is Metricon's second largest market in NSW and this move cements our commitment to customers building new homes throughout the area. We are creating a world class environment which is focused on a highly personalised experience that allows customers building with Metricon, to step into the next generation of home building and customer service innovations right here in Newcastle.

"The innovative Studio M is designed to be very interactive for the visitor, while showing a wide range of possibilities and examples of interior and exterior products.

"Now, more than ever, home buyers crave access to interior design expertise. The Newcastle Studio M will offer a personal experience under one roof, with authoritative advice from our qualified interior stylists.

"The floorplan design has allowed for a range of gallery and showcase spaces, but also for private retreat and breakout zones, for when reflection and discussion might be required.

"We are also designing the space to be able to comfortably host a range of design and style inspiration events and educational seminars. The space really will be more than a showroom, it will be a true design and style inspiration hub," concluded Mr Eather.

HIA releases Hunter Region Hotspots List

"Thornton – Millers Forest, has been announced as the Hunter Valley and Central Coast's number one building Hotspot with a population growth rate of 7.5% and \$100.4 million in building approvals," stated HIA Hunter Executive Director, Craig Jennion.

On 16 June HIA revealed Australia's strongest markets for home building in the 2021 edition of the HIA Population & Residential Building Hotspots Report. The Report is aimed at finding employment growth areas targeted towards builders and tradies and identifies Hotspots in all states and territories.

"Thornton – Millers Forest, has been a regular in the Building Hotspots list over the past couple of years," added Mr Jennion.

"Second on the list, Maitland, had a population growth rate of 4.9% and \$59.1 million in building approvals.

"Third was Kurri Kurri – Abermain with a population growth rate of 3.8% and \$69.6 million in building approvals.

"A record year for detached house building is underway nationwide with over 146,000 detached starts expected in the 12 months to September 2021.

"Australia's population growth has been constrained due to closed borders. COVID-19 has also seen consumer preferences shift away from inner-city apartment style living to detached housing in regional areas.

"This shift could see more regional areas in the next edition of HIA's Population and Building Hotspots Report," concluded Mr Jennion.

An area qualifies as a Hotspot in the Hunter Valley and Central Coast region if at least \$50 million worth of residential building work was approved during the 2019/20 financial year, and its rate of population growth is faster than the 1.3 per cent national average.

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DIAMOND IT

Diamond IT has welcomed **Leon Austin** to their growing presales team. Leon brings strong experience in both technology and customer service to the role, having previously worked in government and real estate sectors. Working closely with Diamond IT's Business Technology Managers, Leon's core focus is supporting customers to ensure they are achieving the best outcomes from their technology.



LAMBOURNE PARTNERS

Lambourne Partners has appointed **Abe Dougherty** as a new Business Advisor in their Hamilton office. Abe joins Lambourne Partners with over 7 years' experience in Newcastle and The Hunter as well as Northern NSW. Abe enjoys working with his clients to develop their businesses ensuring they can achieve their financial goals.



ROBERTS LEGAL

Roberts Legal has bolstered its corporate and commercial capability with the appointment of highly regarded senior lawyer, **George Maggiotto**. A Special Counsel in Roberts Legal's Commercial and Corporate division, George is a Senior Solicitor with over 20 years' experience in business and company law, property law, commercial leasing and advanced estate planning.



MULLANE & LINDSAY SOLICITORS

Craig Doyle has joined Mullane & Lindsay Solicitors. With almost 40 years' experience, including three decades at McDonald Johnson Lawyers and more recently as a senior consultant with global firm DWF, Craig brings strong expertise to commercial transactions and litigation, commercial property, property development, retail leasing, and issues with corporations. Craig is an Accredited Specialist by the Law Society of NSW in both business law and commercial litigation, an Arbitrator of the Local Court of New South Wales, and a Public Notary. He is also a member of the AICD.



ENIGMA

Enigma has welcomed Strategy Director **Ant Dever** to the team. A one-of-a-kind hybrid strategist and creative leader with over twelve years' experience, Ant has built a reputation in the industry for leading teams at agencies and brands to take advantage of opportunities enabled by social, digital, content and emerging technologies.



COASTAL ADVICE GROUP

Coastal Advice Group (CAG) has welcomed award-winning Business Development Manager **Mitchell Ramsbotham**. Mitchell joined the expanding NSW practice in the role of Group General Manager. He will continue to work across the three business locations in Newcastle, Central Coast and Sydney. Mitchell has worked across several successful national practices and has been recognised as TAL's 2017 National BDM of the Year as well as Money Management's NSW/ACT BDM of the Year in 2018.

LET US KNOW ABOUT YOUR PEOPLE!

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Just email around 80 words on the employment plus a high resolution head shot to editorial@HBRmag.com.au.

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THE INSURANCE CYCLE: WHY PREMIUMS ARE RISING

With a spate of natural catastrophes and the devastating COVID-19 pandemic, it's been one hell of a ride for the past 18 months - and rising insurance premiums are adding to the woes to all businesses across Australia.

But why are premiums going up? And when might they start coming down?

Insurance markets are in constant flux, tending to follow a recognised "cycle". When claims are decreasing and profitability is strong, additional capacity enters the market and premium rates fall as competition increases. This is the "soft market" phase.

But if claims losses start to rise and insurer returns fall, premium rates increase, terms become stricter and capacity reduces.

This is the "hard market" phase of the cycle where we find ourselves right now.

The market was already hardening after a prolonged period of depressed pricing prior to the so-called Black Summer of devastating bushfires, hailstorms and floods, which resulted in claims of more than \$5.4 billion.

Insurers need to bring in enough in premiums to cover the cost of rising claims, and a spate of catastrophes - globally and locally - can also lead to increases in the cost of reinsurance the cover that insurers buy to help cover the cost of claims from major events.

The pandemic has added a layer of additional disruption and uncertainty, and while lockdowns have reduced claims in some areas such as motor, there have been spikes in others.

Even though weather patterns this year are less conducive for bushfires, there has been more cyclones and increased risk of rainfall and flooding in eastern Australia.

Market participants and analysts suggest the current upward swing in premiums may now extend for longer than previously thought, and as a result more price rises lie ahead and the tipping point for declines is likely some time away.

Some believe the hard market could now last for as long as another two years.

It's important to remember that premium rises are not the same across the board - areas more susceptible to bushfire risk have been hit particularly hard, with some caravan parks and regional pubs for example, struggling to find cover.

So what can you do about it? There are a number of steps SME owners can take to achieve the best rates for their insurance programs even in a hardening market.

Start by reviewing your insurance needs with a broker before the policy expires. A head start of about three months is ideal. That will give you the time to talk and collect the information you need. For example, you will also need to document your risk control procedures. The more complete the information we have, the better brokers are able to represent your business to insurance underwriters.

In a tough renewal market, insurers pay closer scrutiny to whether a business has taken measures to protect its premises and business assets. Minor but important actions count for a lot as you negotiate your insurance coverage.

That's where your insurance broker comes in. Keep them informed of your business plans as well as any possible changes you see happening in your area of business over the next few months so they can advise on ways to minimise the associated risks in the most economical way.

We know how tough it is out there, but you don't need to do it all by yourself. Your broker's responsibility is to do the best for your business. Your continuing security and success is a priority, too.

For further information or advice on insurance premiums contact MGA Insurance Group on (02) 4918 5000 or email kerrie.baldwin@mga.com

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5 REASONS TO GET AN AON INSURANCE REVIEW FOR YOUR BUSINESS.

Whether you're an innovative start-up or you've been in business for decades, making the right risk and insurance decisions for your business is a key to protecting it as it grows. Understanding the types of insurance that may be right for your business can be complicated, so here are 5 reasons to consider getting an Aon Insurance review.

1

Do you know if you're paying the right amount?

If your last insurance renewal just rolled over without a lot of review or you saw a significant price increase, it might be time to find out whether your cover is competitive. An Aon Insurance Review can provide you with a detailed report about your business' current insurance, prepared by a specialist Aon insurance broker, who will invest the time in understanding your business' insurance requirements. Your report will include insights derived from advanced analytics and client benchmarking to help you decide on what's right for your business.

2

Are you aware of the key risk exposures for your industry?

Is your pre-Covid-19 insurance program still fit-for-purpose? If you're not sure it might be a good opportunity to discuss getting an Aon Insurance Review. An Aon broker will develop an insurance review report for your business to help you become more informed. You'll receive an analysis on your uninsured risks, unpack your current insurance policies, and identify other insurance solutions for your business.

3

Has your trusted insurance broker moved on?

If you don't have a trusted broker who understands your business, it might be a good time to get an Aon Insurance Review for your business. Aon's brokers have access to a suite of in-house data and risk tools to provide you with quantifiable and in-depth insights.

These valuable details will help you understand the different coverage options available to you, and the potential risk controls that you can implement for your business.

4

Have your business needs changed?

Your business grows and pivots which may mean you have outgrown your current levels of cover. An Aon Insurance Review report can also tell you where you're at, and what policies and coverage options you can consider for your business today. The report will also highlight potential or emerging risks for your business and provide options to manage those risks.

5

Are you confident your broker has access to insurance markets to get you a competitive program?

An Aon Insurance Review will also help you understand whether there is potential to explore a broader range of local or international insurance markets. Insurance markets have been increasing prices and contracting capacity over recent years. Volatile market changes mean that your insurance programs may be affected. An Aon Insurance Review will assist in identifying strategies to navigate market trends.

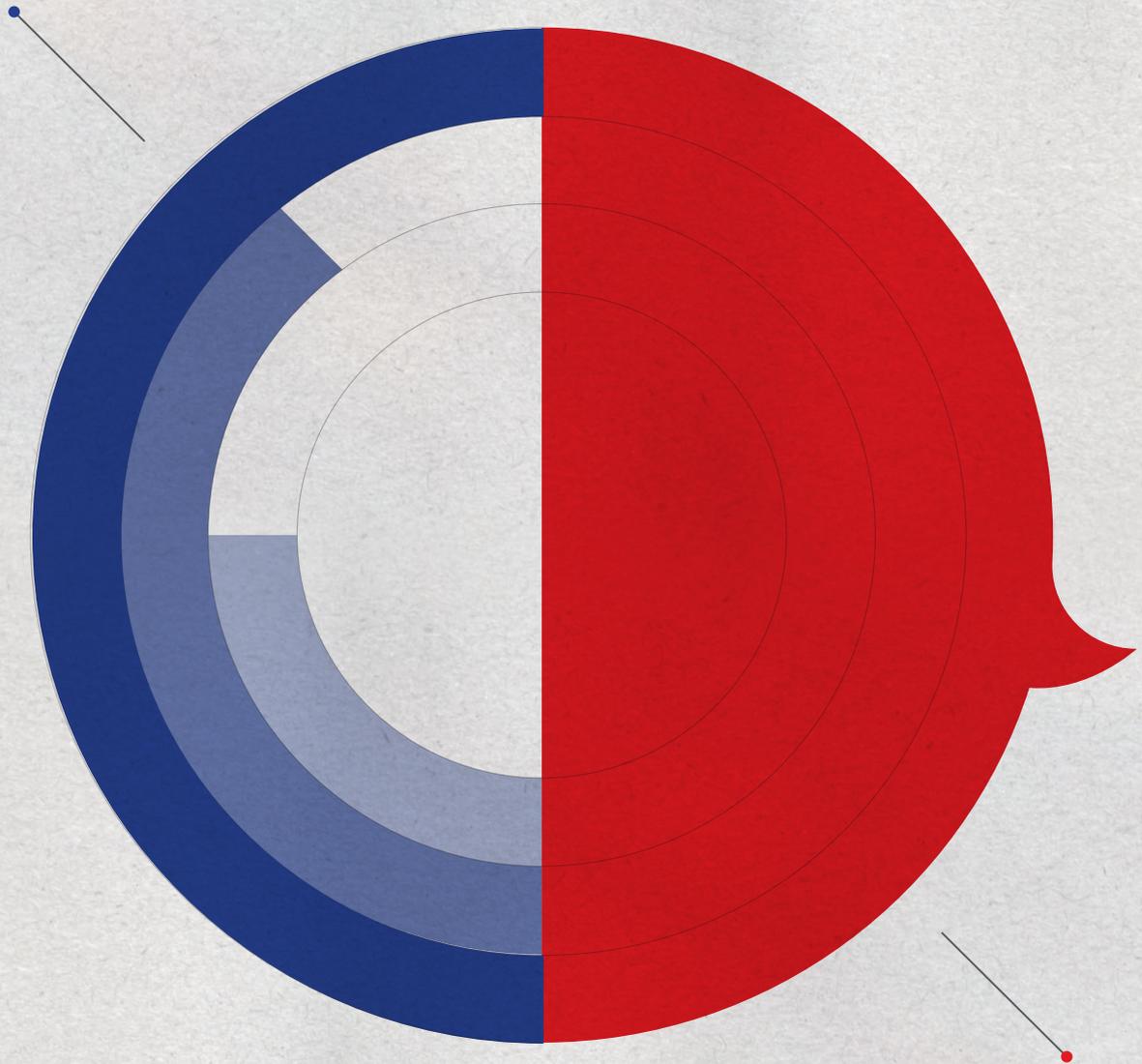
Aon offers insurance solutions that protect businesses from risk. Our experienced Aon brokers at Aon Newcastle or one of our 35+ branches, have access to a broad range of market leading insurance products and solutions to help you make better decisions for your business.

Jacintha Borg is the Northern NSW Regional Director for Aon. To discuss your business' insurance and risk requirements and to get an Aon Insurance Review, contact Jacintha at jacintha.borg@aon.com or (02) 4920 3700.



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Amy Daley
PKF Sydney & Newcastle

The prolonged and extreme nature of the challenges of 2020 have left many risk and assurance professionals feeling fatigued and with the holiday period giving them the opportunity to rest, reflect, and reset for the year ahead.

As with professions such as law and medicine, it is important to acknowledge the 'high level of intellectual and emotional engagement' required of risk and assurance professionals.

Regardless of the challenge, we strive to be the calm, measured voice, that appears comfortable with uncertainty, inclusive of unfamiliar topics, stakeholders and consistently bring our A-Game.

We seek to provide effective, practical tools, advice, and strategies to help others navigate high-stakes decision-making, and progress towards their desired goal.

In addition, we often work in small teams, with limited resources, must negotiate effectively with a variety of stakeholders (often with competing agendas and priorities), and continue to enhance our knowledge and experience.

It is therefore vital that we implement effective preventative strategies, to avoid potentially 'depleting our internal resources,' and detracting from our performance, value, and other aspects of our lives.

Experts in neuroscience have explained that when we allow ourselves to run on empty, our sympathetic nervous system becomes over activated, and we get trapped in a state of chronic flight, fight or freeze, or 'amygdala hijack.' In this heightened state of arousal, our physical and mental responses focus solely on 'survival, threat management and preparing for potential injury.'

Until calmed, cognitive function is impaired, and professionals will feel fatigued, overwhelmed, and are more likely to "perceive threats that do not exist, react instead of respond, act instead of reflect, and speak instead of listen."

Without sufficient recovery time, we may develop 'chronically high levels of cortisol.' Attempting to assist others in this state, will often result in poor outcomes, inclusive of damaged relationships and reputation, financial loss, and health impacts such as burnout, and fatigue.

Professionals may also lose confidence and motivation, experience irritability, social withdrawal, exhaustion and ultimately attrition.

Given the stakes, it is therefore, vital that we seek to practise what we preach, and implement effective controls to mitigate the risks, inclusive of:

- Striving to meet basic psychological, physical and emotional needs such as regular exercise, time with friends and family, healthy diet, and adequate sleep, rest and recovery;
- Scheduling regular physical and mental time to engage different parts of the brain, calm the nervous system and recalibrate;
- Exploring techniques that help with self-awareness and acceptance, such as regular reflection and mindfulness, which help us understand situations and events that may be potentially triggering, as well as our own needs and limits based on our unique psychology, life experience and risk appetite;
- Catching up with trusted peers regularly which can help reduce isolation and frustration, and provide additional insight, perspective and support as we attempt to make sense of confusing, complex and potentially distressing information; and
- Creating and diligently maintaining boundaries – inclusive of adequate balance between personal and professional, and seeking additional support and resources as required.

For more information please
Amy on 02 4962 2688
or email adaley@pkf.com.au



Amy Daley is an Assistant Manager at PKF with extensive experience competently developing, leading and successfully implementing enterprise-wide business improvement frameworks, audits and investigations across both the public and private sectors.

UNDERSTAND YOUR RISK OF A RANSOMWARE ATTACK

Mark Bramley
Gallagher

Australian mid-sized business are in cybercriminals' crosshairs. Here's what you need to know.

Cybercrime is big business, with the cost estimated to reach \$6 trillion by end of 2021, and the Asia Pacific an increasingly popular target. Many of these attacks take the form of ransomware, a form of cybercrime that has skyrocketed by 102% in 2021 compared to last year, according to Check Point Research, (www.insurancebusinessmag.com/au/companies/cpr/53235/) with attacks on Australian businesses now occurring every 11 seconds.

Ransomware attacks typically combine immobilising operations with demands for money. Cybercriminals use introduced malware to lock computer systems by encrypting all connected electronic devices, folders and files, rendering systems inaccessible. The attackers then demand a cryptocurrency ransom in return for the decryption keys or to prevent them from releasing stolen data.

Who's at risk?

The most common targets for ransomware attacks are providers of professional services, healthcare and the public sectors, but in Australia victims of ransomware attacks range from not for profits to abattoirs. A business's vulnerabilities, or attack surface, may include supply chain or vendor relationships, with the agricultural supply chain recently targeted and, causing interruption to milk distribution, for example.

Organisation size is also a factor: small companies of 11-100 employees account for some 30% of security breaches and medium sized companies of 101-1000 for about 40%, with probability diminishing with increased size.

Regulatory response to the ransomware threat

Over recent years the government has put considerable work into cyber safety with provision of a baseline cybersecurity recommendation, The ACSC Essential Eight (www.cyber.gov.au/acsc/view-all-content/publications/essential-eight-explained), which businesses are advised to adhere to as a minimum.

In August 2020 the updated cybersecurity strategy (www.homeaffairs.gov.au/cyber-security-subsite/files/cyber-security-strategy-2020.pdf) was introduced and it brought with it an onus on businesses to secure their products and services, and protect their customers. The increased emphasis on and awareness of the threats posed by cybercrime are also evident in contractual requirements businesses are now facing.

Business exposure to litigation and D&O liability

Directors and officers' (D&O) liability claims have put the spotlight on board management of risks. There's now an expectation that the board of directors and senior management



of every business understand the risk cyber security poses, have it built into their risk management framework and create business continuity and disaster recovery plans.

We are now commonly seeing a specific requirement for cyber insurance to be listed alongside professional indemnity (PI) and public liability. Previously those requirements could fall into grey areas of PI or other liability policies.

What happens if your business is the victim of a ransomware attack?

In this situation victim businesses have to ask if they are prepared to pay the ransom. This may depend on factors such as whether the hacker is still in the system, what the business's legal obligations are and if the cost of the down time for remediation is worth the ransom payment. Ability to access Bitcoin and negotiate terms also come into play.

Your business being a victim of a ransomware attack requires a comprehensive response, and this involves significant costs. These can range from forensic analysis to ransom negotiations, remediation and third-party notifications.

Using insurance to transfer cyber risks

Combined with risk management, cyber insurance can help boost business resilience against cyber attack impacts.

Critically it can provide access to Bitcoin and trained negotiators to deal with extortion and the costs associated with data asset restoration, as well as crisis management costs and third party liability for lawsuits from regulators, business partners and affected individuals.

Ask yourself: is your business protected?

Watch Gallagher webinars Top Cyber Risks for Boards of Directors at <https://bit.ly/topcyberriskswebinar> and Cyber Attack Simulation available at <https://bit.ly/CyberAttackSimulation>

For further information contact Mark Bramley on Area Director, Gallagher Newcastle on (02) 4979 3354 or email mark.bramley@ajg.com.au



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



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Mark Bramley
Area Director
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WHAT WILL 'ACTUALLY' STOP ME TRADING?

Edward Nott
R&M Insurance Brokers

Understanding the nature and scope of risk that your business takes on, is key to an appropriate risk management strategy. All Small Business operators have a complex landscape legislated requirements. Especially in today's environment, mistakes can be made, even if the business acts with the best of intentions.

The events of the past 18 months have highlighted the capabilities of a modern-day business. They're agile, have capacity for remote working and can pivot their service provision quickly and effectively. Regarding risk mitigation, bricks and mortar is not necessarily a priority for a continuation of trade.

Include Loss of Profits in your Cyber policy

If you're anything like us, you could have a fire wipe you out tomorrow and you'll pop back up in 2 weeks down the road. No hard copy files, everything backed up off site, work from home capability if necessary. But cut out internet, and you can't even get us on the phones.

If you think that you'll lose money if your computers are locked up, then you need to have that addressed in your Cyber Liability policy. Your normal business insurance policy will be triggered by physical property damage. We do business online now. If we're locked out of the computers, we lose money. There's no real excuse for ignoring this exposure if you're serious about a risk management strategy.

If you haven't arranged your Cyber Policy correctly

Management Liability Insurance is critical in the SME market. Very few directors can act with certainty regarding health restrictions and future trade environments. Decisions of the company can be held to account. If they are negligent, we can insure against your mistakes, including:

- Directors & Officers Liability (including run-off cover for retired directors)
- Employment Practices
- Statutory Liability
- WHS Fines and Penalties
- Fraud
- Crime & Fidelity
- Environmental Violation Defence Costs
- And more

Directors and Officers insurance has been commonplace for the past decade. The global health crisis will be cause to review the actions of those in charge of your business. If you haven't already addressed the exposure, then it should be a priority.

Talking to a broker can help put your mind at ease that your current strategy is sufficient for the needs and aims of your company. Knowing you have strong, effective covers and insurers in your corner gives you the confidence to push forward and grow your business without any hesitation that your risks are greater than you think.

To discuss Management Liability or any of your other business insurance requirements, contact R&M Insurance on (02) 4952 4888, email enquiries@rmininsurancebrokers.com.au or visit www.rmininsurancebrokers.com.au



Edward Nott has been a member of the R&M team since 2019. He moved to Newcastle after 4 years' experience in the Lloyds Market where he worked in both International Underwriting and Broking teams. He specialises in Commercial Insurance, with a focus on Civil and Industrial Risks.



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NEWCASTLE RENEWAL

With the billions of dollars spent on development in Newcastle in recent years, we sometimes forget how run down many parts were less than ten years ago.

Although some development was happening, the real catalyst for the massive injection of investment was the December 2012 announcement by the NSW Government that the heavy rail line east of Wickham was to be cut, ending a debate that can be traced back to at least 1972 when the then Minister for Transport Milton Morris said the line would be cut back to Civic.

The subsequent removal of this portion of rail line opened up inner Newcastle and allowed much easier access between the portion of Newcastle south of the former line and the harbour.

The planning and investment by the NSW Government made private investors much more confident in the city and the development dollars quickly flowed in.

The renewal of Newcastle shows little sign of slowing with a wide range of major projects recently completed, in progress and planned. These include:

East End

This \$750 million project will be the largest master-planned mixed-use site in Newcastle. The current development application approves a master plan for a mix of residential, retail and commercial uses across the 1.66 ha site. The approved development application includes 47,800 sqm of residential floor space (approximately 500 apartments), 4,900 sqm of retail floor space and 2,700 sqm of commercial floor space. The \$250 million Stage One of East End, encompassing 155 apartments, has been completed. Stage 2 (124 apartments) is underway. The old David Jones building is being converted into QT Newcastle, a 106 room hotel that is expected to be opened in early 2022. Another recent announcement is that the Commonwealth Bank will be opening a branch in the development.

The Store site

A \$200 million redevelopment by the Doma Group is underway for The Store site in Newcastle West. The integrated masterplan includes a new 13,000 sqm standalone office (opened) and two residential towers (to be completed) and structured carpark that is built over the Newcastle Bus Interchange (completed).

Hunter Park Sports & Entertainment Precinct

A transformed sports & entertainment precinct is planned at Broadmeadow. The land is State-owned, with McDonald Jones Stadium and Newcastle Entertainment Centre and Showground under the management of Venues NSW. The Precinct also contains a variety of other sporting facilities including hockey fields, touch football fields, tennis courts, indoor basketball courts and a harness racing track. It is also home to organisations such as the PCYC and the Westpac Rescue Helicopter Service, as well as a variety of commercial uses. Proposed new facilities include a multi-purpose entertainment and convention centre, a consolidated sports facility, an event plaza, a 3.5 star hotel for tourists and business travellers, landscaped walkways and better connections within and to the Precinct, and a multi-storey car park.

Crystalbrook Kingsley

The former Newcastle City Council administrative headquarters has been transformed into a five-star hotel known as Crystalbrook Kingsley. Purchased and redeveloped by the hospitality group Crystalbrook Collection, the five-star hotel features 136 luxury rooms, lobby bar, café with outdoor terrace and a new roof top with restaurant, swimming pool and gymnasium (see story in this feature for more detail).

Little National Hotel

Doma Group has commenced on the Little National Hotel development on Honeysuckle Drive which will include a 5500 sqm office tower and 187 room hotel with gym, bar, café and car parking.

Honeysuckle Park

The construction of Honeysuckle Park commenced in October 2020, and will mark a significant step in the delivery of new public domain and the continued revitalisation of the Honeysuckle waterfront. The park will include sandstone block steps at the harbour's edge, sheltered picnic seating, covered barbecue facilities and a maritime themed play area. Native trees, including banksia, tuckeroos and pines, will line new pedestrian links, making it easier to move from the waterfront to the Honeysuckle Light Rail stop.

Sky Residences

Located at 509 Hunter Street and 386 King Street, Sky Residences is a 19 storey development which includes 180 residences as well as 1100 sqm of hotel-style amenities.

Honeysuckle City Campus

The University of Newcastle is building its \$95 million Honeysuckle City Campus. The first stage, the Q Building, has just been completed with students commencing this month. See further information in this feature.

Huntington

Doma Group is constructing a major new residential and retail development vacant land at 35 Honeysuckle Drive in Newcastle. The design of Huntington features 92 apartments and 1,533 sqm of retail space adjacent to Doma Group's residential development at 21 Honeysuckle Drive.

653 Hunter Street

A development proposal was submitted in June for a nine storey development at 653 Hunter Street. It is planned to offer around 3000 sqm of office space.

Darby Plaza

Located at 352 Hunter Street, Darby Plaza is an eight storey development currently under construction offering 8,200 sqm of A-grade office space and a generous activated outdoor plaza area. It is expected to be completed in early 2022.

Horizon on the Harbour

Located at 45 Honeysuckle Drive, Horizon on the Harbour will include 110 apartments across three harbourfront buildings. It will include one, two and three bedroom apartments as well as six penthouses.

HOPE AT HONEYSUCKLE PLANS LODGED

The transformation of the historic Wharf building into Newcastle’s newest destination for food, entertainment and gourmet Hunter products is one step closer with the development application lodged for Hope at Honeysuckle.

HCCDC Chief Operating Officer Valentina Misevska said ‘Hope at Honeysuckle’ will bring the best of the Hunter to Newcastle and submitting the development application was a key milestone for this exciting venture.

“Hope at Honeysuckle is set to become something really special in the heart of Newcastle and once fitted-out, the adaptive reuse of the building will really showcase the best of this precinct and create a unique experience for both locals and visitors,” Ms Misevska said.

“Creating a vibrant, destination venue that offers fun experiences both day and night, encouraging people to linger longer while enhancing our built heritage definitely aligns with our objectives for the broader precinct.”

With the development application now submitted, owner Michael Hope is positive about the project progressing soon.

“We have worked closely with our architects to come up with a design that really showcases the location while being sympathetic to the original fabric of the building,” Mr Hope said.

“It was really important for us to bring a feeling of space to ‘Hope at Honeysuckle’, but instead of looking out at rolling hills and rows of vines, that feeling will come from the expanse of water and views to the horizon.



“From the Honeysuckle Drive frontage, the building will remain largely unchanged. On the harbour side, we want to create an all-weather space for outdoor dining to provide that much sought-after indoor-outdoor feel as well as making the most of the deck area and its proximity to the water. The point of difference in our development application is an additional level of outdoor space designed to really take advantage of the amazing view.”

The drawcard destination will feature a cellar door, providore retail, restaurant, and dining options. There will also be programming of the space to include wine tastings, cooking masterclasses or beer matching experiences.

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2021-22 NSW BUDGET INVESTMENTS IN THE HUNTER

Taylor Martin MLC
Parliamentary Secretary for the Hunter and Cost of Living

The 2021-22 NSW Budget keeps NSW safe, and continues to assist our economy to make it through the COVID-19 pandemic. Across the state the Berejiklian Government continues to invest in major infrastructure projects, invests to make the nation's best services even better, and drives growth into the future, for a better quality of life for locals.

The Coalition Government invested in the Honeysuckle and Newcastle Waterfront revitalisation and now the activation and renewal of Broadmeadow is the next step in the transformation of Newcastle from steel city to smart city with \$6.7 million to progress the major renewal of the Hunter Park sports and entertainment precinct. The revitalised area will feature more than 30 hectares of upgraded public space and has the potential to create over 8,000 direct and indirect jobs and also homes for up to 6,000 people. This is a big win for the region and an investment in the future.

This state budget also includes funding for the \$1.335 billion expansion of health services in the lower Hunter with a further \$59.1 million towards the soon-to-be-completed new Maitland Hospital and \$34.4 million this year alone for the John Hunter Health and Innovation Precinct project and car park which will begin construction next year. Almost 5000 new jobs have been created as a direct result of work on the new Maitland Hospital and more than 3,000 are expected during construction at John Hunter.

Improvements to the local transport network funded in this budget will go a long way towards safer roads with reduced commute times for residents. The budget allocates funding for construction of improvements at Nelson Bay Road, the Inner City Bypass, Hillsborough Road and the Government Road and Raymond Terrace Road intersection. Additionally, investments are being made to progress planning the M1 Extension to Raymond Terrace and new commuter car parks at Morisset, Fassifern and Cardiff stations.



Throughout the pandemic the Government made a conscious decision to put jobs ahead of the budget bottom line, and by doing so both have benefited and has put us in a position to keep investing across the state. Over the last decade the Coalition Government in NSW has been disciplined with our financial management enabling our state to accelerate out of the pandemic with an infrastructure pipeline of \$108.5 billion. As a region we can look beyond the pandemic and towards creating a better Hunter for local families and the future.

FIRST PHASE OF CITY'S EAST END UPGRADE UNDERWAY

City of Newcastle's revitalisation of the Hunter Street Mall as a traditional high street complete with wider footpaths, cycleways and street trees is underway, with the first phase targeting the block bound by Wolfe and Perkins Streets.

The \$5 million project is part of the wider East End Public Domain Plan Stage 1, which will see new paving, landscaping and public amenity improvements throughout the Hunter Street Mall.

The public domain plan was endorsed by the elected Council in 2018 and finalising detailed design involved various community engagement activities including a range of placemaking workshops throughout 2019. This helped us customise the landscape to better fit the wants and needs of businesses, residents and visitors to what will be known as the new "East End Village".

Lord Mayor Nuatali Nelmes said Phase 1 is the first step in positioning the precinct as a traditional high street and attractive destination for locals and visitors.

"Newcastle's city centre is in the midst of an amazing transformation, with new developments, retail, public space and links to the harbour," the Lord Mayor said.

"City of Newcastle's East End Public Domain Plan will ensure that our urban amenity in and around East End Village complements the positive changes underway in the CBD.

"Phase 1 includes upgrades which will reinstate Hunter Street



Lord Mayor Nuatali Nelmes at the official start of construction on phase one of the East End upgrade with City of Newcastle's project team and representatives and works crew from Statewide Civil.

as a traditional main street, improve accessibility, give cyclists dedicated space, and significantly improve lighting and smart city infrastructure.

"Public amenity will also be improved, and street trees and landscaping upgrades will create a greener city centre."

Construction will be staged to minimise the impact on the community and local businesses.



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Find out more at hccdc.nsw.gov.au



Honeysuckle construction



CITY WELCOMES FUNDING TO PROGRESS HUNTER PARK PROJECT AT BROADMEADOW

City of Newcastle has welcomed funding for a significant urban renewal proposal that would transform 63 hectares surrounding McDonald Jones Stadium, the Newcastle Entertainment Centre and Newcastle Showground, into a world-class lifestyle precinct.

The NSW Government allocated \$6.7 million from the Budget to prepare a full business case for the Hunter Park project, which is designed to create a thriving entertainment, sporting, commercial and residential destination of national and international significance.

Lord Mayor Nuatali Nelmes said this would be a truly transformative project for Newcastle and the Hunter Region that would deliver on a key element in the NSW Government's Greater Newcastle Metropolitan Plan 2036.

"Hunter Park is a once-in-a-generation opportunity to create 8,000 jobs during construction, with more than 1,000 ongoing following its completion. In turn, transforming a much-loved but aging and underutilised space into a contemporary mixed used precinct located at the geographical heart of Newcastle at Broadmeadow, just five kilometres from the Newcastle CBD," Cr Nelmes said.

"A key benefit for the region of Hunter Park is jobs. Once complete, the project would support new jobs in sporting and entertainment related industries including medical, educational, tourism and retailing as part of a new health and education and innovation ecosystem.

"It is a significant urban regeneration proposal, the size and scale of which has never been seen outside of Sydney, incorporating 50 hectares of exceptional public open and green spaces, state-of-the-art sporting facilities, leisure and entertainment zones, 13,000 sqm of commercial space and more than 2,600 new homes, including much-needed social and affordable housing."

CRYSTALBROOK KINGSLEY OPENS

Newcastle's Crystalbrook Kingsley opened its doors on 9 June. Situated in the heart of Newcastle, opposite Civic Park, Crystalbrook Kingsley transforms the city's former Council Administration Centre, known as the Roundhouse, into an elegant and sophisticated 130 room five-star hotel.

Moments away from the City Hall, Civic Theatre, Newcastle Art Gallery and War Memorial; Crystalbrook Kingsley is culturally connected, celebrating Newcastle's yesteryear as well as its burgeoning future.

"It's been an extremely fulfilling two and a half years since our purchase of the building, collaborating with architects, interior designers and sustainability specialists," said Crystalbrook Collection CEO, Geoff York.

"We love that from an environmental stance, we were able to give a new lease of life to this iconic building. With our ongoing commitment to sustainability, we are continually seeking ways to avoid single-use of anything. Here we have world-class Modernist, Brutalist architecture that we could embrace and add longevity to; it is a wonderful win for sustainability," said Geoff.

The multimillion-dollar redevelopment preserves the original façade of the Roundhouse building and adds a plush interior inspired by Newcastle's coal mining past, a rooftop bar and restaurant, and ground level café.

Destinations in themselves, the rooftop bar and restaurant, named Romberg's and Roundhouse respectively, in tribute to the building's architectural history, boast 360-degree views of the city.

Full-grown olive trees at Roundhouse restaurant create a natural canopy of stippled shade over tables throughout the day affording guests the experience of dining in a curated orchard. Also noteworthy; 80% of produce served is grown within a three-hour radius of the hotel.

In an Australian first, Crystalbrook Kingsley will have 100% waste-free bathrooms, with all bathroom amenities biodegradable or recyclable. Other sustainable initiatives include the use of upcycled and recycled material in construction, a single-use plastic free environment, keyless room access, and paperless check-in and check-out.

Crystalbrook Collection was also able to recycle the vast majority of internal materials that needed to be removed in the transformation.

All rooms and suites come equipped with technology sweeteners including tablet control centres, STAYCAST by Google for video streaming, and access to hundreds of recent release complimentary movies.

Newcastle-based EJE Architecture and Melbourne's Suede Interior Design worked on the building's multi-million-dollar reincarnation.



CBA RETURNING TO CBD WITH NEW EAST END BRANCH

Commonwealth Bank (CBA) is set to return to the Newcastle CBD, opening a branch in IRIS Capital's East End Development.

CBA's connection with the area dates back more than a century, opening the doors to its first Newcastle branch on the corner of Hunter and Newcomen streets in March 1914. CBA remained in the CBD until 2014 when it relocated to Marketown.

The new branch will be located on the Ground Floor of Fabric House, fronting Wolfe Street and Lyrique Lane and is set to open its doors in mid-October.

After signing a long-term lease with IRIS Capital, CBA has started the fit out of the branch with the expansive space housing up to 15 employees. The branch will feature a new design showcasing the latest in banking technology including a 24/7 lobby.

CBA's Regional General Manager Norm Swift said that as one of Australia's leading providers of financial services, it's a great opportunity to be part of what is becoming a thriving commercial and residential hub in the city's CBD.

"IRIS Capital's significant investment in the CBD, and specifically the East End Development, is critical to Newcastle's urban renewal, and is the catalyst for the regeneration of the area," Mr Swift said.

"CBA has a long and proud history here in Newcastle with our first branch opening not far from the East End Development more than 100 years ago.

"Since that time, the CBD has undergone significant regeneration and redevelopment, largely on the back of investment from businesses such as IRIS Capital, which is reinvigorating the area and bringing people back to town.

"The East End Development has provided a wonderful opportunity for CBA to return to the Newcastle CBD. We look forward to supporting the financial wellbeing of our customers and communities by providing important face-to-face services to existing and new customers for years to come."

IRIS Capital has now secured a dynamic mix of tenants in East End Village with national tenants Woolworths, CBA, Greater Bank, Bettys Burgers along with a number of local favourites Mr Sister Coffee, Honest Paper, Studio Melt, Artisanal Cellars, Oh My Papa among others.

UNIVERSITY OF NEWCASTLE UNVEILS ITS FUTURE FOR CREATIVE STUDIES, INNOVATION AND ENTREPRENEURSHIP AT HONEYSUCKLE

The University of Newcastle is welcoming the region's next generation of creative artists, songwriters, animators and innovators to its Honeysuckle City Campus site - with the handover of keys on the Q Building project at 16 Honeysuckle Drive and Worth Place on 31 May.

Vice Chancellor Professor Alex Zelinsky picked up the keys from builders Hansen Yuncken on the 31st May and confirmed the state-of-the-art Q Building (formerly referred to at Honeysuckle Stage 1A) will open its doors to University of Newcastle students from 19 July.

Fast-tracked by the NSW Government as part of their "shovel-ready" infrastructure stimulus during the COVID-19 pandemic last year, Q Building will house new facilities for the University's creative disciplines of Media Arts Production, News and Digital Media, Animation, Creative Arts, Performing Arts, Song writing and Music Production.

It will also be the new home to two of the University's industry and community engagement facilities. Q Building will house the Future Arts and Science and Technology Lab (FASTLab) – a living lab and translational research centre, as well as the Integrated Innovation Network Hub (I2N) dedicated to the incubation, start-up, scale-up and launch of new commercial ventures.

"Q Building is set to become the entrepreneurial epicentre of the Hunter," Professor Zelinsky said.

"From its inception, we have designed and delivered Q Building to give our students access to the best technical equipment



for their studies. This includes a black box studio, animation studios, showcase performance and teaching spaces, as well as audio visual studios and a ground floor makerspace where ideas become reality," Professor Zelinsky said.

"Through our funding partnership with Restart NSW, City of Newcastle, and the Hunter Innovation Project, we will also be providing our communities with access to the latest in innovation and business start-up and scale-up services – delivered through I2N," Prof Zelinsky said.

Professor Zelinsky said that by co-locating these two facilities, the University is providing students, staff and industry partners

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with continuity of exposure to a “create and innovate” ecosystem.

“With delivery of Q Building at Honeysuckle, the University of Newcastle is providing students, staff and new businesses with space that encourages the convergence of ideas, creation, innovation, and commercialisation delivered through FASTLab and the I2N Hub.

“These facilities will be incredibly important for new industries and economic growth in our region to thrive,” Professor Zelinsky said.

“I want to thank our partners for helping the University realise this vision and for supporting the project through to completion.

“Q Building will be a place to participate and collaborate, and I welcome anyone to enquire and engage in this unique space. I’ll be looking forward to the first graduands to make their way into the world after studying in this terrific facility.”

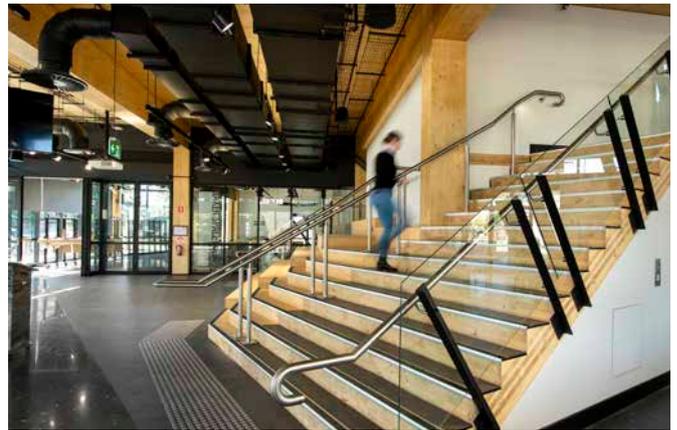
Q Building is the first facility to be delivered on the University of Newcastle’s Honeysuckle City Campus Masterplan site. This \$25 million building has been achieved through a funding partnership between the NSW Government, the University, and the City of Newcastle’s Hunter Innovation Project. Q Building was delivered under the NSW Government’s shovel-ready capital project fast-track initiative in 2020.

Project delivery

The Q Building project drew on the expertise of highly talented organisations with vast experience in Newcastle projects.

These included architects EJE Architecture, construction managers Hansen Yuncken and project managers APP Corporation. This team also worked on NUspace, The University’s landmark education precinct in the heart of Newcastle’s CBD that was opened in 2017.

Jonathan Russell, Project Manager at Hansen Yuncken said they were extremely pleased to be working with the University



of Newcastle again on the Q Building and there were interesting construction elements in this project.

“The extensive use of timber on the Q Building required a unique approach,” said Jonathan.

“One key achievement was navigating the long lead-time for timber supply from Europe during the global pandemic to deliver this sustainable, innovative building.”

Hansen Yuncken were very pleased with the construction process and the final outcome of the Q Building.

“Thanks to our well-developed BIM management techniques, advanced build methodology and reliable partner networks, not only did we manage to secure a total of 24 container loads of timber and accessories, but we also completed the mass timber elements ahead of schedule,” continued Jonathan.

“A similarly rapid design coordination process was also achieved for the electrochromic façade.”



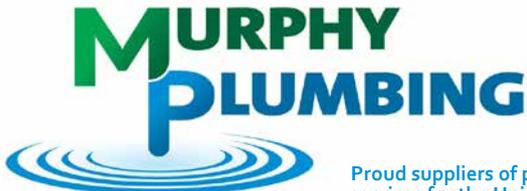
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**UNIVERSITY OF NEWCASTLE | Q BUILDING AT HONEYSUCKLE
DRIVEN BY CHALLENGE, BUILT WITH PRIDE**

“Having come through the barriers created by COVID-19 and the challenges from the building’s cutting-edge design, we pride ourselves on adding another project to our sustainability portfolio by completing the construction on time, while meeting all technical requirements and remaining true to the aesthetic design of the building.”

There was also a range of talented subcontractors who worked on the projects, including:

- Benmax (mechanical)
- Carter & Osborne (electrical)
- Custom Surfaces (concrete polishing)
- Diversified (AV and façade cabling)
- Gonzalez (steel)
- Murphy Plumbing (hydraulics)
- Savcon (timber installation)
- Western Precast



T HE UNIVERSITY OF NEWCASTLE'S INTEGRATED INNOVATION NETWORK

Siobhan Curran
Integrated Innovation Network

It's widely acknowledged that networks of innovation and entrepreneurship are major pillars of economic growth and job creation.

The University of Newcastle’s Integrated Innovation Network – known as I2N – is helping support our region’s entrepreneurs and innovators to make valuable connections, develop their ideas and thrive. The University deploys a bottom-up approach to innovation ecosystem development which is inclusive of everyone - not only students, or researchers, but alumni and the wider community as well.

At the heart of I2N is its strategically positioned innovation hub, I2N Hub Honeysuckle, located within the new Q Building. Serving as the epicentre of innovation and entrepreneurship in our region, I2N Hub Honeysuckle is delivered in partnership with the City of Newcastle as part of the Hunter Innovation Project and is supported by \$4.84 million in funding from the State Government’s Restart NSW Fund. This funding has enabled the I2N to provide a purpose-built, state-of-the-art facility that expands beyond traditional coworking to also include a Maker Space, Innovation Common and Seminar Space, providing new opportunities to engage even more people, regardless of their affiliation to the University.

Over the last four years I2N has helped fuel, grow, and graduate more than 70 businesses. An example is Diffuse Energy, which has seen Novocastrian engineer Joss Kesby discover a way to double the energy production of small wind turbines. The innovative technology lies in the design of a diffuser, an aerodynamic ring that surrounds the turbine, making it twice as efficient as other small wind turbines. The technology is being applied in off-grid telecoms to ensure reliable communications across regional and remote areas. This is particularly useful when natural disasters strike, such as the Black Summer bushfires, when the diesel generators that normally power communication towers are damaged.

The companies that I2N support have raised over \$8 million in funding to advance their ideas and innovations, received awards and accolades for their pioneering products, and created dozens



Joss Kesby from Diffuse Energy

of jobs and work integrated learning opportunities for students. These entrepreneurs are building their networks and sharing their wins and failures via a series of open-access events while also developing their skill-base through specially designed programs delivered in a supportive and inclusive environment – all the right ingredients for the development of a vibrant innovation ecosystem here in the Hunter.

The University recognises that not everyone wants to be a startup founder. However, a well-developed range of entrepreneurship skills, such as critical thinking, pitching, creativity, problem solving, teamwork, and financial literacy, allows people to navigate complex and increasingly disrupted industries and professions. I2N has supported over 4,800 emerging innovators and entrepreneurs who have participated in more than 400 enterprise skill development initiatives to date, such as hackathons, pitch competitions, and networking events to help build out these skills creating a competitive advantage for prospective employees of companies large and small.

The I2N Hub Honeysuckle supports knowledge exchange and the sharing of entrepreneurial skills. I2N is helping connect and integrate education and research with entrepreneurs, existing SMEs and corporates, domain experts and prospective funders. It is this culture of sharing expertise that the University is anticipating will grow exponentially with the opening of the Q Building.

To find out more, visit www.newcastle.edu.au/i2n

FAST (LAB) THINKING

Professor Paul Egglestone
University of Newcastle

Nobel Prize winner, chemist and civil rights activist Linus Pauling once quipped, "The best way to have a good idea is to have a lot of ideas". The Future Arts, Science and Technology Laboratory - FASTLab - is home to great ideas inspired by bringing together the brightest people to figure out how to make things better.

FASTLab was created to explore the potential of human emotion, happiness and play, open doors for non-traditional collaborators, and commercialise lateral thinking. The first of its kind in Australia, we are a translational research hub, specialising in opportunities for community and industry partners to participate in research projects that provide tangible outcomes and solutions to real-world problems quickly.

The University of Newcastle has built a vibrant culture of 'learning by doing', creating several pathways for organisations, researchers, and creatives to engage with us and each other.

Working with external research partners using the University's own blended learning model they have developed a low-cost series of concentrated learning events that enable students and researchers to see the positive impact they are making through research and development. The approach ensures they are part of a process of change as well as developing their learning and experience.

FASTLab is the University's vehicle for connecting the creative industries with the Australian Government's Science, Technology,

Engineering and Maths (STEM) focused research priority centres. The University recognises that STEM research is key to discovery and that this is associated with practical quantitative research challenges. However, the socialisation of human behaviour that enables these discoveries to be used effectively in society is part of the unique approach in the creative industries.

In a post-industrial era, competition is not just about the pursuit of efficiency. Attaining sustainable economic growth and balanced social and environmental development needs a paradigm shift on how businesses, government and NGOs can create value through creativity and innovation. This level of innovation involves breaking free from conventional thinking about what kind of researchers should be involved in problem solving particular issues.

The University's research focuses on human-centred interactions. It harnesses human imagination, empathy, cooperation, co-design, design thinking, visualisation, playfulness and creativity. It enables a better understanding of the underlying systems of creativity, and motivations of humans. It provides new opportunities to solve the world's greatest challenges.

This is done from the new home in Q Building which provides new levels of transparency. Students and researchers can see each other's work from different angles in the building. Its open structure enables a fluid exchange of ideas across a porous space. Interactive displays and monitors dotted throughout enable FASTLab to expand collaboration beyond its glass shell to visitors, colleagues, and the wider community. It's a space that embodies our vision of how to do 'R&D' without the usual physical boundaries and with brilliant facilities to workshop, invent, create and make.

Work so far demonstrates that all organisations - social enterprises, for profit businesses or government departments - can benefit from FASTLab's unique ethos of 'applied chaos' as long as they are willing to risk doing things a bit differently.

For more information go to <https://fastlab.soci.org.au>

BIG IDEAS START HERE



Q Building is home to our region's next generation of creative artists, animators, songwriters, innovators and entrepreneurs.

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DESIGN ASPECTS OF THE Q BUILDING

EJE Architecture were the architects working in the Q Building, the western gateway and first stage of the University of Newcastle's Honeysuckle City Campus accommodating the School of Creative Industries and the Innovation Hub. Accommodation includes spaces for meeting, teaching, studying, making, performing, recording, creating, researching and celebrating. Sited on a prominent corner the design was conceived as a working gallery showcasing the activities of within, resulting in a simplicity of form and footprint- a prism of electrochromic glass wrapped around a mass timber skeleton.

The aesthetic of the large exposed timber structure reflects the infrastructure of the working harbour, whilst the transparent façade presents the now and the possibilities of the future.

Visitors to the building are greeted at the ground floor by an expansive re-creation of a midden as a reminder of the original custodians of the land on which the building is sited. Designed in collaboration with Gamilaraay man Beau De Belle, the floor features shell reclaimed from the site cast in a polished concrete, coloured to reflect the coal laden mud of the original shore line. The aesthetic of the large exposed timber structure reflects the infrastructure of the working harbour, whilst the transparent façade presents the now and the possibilities of the future.

Innovation and environmental consciousness are considered threads throughout the building's design. The use of mass timber to sequester carbon offsets the production of carbon typical of most new constructions. The glazed façade adjusts its tint according to the sun's path, controlling the solar influence on the building's temperature. Sustainability extends to the buildings simple floor plate and generous floor to floor heights, facilitating future flexibility in the building's usage and occupation which,

coupled with robust materiality, extend the building's life span.

Material usage is minimised, including an absence of ceilings which in turn expose the building services that augment the natural environment. Whilst air conditioning has been installed to allow thermal comfort for extreme days, the network of ducting also distributes fresh air assisted fans powered by roof mounted solar panels, mitigating air leakage through an operable facade which often contributes to an increased reliance on air conditioning.

The constrained building footprint and its siting provides for a generous external urban space bounding the three street frontages. The landscape provides an interstitial zone for activity to extend beyond the façade line under a generous external canopy and seeks to initiate interaction between the University and the community. The forms within the landscape including the awning have been generated using converging lines of the original riverbank - like ripples in the water - to shape organic forms contrasting the orthogonal building footprint.

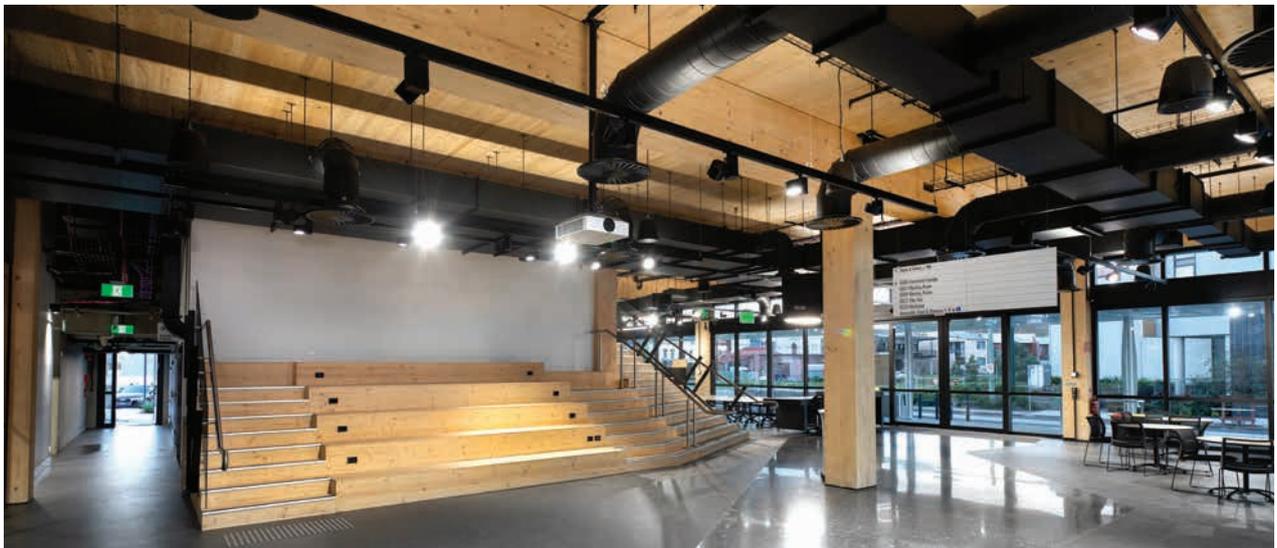


Photo: Murray McKean

Q BUILDING, Honeysuckle

UNIVERSITY OF NEWCASTLE - School of Creative Industries

The recreated midden in the polished floor provides a spirit of place, whilst the aesthetic of the large exposed timber structure reflects the infrastructure of the working harbour. The transparent façade presents the now and the possibilities of the future.

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DELIVERING A NEW COMMUNITY ICON TO THE CBD EDUCATION PRECINCT

Managing the delivery of landmark buildings around the Hunter is all in a day's work for property and infrastructure consultancy APP Corporation. APP is the project manager on Newcastle's latest landmark, the new Q Building on Honeysuckle Drive.

Q Building is the first building within the University of Newcastle's Honeysuckle City Campus. While staff have started to move into the building over recent weeks, the building will be open to students in time for Semester 2 in July.

The Q Building complements the existing University assets within the CBD, including the NUspace campus. APP also managed the delivery of this iconic building on Hunter Street. The Q Building will facilitate community and industry engagement, housing the University's School of Creative Industries (SOCI) and Innovation Hub. The building is intended to reinvigorate the city centre as part of a growing business and education precinct. APP were engaged by the University in mid-2018 to manage delivery of the innovative mass-timber building, which is also striving to achieve 6-star Green Star accreditation. This achievement will be a first for the Newcastle region.

Throughout the three-year project period, the development faced several challenges which required appropriate and timely resolution from APP, architect EJE Architecture and contractor Hansen Yuncken:

- Mass-timber construction is a relatively new technology in Australia and the first in the Hunter region, so demanded a swift upskill of experience into the project. This was managed through national site visits and building a knowledgeable consultant team support the architect and contractors.
- COVID-19 brought unprecedented challenges into the construction industry. Although construction sites were generally

exempt from social distancing requirements, APP worked proactively with the University and Hansen Yuncken to undertake best practice social distancing and safety standards. APP also worked closely with planners and NSW Department of Planning Industry and Environment to successfully have the project on the fast-tracked assessment and allow construction to commence in mid-2020, keep local contractors in jobs when the nation was looking at significant unemployment.

• Sustainability and innovation were key drivers for the University. APP worked closely initially with the design consultants and the Green Building Council Australia (GBCA) in establishing a robust 5-star Green Star strategy. This strategy was further extended, by challenging the contractor to develop a 6-Star Design and As Built target. The 'As Built' nature of this targeted accreditation will seek to certify the completed building delivers sustainable outcomes and is fully prepared to ensure the building can be operated as sustainably as possible. Formal submissions are in progress and expected to be submitted to the GBCA in early-2022.

Mathew Watson, APP's Project Manager on the Q Building, says "We're thrilled with the delivery of the first mass timber building in the Hunter, and one that is also striving for 6-star Green Star accreditation. We are equally excited to see the reaction of staff, students, and visitors when they step inside this building. To see, smell, and feel the mass timber structure is a visceral experience that showcases just one of the many sustainability elements of the building."

With the first stage in the transition of SOCI staff and the Innovation Hub now well underway, APP is proud of their collaborative contribution on the Q Building, alongside the University and the project team



Innovation through collaboration: trust, cooperation and commitment

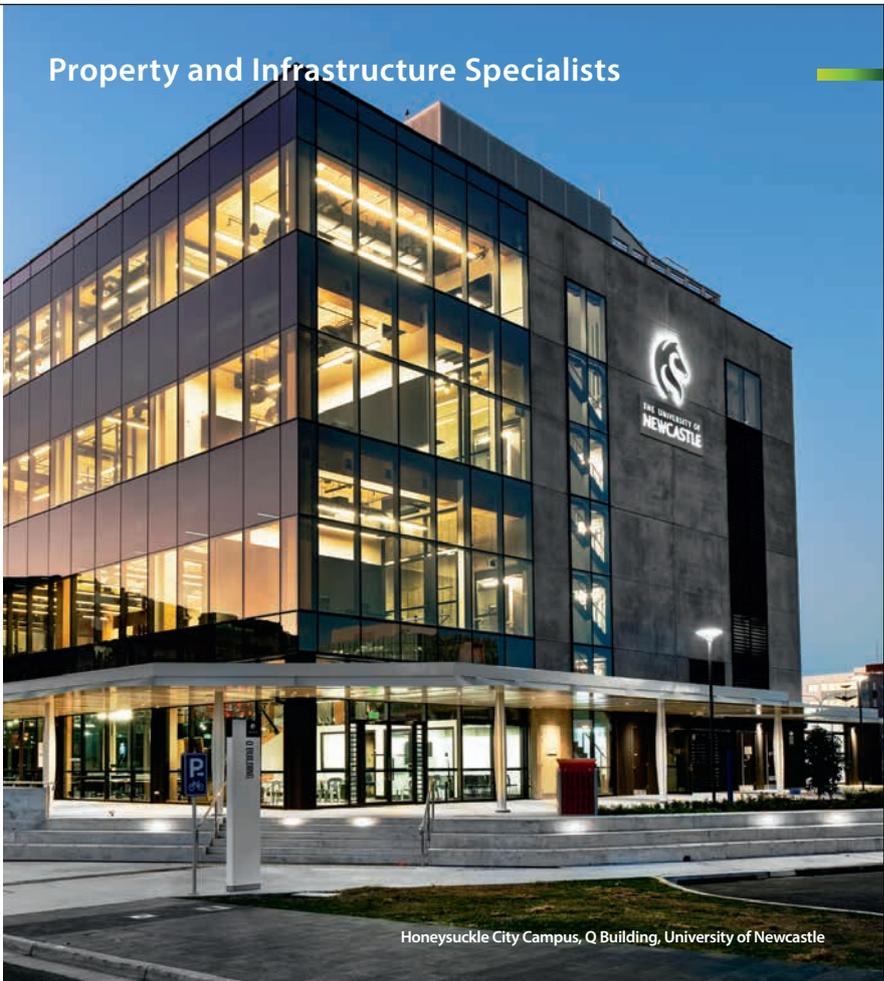
Since 1991, APP has been delivering key property and infrastructure projects throughout the Hunter and Regional NSW, working strategically with clients such as Newcastle Airport, Newcastle City Council, Anglican Care, Opal Aged Care, NSW Health and the University of Newcastle.

We're proud to be shaping the future through the planning and delivery of important social infrastructure projects.

To find out how APP can make a difference to your next project **contact Peter Allen**, General Manager Northern NSW

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STRATA MANAGEMENT



A defendant in a lawsuit involving large sums of money was talking to his lawyer. "If I lose this case, I'll be ruined!"

"It's in the judge's hands now," said the lawyer.

"Would it help if I sent the judge a box of cigars?"

"No! The judge is a stickler on ethical behavior. A stunt like that would prejudice him against you. He might even hold you in contempt of court."

Within the course of time, the judge rendered a decision in favour of the defendant. As the defendant left the courthouse, he said to his

lawyer, "Thanks for the tip about the cigars. It really worked!"

Confidently the lawyer responded, "I'm sure we would have lost the case if you'd sent them."

"But I did send them," replied the man.

"What?" shouted the lawyer.

"I sure did ... good thing I remembered to enclose the plaintiff's business card."

"I was late to the cannibal party.
So they gave me the cold shoulder

A backpacker finds a tiny village tucked away in the mountains with one tiny pub.
He walks into the pub and there are all these old men just sitting around in silence. So the backpacker orders a beer and finds himself a seat.

Suddenly one of the men shouts, "Number 4!" and the whole room erupts with laughter.

The backpacker is surprised by this but then the laughter dies down and he goes back to sipping his pint.

Then another one of them shouts, "Number 21!" and once again everybody has a good laugh.

The backpacker turns to someone and asks what's going on. "Ah you see we're a bit isolated out here", the man says. "We all know each other's jokes so well we decided to give them all a number to save time when we want to tell them."

The backpacker gets a mischievous look on his face. He stands up and shouts, "Number 1001!"

It was like an earthquake had hit. The whole room reverberated with the men's voices, some of them slapping their thighs and almost falling off their chairs. As the laughter died down some of them were pressing their hands to their chests, just to make sure they weren't having a heart attack.

The backpacker turns to the man next to him and says, "So is that one of the good ones?"

The man says, "Oh no, it's just that we'd never heard that one before."

A friend of mine was a frequent user of a local pay telephone and was greatly inconvenienced when the phone went out of commission.

Repeated requests for repair brought only promises.

After several days, the phone company was again contacted and told that there was no longer a rush.

The phone was now working fine--except that all money was being returned upon completion of each call.

A repairman arrived within the hour!

QUOTE OF THE MONTH

"Even if you are on the right side of the track, you'll get run over if you just sit there."

- Will Rodgers

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