

# insight

DECEMBER 2020/JANUARY 2021

AWCI  
Conference  
March 2021

2020 was  
a unique Leap Year...

It had **29 days**  
in February,  
**300 days** in March,  
and **5 years**  
in April



## INSIDE:

**11 strategies to deal with tight cash flow**  
**Tall order delivered**



# Why do drying times for compounds differ?

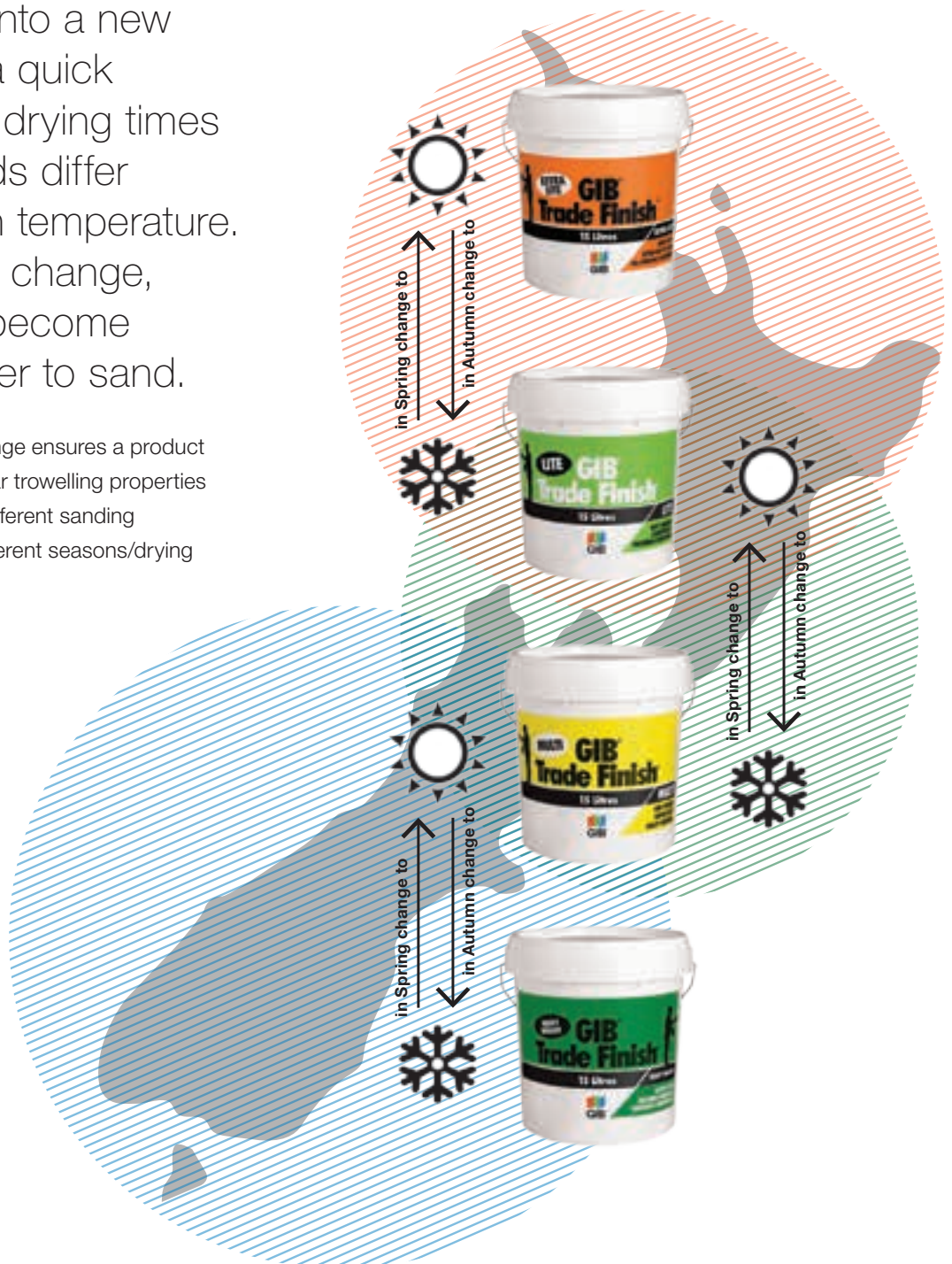
As we move into a new season, just a quick reminder that drying times for compounds differ depending on temperature. As conditions change, compounds become harder or softer to sand.

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The warmer the weather, the harder the product will become to sand.

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Download the 'Case Study' document or contact the GIB® Helpline on 0800 100 442 for further information.



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# President's report

*From the trowel of Gabriel Ataya*



As we approach another Christmas, I wanted to share key points from the Presidents report that was delivered at our recent AGM in November. AWCI is growing and developing to meet members needs. We have now changed our Executive structure so we have a smaller more focused group and added a second pathway for membership into the Association for recognised experienced contractors. It was humbling to see that these new initiatives received significant support in the voting from members.

I have to offer my sincere thanks to the AWCI Executive for the way they worked together over the last year and continue to be so positive and focused on the industry and growing the Association. Each member has played a vital role with many of the new initiatives we have completed and I thank you all for your hard work and involvement.

I know it has been said many times, however we have to make reference to the highly unusual nature of the 2019 / 2020 financial year due to COVID-19. From Feb and into March 2020 it is amazing to reflect how uncertain the industry and our businesses suddenly

became. I think many businesses wondered how their business would survive and look after all their valuable and skilled people. I, for one, was so pleased to see the industry dug deep and worked through shutdown issues, wage subsidies and then into returning to work protocols. It has been hugely gratifying to see our industry members recover and indeed, for the most, doing extremely well post lockdown. I want to offer my sincere thanks to all the partners, sponsors and especially the AWCI members for sticking with us and ensuring you have a strong industry Association to rely on.

Regarding the above, AWCI has continued to work closely with the BCITO to promote the need to invest in apprenticeships and AWCI are extremely appreciative of the strong support offered to our association by the BCITO.

Finally, I encourage all members to get out and support our upcoming national conference which will be in March 2021. This event will be a great kick starter for our sector and it would be fabulous to have a high number of contractors attend and benefit from the event.

In closing, I would like to express my sincere gratitude to our Funding partners: GIB, Rondo, Forman Building Systems, Potter Interior Systems, James Hardie, CSR Building Products and Ramset. Without your continued support both financially and in ways that money cannot convey the Association would be severely limited in the way we impact our industry.

In wrapping up the financial year, we need to take a minute to acknowledge the two Life members who sadly passed away this year. Dave Martin and Terry McKain will be forever remembered for their massive contributions to the industry, AWCI and the Executive.

As we approach the Christmas break, I want to wish all our members, funding partners, associate members, supporters and your families a very safe and enjoyable Christmas break. This year seems to have gone by very quickly so hopefully 2021 brings you lots of success and enjoyment. All the best and I look forward to working with you all next year.

Gabriel Ataya  
AWCI President



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# Construction News

## NEED A RUNDOWN ON ALL NEW LAWS AND LEGISLATION DURING 2020?

Business.govt.nz has a easy to use list if you want to check out new laws and keep yourself up to date.

<https://www.business.govt.nz/news/2020-law-changes-round-up/>

## 19 NEW INITIATIVES TO HELP WORKERS AND WORKPLACES THROUGH COVID-19 RECOVERY

Employment New Zealand has allocated a total of \$2.38 million to 19 new initiatives through the COVID-19 Workers and Workplaces Assistance Fund.

The funding has been allocated as follows:

- \$1,056,320 awarded to eight businesses
- \$412,260 awarded to six community groups and charities
- \$909,320 awarded to five unions

The successful initiatives are based across New Zealand and aim to support

workers and businesses adversely affected by COVID-19. The initiatives targeting workers, including Māori, Pasifika, youth, migrant workers and women, aim to upskill or re-skill workers, educate them on employment law, rights and obligations, help workers to build resilience and connect them to employment opportunities.

The initiatives focussed on supporting businesses and entrepreneurs will offer capability-building workshops, mentorship and networking opportunities.

Katherine MacNeill, General Manager Employment New Zealand, congratulates the successful applicants.

“These initiatives respond to employment challenges arising from the pandemic, offering new forms of support to workers and workplaces to manage and minimise employment impacts, and improve their position for recovery from COVID-19.

“Businesses, worker representatives and communities, are well-placed to know what their people need to tackle the challenges they’re facing in these unprecedented times. This funding enables them to carry out targeted solutions and support workers and workplaces in new ways. Together with government support schemes, these initiatives can speed up New Zealand’s recovery.”

This funding is part of the Government’s wider COVID-19 Response and Recovery Fund. Proposals had been evaluated by an assessment panel with representatives from government, unions, business and community groups. Funding will commence this month. Applicants will be expected to report on their progress every three months.

## 2020 IS THE YEAR OF THE HACKER

New Zealand had a 42 percent rise in online crime this year and more than a third of Kiwis have experienced a cyber event in the past 12 months.

Our ‘she’ll be right mate’ attitude needs to change.

Cyber criminals are taking advantage of the Covid-19 disruption and the changes in how we’re working. More than half of Kiwi SMEs (58 percent) have introduced new ways of working since the March lockdown, opening up potential security gaps.

High profile companies like Air New Zealand partner Travelex, Fisher & Paykel Appliances, Toll Group, Garmin, Canon, Honda, BlueScope Steel, Lion, transport giant Toll Group, Twitter, MetService and most recently even the NZX, are just some of the organisations to have been targeted by cyber criminals this year.

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**For more information visit [jameshardie.co.nz](http://jameshardie.co.nz)**

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# Construction News *continued...*

In a report issued by the Institute of Directors (IoD) on the top five issues in 2020, Cyber attacks made number three on the list. Alarming though, a recent study carried out by Perceptive and Porter Novelli of 1000 small to medium sized businesses found that over half of those surveyed had no resource when it came to cyber security, and furthermore, it was low on their priority list.

When the new Privacy Act 2020 comes into effect on 1 December, it will impact on how all New Zealand businesses operate in our increasingly digital world.

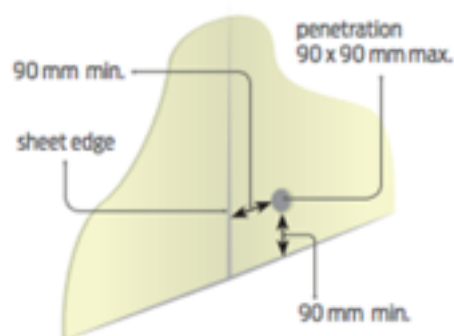
If you're holding client data you will now be responsible for the security and use of that personal information, and, if a Cyber breach were to occur, you would be held liable.

## LIMITATIONS ON PENETRATIONS IN SHEET WALL BRACING

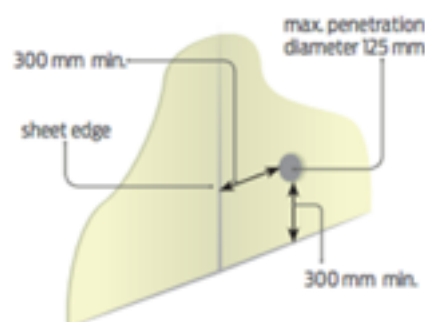
In previous issues of Guideline, we have addressed penetrations through framing and cladding, but occasionally we also see oversized or badly located holes through sheet wall bracing. There are strict limits on the size and location of holes you can cut for service penetrations in sheet bracing such as

plasterboard, fibre-cement, plywood or MDF. If a hole is too big or too close to the edge of the sheet, the sheet loses its bracing capacity.

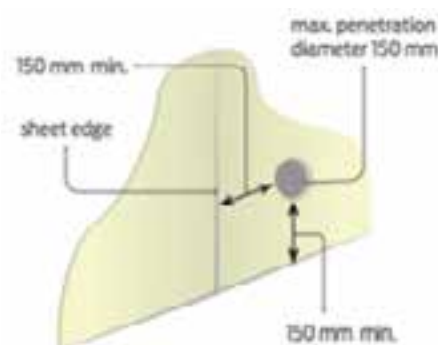
It is crucial to follow the requirements from the specific product manufacturer. The figures here show examples from several manufacturers:



**Figure 1. Limits on small penetrations in two plasterboard systems, one MDF system and one plywood system.**



**Figure 2. Limits on larger penetrations in one plasterboard system.**



# 11 strategies to deal with tight cash flow



**W**hen cash flow is tight, you will struggle to pay your creditors and that puts your company at risk of gaining a poor reputation. There are several steps you can take to ease your cash flow woes. Here are 11 for starters but talk with one of our advisors for specific help with your situation.

## 1. GET YOUR CASH CYCLE SORTED

Understand the “cash cycle” in the business – analyse where the money is being “blocked” from freely flowing into profit. Blockages can occur anywhere from raw materials purchase, goods inwards, manufacturing, stock holding, distribution, resellers, and of course debtors. You may need the assistance of an advisor to help you unblock your financial pipes.

## 2. COLLECT YOUR DEBTS

Make sure that you collect your debts efficiently – even now we come across many businesses that don’t have a systematic and controlled way of

handling their debtors. Don’t leave YOUR money in your customers’ bank accounts.

## 3. FIND DEBT COLLECTION SOLUTIONS

Difficult debtors probably have cash flow problems of their own. Put them on instalments if you can’t get the whole lot in one go. But don’t let it drag out at a pittance per week. Make it meaningful and short. It is perfectly acceptable to negotiate with your customer to ring-fence old or outstanding debt into a term loan with interest. The deal is dependent on them keeping their account current and tidy. The term loan is then registered and you are a secured creditor.

## 4. IMPLEMENT STAGED PAYMENTS

Before someone becomes a problem debtor, make sure you are taking deposits, progress payments or materials payments. These strategies make a huge difference with cash flow. However, your systems need



to be robust. All customer cash and deposits need careful accounting and reconciliation. Remember a deposit paid to you is money OWED to the customer until the work is done.

## 5. REGISTER DEBTORS WITH PPSR

Lodge all debtors, of any size, with the Personal Properties Securities Register and make sure your terms and conditions of trade are updated to the latest form, including the PPSR and the rights to repossess goods. The old Romalpa clause is gone but most of the features can be recaptured with careful use of the PPSR wording.

## 6. CHECK EXPENSES

Check all your expense categories carefully – do you need all those vehicles?



- Should your business be paying for your marina berth?
- Are your staffing levels appropriate to your needs over the next 12 months?
- Do you have the best deals for phones, power, insurance?

## **7. CONSIDER CONSOLIDATING YOUR LOANS**

Make a summary of all your term loans and hire purchases. What are you paying? What are the interest terms? Who are the loans with? Get your accountant involved in seeing if any debt consolidation or renegotiation is possible. You'll be surprised how much you are paying on some deals.

## **8. REVIEW SUPPLY AGREEMENTS**

Check out alternative suppliers for your raw materials and negotiate hard. We have had many clients who believed they were on the best deal possible until they shopped around and haggled. In one case we achieved a 20% reduction in a raw material cost. What would that do for you? Talk to your brokers, vendors

and suppliers. Making each aware of competitive offers can often ensure you get the best possible deal!

## **9. CONSIDER DEBTOR FINANCE**

If it is appropriate to your business, talk to your bank about debtor finance (a sort of factoring). Debtor finance is not suitable for all businesses and your banker may not have the knowledge or experience needed to correctly advise you. Talk to your accountant AND an experienced business advisor. A simple rule of thumb is the person earning the commission by selling the service is not necessarily the best person to offer impartial, sound advice. Advantage Business has a strategic partnership with Scottish Pacific Finance so our advisors are in a unique position to assist in this area. Talk to us about how debtor finance may free up your cash.

## **10. BACK COST**

Make sure your financial and profit measures are in place job by job and month by month. Back-cost every job to check quoting and production accuracy. Check all unusually high or low-profit

jobs and work out the reason for each. Check your staff productivity rates. It is very easy, with a staff of ten, to lose the equivalent of a "person week" each and every week.

## **11. REVIEW SALES AND MARKETING STRATEGIES**

When you've done all that, increase turnover by having a look at new markets for your existing products or services, or new products and services for your existing customers, use professional help to get your marketing strategies clear, and then push the marketing. Then see if you can increase the average sale price (value per transaction) by training the staff in upselling, cross-selling, bundling products together, selling maintenance packages or extended warranties and similar strategies.

Source – Advantage Business

# Tall order - successfully delivered

Forman Building Systems delivers the longest steel stud in New Zealand.

Words by ArchiPro Editorial Team



The lofty design of the new movie complex at Ormiston Town Centre in South Auckland presented Forman Building Systems with an epic challenge—creating steel studs for internal acoustic walls that measure over 12 metres high at their highest point.

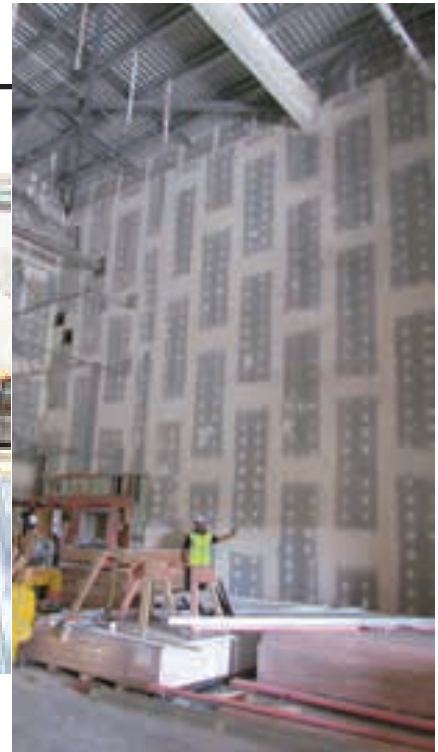
Nobody else in New Zealand and this part of the world had created steel studs that length before. It was no easy feat but ultimately, Forman proved it could be done with a successful solution that overcame both manufacturing and transportation difficulties to make it look easy when it came to the final installation.

Daniel Gibbs, product manager at Forman Building Systems, a distributor of ceiling and interior wall systems, says the company had never been asked for steel studs this length before. "We were approached by the sub-contractor for the installation of the internal fittings, Mason & Hall Interiors.

"They came to us with a design completed by an engineering firm outlining how the wall should be built."

He explains that each movie franchise has a unique design and their own way of building their cinemas. Because the seating ramps up towards the rear, they all have really high walls. "Forman recently completed a cinema project in Christchurch with 14 metre high walls. But this project was in a different way relying on the structure for support.





"Because of the acoustic requirement to stop sound transmission through the walls, a lot of consideration is given to the way the internal space is designed to deliver the best acoustic experience. The walls at Ormiston were not connected back to the structure. They span from the ground to the roof which is a greater engineering feat as it doesn't require support from the structure."

With this project, the steel studs could not be spliced and joined through the middle as that would create a weak point. However, the longest off-the-shelf steel stud length available is only 7.2 metres.

So they approached the manufacturer, STUDCO Building Systems to roll custom lengths of steel especially for the project. They'd done 10 metre lengths but 12.08 metres was a stretch. As the hollow C-section-shaped steel studs rolled off the machines, three people had to stand there ready to catch them. But it worked.

Next, they had to transport the steel from the manufacturing plant in Australia to the Forman distributing facility. Containers have a maximum capacity of just under 12 metres – these studs were just over 12 metres. They poked out slightly from the ends. But fortunately it was still achievable.

Then, a truck capable of moving these lengths from Forman's yard to the construction site was hard to find. After reaching out far and wide, the account manager at Forman finally found a truck with a deck that had the requisite 12 metre capacity.

Despite the challenges involved, because of the way the product was manufactured, there were absolutely no concerns on the building site. Forman Building Systems worked through the logistics to deliver a product that gave a quick and easy installation.

"All the hassles were at the front end. At the back end, the people on the tools could get the job done quickly and efficiently," says Daniel.

"It certainly was an achievement to have worked through the process of understanding what the client wanted and coming up with a solution that worked brilliantly."

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# BCITO to complete post-Covid Construction workforce forecasting for NZ

Press release: 26 November 2020.

The Building and Construction Industry Training Organisation (BCITO) today announced that they have been supported to complete construction and infrastructure workforce forecasting for 15 regions of New Zealand. This is one of the initiatives in the Workforce Development Council/Transitional ITO COVID-19 Response Projects Fund administered by the Tertiary Education Commission.

The project will forecast workforce demand over the next 15 years, and covers the entire construction sector including civil infrastructure, like roading, three waters, hospitals and schools, and residential and commercial construction.

Greg Durkin, BCITO's Interim Chief Executive said, "With infrastructure being an integral part of our post-COVID recovery this is an important project. The brief is to determine the workforce needs of the entire construction sector, not just the people 'on the tools'.

"We'll be looking at all aspects of the construction workforce, and the skills required from the drawing board to the building site including architects, environmental consultants, planners,

engineers and surveyors."

The project has two components. The first involves analysing and publishing supply and demand data to identify gaps and surpluses in particular regional labour markets. For the second, BCITO will work with Iwi, councils, industry, Regional Skills Leadership groups and the Construction Sector Accord in regions to identify their specific construction workforce issues, and help identify local solutions to make sure the sector has access to the right people, with the right skills, in the right place, at the right time.

The building of a Construction and Infrastructure Workforce Information Platform and regional project work has started, the first Regional reports will be released from mid-2021 with all regional reports released by the end of 2021.

BCITO recently completed construction workforce forecasting for Otago. This project was commissioned by the Dunedin City Council on behalf of the five Otago-based territorial authorities, Ngai Tahu and the Ministry of Social Development. The research identified that with more than 120 major construction projects earmarked for the region, the resulting labour

requirements could increase by up to 2,000 people in a calendar year. At its peak, approximately 1,000 workers could be required on-site for the new Dunedin Hospital build alone.

"The initial Otago project demonstrated the industry and regional benefits from having a regional workforce forecast," said Durkin. "On the back of the good work and lessons from this project, we are now able to do this analysis for all of New Zealand."

From July to October 2020, BCITO signed up a record 5,684 new apprentices, compared with 2,200 for the same period last year. It has also had 1,200 new employers register to train apprentices in 2020. As of 13 November, there were 16,083 active learners with BCITO. The numbers of people in training in Q3 2020 are up 67% on the previous year.





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High temperature and acoustic insulation



Acoustic barrier, lagging and lining systems



Superwool & Firemaster high temp. insulation



Stratocell Whisper UV & FR  
Danco High Performance Tapes



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# How to write a business plan

*There isn't a one-size-fits-all formula to write a business plan. But there are some key things you should consider. Check out our free templates — one for start-ups and a quick-focus template for growing businesses.*

**A** business plan template is a great tool if:

- you're starting your business
- you're seeking new partners or investment
- you want to change direction
- you're fighting some challenges and need a solid plan.

We take you through some of the common sections of modern business plans. You might like to add or delete sections, depending on your business industry and phase or who you want to read your plan.

The sections are ordered in the best way for the finished plan. But sometimes it's easiest to do the later sections first, then come back and fill in the earlier summary sections. Complete it in the order that feels right for you.

For each section, we include some help text. You might like to delete that when you have finished your plan, or to leave it in as a reminder to yourself.

Tips for preparing a business plan

- Be clear and focused about what you want to achieve – this will help align your team so you're all working toward the same thing.

- Choose the type of business plan that works for you – you may like to have a document, or a business canvas might work better.
  - Keep it short, simple and easy to understand.
  - Keep your goals realistic and relevant to what is going on in the economy and in your industry.
  - Use Stats NZ's Data for Business website to find useful business tools and statistics.
  - Contact Stats NZ to get useful business data.
  - Get out and speak with your customers to gain understanding of how your product works for them and whether it's something they would pay for.
  - Do a SWOT analysis to determine your strengths, weaknesses, opportunities and threats.
  - Ask your advisor or mentor to review your plan and give you feedback and suggested improvements.
- See [business.govt.nz](https://business.govt.nz) for more information, templates and tools related to all sections of this business plan.



# Let's find out if it is time to expand your team...

## **You're busy as**

You don't have the manpower to handle the current workload. Lead time is stretching out. And the work keeps coming.

Many tradies find it hard to say 'No' to customers. Or feel they can't knock back jobs as it will impact growth. So end up working longer and longer hours.

**Is the answer to expand and try to do more?**

**Or stick it out and do as much as you can with the team you've got?**

You may have been down this road before. Taken on extra staff, or seen others do it and be worse off. You don't want to repeat those mistakes.

And isn't there a downturn coming?!

That's why I'd recommend building your war chest while things are good. Create a cash cushion and increase efficiency now. So you can easily adapt - whatever happens next.

If you're getting geared up to take as much work as you can, great. Nothing worse than feeling like you're missing out on opportunities.

Want to know how you can tell if it's likely to work out well?



It depends on your own situation.

## **Ask yourself these questions:**

How many months confirmed work do you have right now?

Are clients prepared to wait or are you losing jobs through long wait times?

How much money could you make off increased capacity? Is the work profitable or is it work that has low margin?

Being busy doesn't mean you're profitable. You might make more money picking and choosing the best jobs, and turning the others away.

When taking on more work and a bigger crew, ensure there's margins in the jobs. Otherwise it's just endless stress and bad cashflow.

Also assess whether the work best suits you or if it's slowing you up. If jobs are taking longer than they should, that's affecting your margin too.

Do you see where I'm going with this? Let me say it straight:

**The real answer is in your numbers, not in your workload.**

You're in business to make money. So business decisions should (mostly) be

based on the numbers. Numbers make things very black and white. So you can make smarter decisions.

### **Can you make money off another worker?**

Consider how much it would cost you, and what you would need to get back.

A rough guide: If you pay your new tradie on the tools \$65,000 per year (\$1,250 per week) then billable hours (not including materials) for them needs to be around 2-3 times that (ie \$2,500 - \$3,750 per week).

To get a more exact picture we'd also look at overhead costs and gross margins.\*

Generally, if you get this right, you can aim to make \$40,000-\$80,000 off each of your employees on the tools.

If you can't afford to put on another full-timer, it's likely your rates are too low, especially if you have minimal overheads.\*

## **DOES CASHFLOW SUPPORT IT?**

The trick is to do a simple cashflow forecast to see what's going to be in your bank account over the next few months. Then you can make sure cashflow won't be stretched too far.

Warning: Many tradies have lost the ability to pay their staff when customers didn't pay. Ensure you have robust systems for minimising late/bad payers.

### **What if you get a bad apple?**

This can happen. It will cost you money. It's a risk.

What can you do? You gotta bite the bullet. Invest into finding the right person. Play at 100%. Advertise the job right. Do due diligence. Interview well. Check references properly.

Get the right help, not just 'help'.

Make sure you include a 90 day trial in their employment contract. (If you have less than 20 staff).

During this time, you want to watch them closely on the job, check in regularly. Test and push them a bit, to see how they respond, if they'll be a good long-term employee.

Remember that quality staff requires a quality leader. Train your crew properly. Give them structure. Build team culture. Grow the business this way and it will pay huge dividends down the track.

### **What happens if work dries up?**

Finding a steady supply of the most profitable work takes effort.

Hiring will free you up to hunt for more work. Put the time in and you'll find it. You can't grow a business with a scarcity mindset.

Overwhelmed with work only some of the time? Make a decision to grow or stay small. You can't have it both ways.

Sure - you don't want to pay someone to do nothing. But in this environment - you'll only be slow if you allow yourself to be.

In the meantime you'll find things for them to do: Use your downtime to train them. Get them in the office quoting, clean the van, fill it up, go get this or that.

Know your worst case scenario numbers. How long could you go with no work for them? With 90 day trial you can always let them go if you don't have the work. Not ideal, but keep in mind.

### **More things to check:**

How will the new hire fit into the current team? Don't want to upset the apple cart.

Can you speed up the office? A bookkeeper or office manager may be far more efficient than you.

Someone with experience costs more and gets more done. Someone who needs training costs less. Both can work. Return takes longer if less skilled.

Would a foreman to manage the team be a better option than an extra pair of hands on the tools?

Does anyone need to get off the bus first? An existing crew member with a bad attitude creates ripples seen and unseen. That's something you need to take care of right away.

What if there's no shortage of work, but a massive shortage of skilled workers? What if you just can't find good qualified people?

Well, quality people are employed somewhere. A few may be looking for change. Do it right, and you can become the employer they desire. More on that another time.

If you're busy, more workers will help. After all, there's a limit to how much work your current team can get out, even if you improve your productivity.

Conversely, more staff and more work won't make your life easier unless the numbers stack up.

Employees should make you money.

### **If increasing your team makes sense - then go for it.**

**\*If you need help** - or just want someone to talk strategy with - hit me up for a free 45-minute coaching session here:

<http://nextleveltradie.co.nz/muscle>

Written by:

Daniel Fitzpatrick

Next Level Tradie

# Working from Home Factsheet

## Introduction

In light of recent events, more businesses are looking at alternative working options and whether allowing staff to work from home will be feasible on an ongoing basis.

Positive aspects of introducing working from home opportunities include ensuring business continuity, increased productivity and reduced operational expenses. In addition, working from home opportunities are a good way of retaining staff and enhancing morale.

However, when implementing working from home opportunities, there are matters that a business should consider including health and safety obligations and how to keep up engagement amongst workers.

## Do I need a working from home policy?

Deciding whether or not you are in a position to allow your employees to work from home some or all of the time will depend on your business and the types of work your employees will undertake.

If you may allow working from home, ensure you have a policy so the rules and expectations are clear. A policy on flexible working arrangements, including working from home, can greatly assist with employee engagement as well as ensuring fairness.

In addition to any proactive flexible working policies a business may have, in New Zealand all employees are able to request flexible working arrangements

at any time. Employers have a set timeframe in which to respond and can only refuse based on specific grounds. Seek advice if you receive a flexible working request.

## What should I have in my working from home policy?

You should first consider what arrangements you would be open to, so that these guidelines can be clearly documented in a policy. These could include:

- Employees working from home on an ad hoc basis
- Employees working from home on particular calendar days
- Employees working from home on a rotating basis, for example week on week off
- Eligibility criteria if opportunities will be limited to certain positions or teams
- Any limitations that will apply, for example being at the office at least 50% of the time

The policy should contain the process for how employees will apply and how each request will be considered. Keep a paper trail of any requests and responses. If there are certain conditions on granting requests, such as performance KPIs, these should also be confirmed in writing.

If you are wishing to introduce mandatory working from home arrangements, seek advice on commencing a formal consultation process.

## Managing working from home

Where employees are working from home, all normal workplace policies should still apply, such as zero-tolerance on drugs or alcohol, absence notification procedures and anti-bullying or harassment policies.

When granting requests, make sure to be clear whether the change is on a trial or temporary basis or whether the change is permanent.

When employees are working from home remember to check in frequently and set up virtual lines of communication. Clearly set expectations for availability during work times, performance and productivity. Consider how you will monitor this and communicate if standards are not being met.

Ensuring communication touchpoints will help to keep the arrangement on track. However, seek advice if there are concerns.

## Health and safety obligations

When workers carry out their role at their residential premises, the home is considered a workplace and you have the same health and safety obligations as if they were coming into work. This also includes the potential risks that could result in ACC claims.

You should only allow for work to be done at home if the hazards associated with the work are identified, assessed and controlled. When approving work to be carried out at home, specify:

- The tasks to be performed
- The hours of work
- The specific location within the home where the work will be carried out



- The furniture and equipment needed to carry out the work.

### **Home office set up**

Ensuring employees correctly set up their home office workstation is important. Some key areas that should be considered while working from home include, but are not limited to:

- Setting up an office desk workstation in line with ergonomic guidelines
- Reminding employees to take “micro breaks” from their sitting posture for 2-3 minutes every half hour
- Ensuring the employee has a suitably designed chair with adequate lumbar support
- Reminding the employee to stretch and move and keep a dynamic posture while working

### **Equipment and technology**

Assess what the worker needs in order to do their role from home. Depending on the business and role, items may include

- Laptop
- Monitor
- Phone
- Headphones
- Internet dongle

As the equipment is related to work, employers should bear the cost of providing the equipment. If you cannot purchase everything necessary, you can ask if your employees can purchase items and then reimburse them for these expenses or compensate them for using personal items. It is important to record any agreements and budgets in writing.

To make expectations clear, employers should have clear policies about the use, storage and return of equipment and what the employee should do if equipment is faulty, lost or damaged.

Whether or not working from home will work for your business depends on your operations and individual needs. For some businesses, there will be certain roles that need to be done at the workplace.

No matter what, however, always consider any requests for exible working and provide reasons for declining requests. Seek advice if you receive any exible working requests.

If you decline a request, consider if there are other ways in which you can increase worker engagement. This may include further training opportunities, outlining career paths or additional leave policies, such as long service leave.

### **Further Information**

This guidance note provides a brief overview of the main issues. If you have any further questions, you can contact Employsure on 0800 568 012 for free, initial advice.

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# Hilti Unveils New Way of Firestopping Top of Wall Deflection Heads by Launching Firestop Top Track Seal CFS-TTS

**H**ilti has created a game changing innovation in firestopping for deflection head applications with the launch of the CFS-TTS Firestop Top Track Seal.

The CFS-TTS allows interior finishing professionals to get the job done much faster by completely removing the need to build a deflection head, replacing it with a simple three step process. First, contractors apply the CFS-TTS seal to the drywall tack, secondly, they cut it to length before finally fastening it directly in place.

This completely new firestopping method delivers a fire rated seal to 20 mm deflection heads as per AS/NZ 1530.4 standards at the top of the drywall track to block smoke, heat and fire for up to 120 minutes for various



wall configurations. The product also brings improved sound insulation benefits, with sound reduction capacity tested up to 61 STC to minimise noise transfer.

“The traditional deflection head method of achieving this was time consuming, with up to 12 to 13 individual steps to get the job done and it also carries

risks linked to dust, working at heights, manual heavy lifting and sometimes using acoustic sealants.

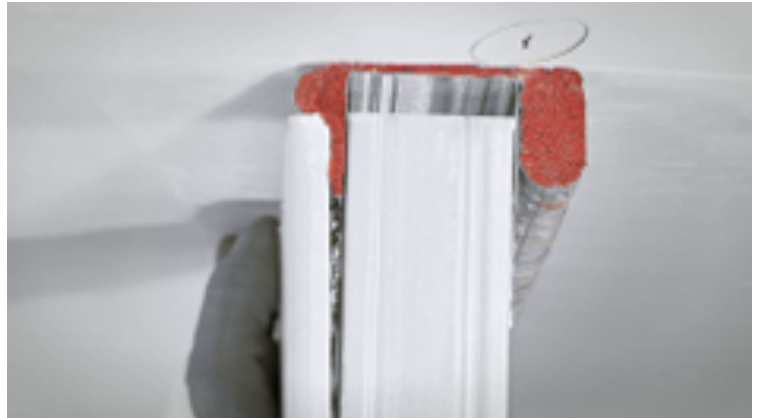
“With the new CFS-TTS Firestop top track seal this deflection head process is eliminated, and the seal is fitted and cut to length on the ground before being installed.

“There’s also no backfill required

making it really easy to see that the installation has been completed correctly, saving contractors the stress of the inspection and making it quick and easy for the inspector too.”

For more information please visit our website:

[www.hilti.co.nz](http://www.hilti.co.nz). If you have any technical query regarding the product or approvals, you can also reach out to our engineering team [NZEngineers@hilti.com](mailto:NZEngineers@hilti.com). Alternatively, you can call us Hilti Customer Services on 0800 444 584.



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## **SAVE THE DATE! 2021 AWCI National Conference**

Friday 26<sup>th</sup> and Saturday 27<sup>th</sup> March 2021 (Golf on Thurs 25<sup>th</sup>)

**Trinity Wharf – Tauranga**

## **2021 PROJECT AWARDS OF EXCELLENCE**

*It's time to celebrate the best work from AWCI members*

**Gala Dinner - Saturday 27<sup>th</sup> March 2021**

**Trinity Wharf – Tauranga**

**COMMERCIAL – RESIDENTIAL**

**HERITAGE – PEOPLE'S CHOICE**

*Entries open soon!*



# BCITO announces new CE



Press release: 10 November 2020

**T**he Building and Construction Industry Training Organisation (BCITO) is pleased to announce Mr Toby Beaglehole as its new Chief Executive.

Toby joins BCITO from his previous role as Chief Executive of Connexis, which he has led since 2018. In that role, amongst other things, Toby has been managing the Reform of Vocational Education (RoVE) for the organisation.

“We are delighted to have a new Chief Executive on board who is already across the transition and is familiar with the process and parties involved. He is also closely aligned with the direction of the BCITO through the BCITO – Connexis Heads of Agreement,” says BCITO Chairman Mike King.

“We are committed to ensuring that during this transition period we continue to do what is best for our apprentices, employers, staff, and the wider sector. Having a leader who has an existing and deep understanding of what we do and the issues our sector faces will ensure we manage the next 12 months or so as smoothly as possible,” continues King.

Toby also brings with him a wealth of experience in change management through previous complex roles with NZ Oil Services (JV between Z Energy and BP) and NZ Post, especially following the Canterbury earthquakes. He is expected to commence a transition from Connexis to BCITO in early December, with a view to being fully immersed in BCITO by the new year and as we move towards the new RoVE model.

Toby replaces Warwick Quinn who left BCITO earlier this month, to take up a role at Te Pūkenga as Deputy Chief Executive Employer Journey and Experience.

**Check out**  
**[www.awcinz.org.nz](http://www.awcinz.org.nz)**  
**for information on**

- Code of Practice for Design, Installation & Signage: Restraint of Suspended Ceilings
- Restricted Building Work
- Construction Contracts Act
- Dispute Resolution
- Material Safety Data Sheets
- Health & Safety
- Stacking, storage and handling of Plasterboard
- Best Practice Guidelines for Working at Height in NZ
- Membership information / forms
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# BRAC Report

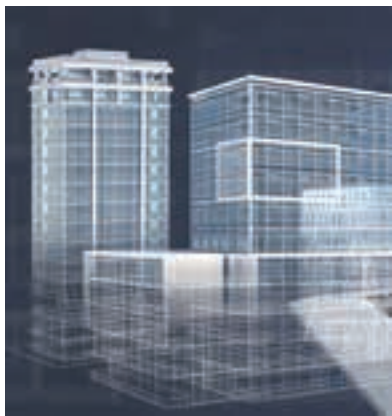
## BUILDING RESEARCH ADVISORY COUNCIL

*This material is approved for general distribution to stakeholders.*

*This report is a snapshot of highlights from the August 2020 BRAC meeting and is not a full record of all the discussions that took place.*

*It is intended to be for BRAC members to distribute to their nominating bodies.*

## INDUSTRY ISSUES



A key BRAC function is to alert BRANZ to industry issues which may require research. The following issues were discussed at the August 2020 meeting:

**1. Challenges with the use of technology.** There has been a significant increase in the use of technology

in the industry, but production is not increasing at the rate promised by software vendors. The discussion focussed on the potential impact of technology for the industry. Examples presented included tools to allow 360 degree 3D images to be captured, and BIM, which has been around for a while has yet to deliver fully on the promised benefits. However, barriers to uptake included the disconnected nature of the industry, and fear of change.

**2. Building industry performance.** BRAC focussed its discussion on the roles of industry participants in creating or removing obstacles to industry performance. There was agreement that while opportunities existed for improvement, it would require collaboration and a willingness across multiple parties to effect change.

**3. Use of robotics in the industry.** There was discussion about how innovation such as robotics to build houses could be used to improve productivity. BRAC discussed how there was a reluctance to commit to using such leading-edge technologies whose demand was unproven. There was also discussion about BRANZ's role in promoting innovations such as these.

## RESPONDING TO CRISIS

BRANZ presented an overview of how it responded to the COVID-19 lockdown and how it supported the industry during this challenging time.

Key points points included:

- Removing paywalls to BRANZ's eLearning modules and recorded seminars compared to the same period last year, our eLearning resources went from 78 downloads in 2019 to 4,827 in 2020. More than 760 eLearning certificates were issued in the 8 weeks of April and May, over 2x more than previous year.
- Developing guidelines for returning to building sites to support builders, designers and project managers looking to return to work under Alert Level 3.
- Developing infographic for homeowners on keeping homes warm and dry in conjunction with Beacon Pathway and others.
- Working closely with industry on Construction Sector Accord's COVID-19 Response Plan.
- Developing guidance articles on improving business resilience, published in "Build" 178.
- Working closely with CHASNZ / MATES to share information on mental health support, 'MATES in Construction'.

When reflecting on our experience, we took away the following key thoughts:

- You can't manage uncertainty, but you can build in capacity to make uncertainty easier to manage.
- Being efficient is important but having capacity within your businesses for times of uncertainty is more important.



## SPOTLIGHT ON RESEARCH

### Forecasting the Building Research Levy

BRANZ Senior Economist, Dr Daniel Du Plessis, discussed the impact that COVID-19 has had on the Building Research Levy. The March/April nationwide lockdowns have caused a reduction in levy income for BRANZ. With the ongoing impacts still to emerge, we are expecting greater variability in levy income.

## Building fire safe densified housing

Senior Fire Research Engineer, Kevin Frank, spoke about understanding fire risks is of increasing importance as urban environments are becoming increasingly densified. This is a new programme of work for BRANZ that looks at how to mitigate this risk. The programme goal is that by 2030, New Zealand building fire safety regulations will provide clear pathways to cost-effective, high-performing and innovative densified residential buildings. These regulations will ensure that high density housing meets both societal and occupant re-safety and fire-resiliency expectations

*Areas of focus are:*

- External respread from windows and walls, using our new façade rig helps us examine fire behaviour of claddings in these situations.
- Identifying new sources of fire risk such as lithium battery installations, toxicity/post-fire remediation, resilience/low damage construction and fire service access.

## UNDERSTANDING MEDIUM DENSITY HOUSING



## TECHNICAL ISSUES

Social Scientist, Michael Nuth, spoke about the purpose of this programme was to give industry the tools it needs to build high quality, affordable, medium-density housing (MDH). That also meets the needs of the people who live in it, and will be accepted by the wider community. This project sought to identify the most common and problematic technical issues in MDH. We engaged over 300 building professionals through online surveys, interviews and workshops. There were five key themes identified: re safety, prebuild / design, structure, weathertightness, and acoustics/ noise. However, it was noted that the solutions are not straight forward, and highlighted the need to take a system's view.

## BRAC MEMBERSHIP

BRAC appointed the following as the chair and deputy chair:

Ian McCormick - Local Government NZ representation and Auckland Council, was elected as Chair of BRAC

Keiran Mallon - Registered Master Builders Association, was elected as Deputy Chair of BRAC

### BRAC welcomes the following new member:

John Sneyd - Ministry of Business, Innovation and Employment

### We take the opportunity to thank the following for their contribution:

John McDonald - Deputy Chair, Registered Master Builders Assoc.

Michael Davis - NZ Institute of Architects

Marshall Hudson - Business NZ

Sharon Jansen - NZ Institute of Architects

Anna Butler - Ministry of Business, Innovation and Employment

## GOVERNANCE



**Dr Lisbeth Jacobs and Dr Helen Anderson**

Dr Lisbeth Jacobs has been elected to the BRANZ Group Board of Directors. Lisbeth is General Manager – Innovation and Sustainability at Fletcher Building. Lisbeth brings with her 20 years of business leadership and corporate strategy experience, in addition to her deep knowledge of materials engineering and product research. We are delighted to welcome Lisbeth to the BRANZ Board.

Dr Jacobs fills the Board vacancy created by outgoing Director Pamela Bell. Pamela joined the Board in September 2017 and has completed her three-year term.

### Dr Helen Anderson's term extended

BRAC has appointed Dr Helen Anderson to the BRANZ Board for an additional 12 months. Her current and final term was due to expire in August 2020. BRAC made the decision in recognition of the need for stability and continuity as the impact of COVID-19 unfolds. She will now finish her term in August 2021.

# What is debt funding?

## There are three common characteristics of debt funding:

- It usually has a relatively low-interest rate. Bank interest rates are currently at historically low levels, right across the yield curve. By this, I mean from call interest rates to fixed interest rates (1-year rates, through to 5-year, and 10-year rates).
- The rate of interest a bank will charge relates to the risk at which the bank assesses your business, the security you offer the bank, and the length of your relationship with the bank.
- The business can leverage the debt funding and use it to build net cash flow, free cash flow, and its value.

Bank debt funding can be extremely effective and can transform your ability to grow your business and business value. The following example demonstrates this.

## Debt funding example

A client of mine had an annual revenue of \$3 million and generated an annual profit after tax of \$250,000. The equity of this business was \$500,000 at the time of this example. An after-tax profit of \$250,000 represented a 50% return on the \$500,000 equity of this business (\$250,000 divided by \$500,000 = 50%).

By engaging with a 1st tier bank, with my assistance, the company was able to access bank debt funding at an after-tax rate of 5%, use the funding to generate further growth and continue to generate

a return on equity of 40-50%. The business leveraged the use of the bank's cash to grow. This is good business.

## The funder's agenda

I am often asked to provide clarity on the bank's agenda.

The agenda of any 1st or 2nd tier bank is simple and does not change. To generate margin by charging interest, and minimise any losses made by having to write-off loans to businesses that cannot meet their borrowing obligations.

It's important to note that the bank has no interest in (and will not request) equity in your business at any time, unless you fail to comply with the terms of your lending agreement.

Banks only ever look to take an equity position within a business as an absolute last resort to get their money back. They are set up to work with customers based on debt lending and the management of that debt. They are simply not well equipped to manage equity positions.

## Let's take a look at how banks work:

First, they assess the risk of lending to your business. If the risk of lending is reasonable in the eyes of the bank, then it will lend to your business, on mutually agreed terms.

Next, the bank will request security over assets, to protect its lending position. When a bank is lending to a business that it deems to be at the riskier end of its

assessment scale, then greater security is requested.

The least security any bank can request is a General Security Agreement (GSA). This type of lending is provided to businesses that a bank assesses as low risk (often referred to as a "cashflow lend"). The greatest security a bank can request is a combination of personal guarantee, GSA, and real property.

- A GSA provides a bank with security over the assets of a business.

- A personal guarantee is a legal undertaking where the borrower is personally liable to repay the debt.

- Security over real property (land, house and land, commercial, rural, or industrial property) involves the bank taking a 1st ranking mortgage over the real property, to protect its interests.

Security is an important and often emotive issue for a business. I have taken clients from the highest level of bank security to the lowest level. This done by:

- Demonstrating business performance, which usually means that actual performance is as favourable as the IFF provided. The business needs to show it is doing what it said it would.

- Building-up mutual trust between the business and the bank, so the bank becomes more comfortable about the operations of the business, the owner(s) and how they manage cash flow.

Finally, assuming you comply with the terms of the bank lending, then it is likely



that the bank will be willing to lend you further funds.

### What is equity funding?

#### Equity funding has two common characteristics:

- It usually focuses on the growth of business value, rather the payment of interest on equity and dividends.
- There is a time-based focus on succession and a “liquidity event”. Realising cash for the whole business, or a portion of the business is referred to as a liquidity event.

#### Equity funding examples

A business undergoing a succession process, involving a change in ownership. Or the sale of the shares owned by one owner to the other owners. A recent client engagement involved one of three shareholders selling out of the business, by way of a sale of their shareholding to the other two owners. This involved a professional business valuation, completed by an external professional. At the same time, the two remaining shareholders changed their shareholding percentage, so that one remaining owner held the majority shareholding, and the other held the minority shareholding.

Another example of equity funding is the introduction of a professional equity investment group. The ones I have worked with specialise in investing in businesses, remain as an investor for 5-7 years and then exit their stake in the businesses at a profit. For certain types of businesses, this can be an attractive option, particularly where the business owner(s) wish to build value to their business and then sell within 5-7 years to exit entirely.

#### The funder's agenda

It is important to clarify the equity funder's agenda.

- Identify their track record and discuss the reasons they are willing to invest in your business.
- Talk to other businesses the equity provider has invested in, to get a sense of how they have operated in the past and are currently operating.
- Via frank, honest and open conversations, establish the timeframe of the equity investment. It's also important to understand how the equity provider plans to exit from the business.
- Ensure there is alignment with your style, expertise, investment timeframe expectations, approach driving exit and that of the equity investor. Are they looking for a passive investment, or do they bring management, governance and/or network skills and contacts? Do they seek a more hands-on investment than you are willing to offer?

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**It's important to note that the bank has no interest in (and will not request) equity in your business at any time, unless you fail to comply with the terms of your lending agreement**

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- Are you and the equity investor looking to sell the whole business, or sell down a portion of the equity of the business? If so, do you both agree to the timing of this process?

Remember, if your equity investor is an

individual, they could die or become incapacitated. You could then be faced with the prospect of dealing with the following people:

- Their lawyer
- Their trustee
- The executor of their will
- Their spouse
- A mixture of all the above!

So select your equity investor with as much care as they will take to select you and your business. Ensure you cover-off all possible eventualities – nobody has a crystal ball.

#### Which option is best – debt or equity?

Sourcing equity investment involves skill, time and judgement. It may well be one of the most important and potentially pivotal business decisions you ever make.

- Equity investment that works well, can deliver a business exit and liquidity that is exceptionally positive. Unfortunately, it can also go wrong. Equity funding is the most complex form of business investment known. It is best to approach carefully, with eyes open and superb planning and execution.
- The balance of risk and rewards inherent in equity investment can, at times, make bank funding seem to be a more suitable alternative. The choice is up to you.

***Murray Fulton works for Advantage Business and often helps clients assess their funding needs and whether they need debt funding, or equity funding, or both. You can make an appointment for a no-obligation chat with Murray or contact him by email.***

**<https://www.advantagebusiness.co.nz/debt-or-equity-funding>**

# Getting paid: 9 ways to load the odds in your favour

It's 3am. Luke can't sleep. Why? His biggest customer owes him just shy of \$50,000. And he's worried they're not going to pay. It's been 8 weeks now... they've missed 2 progress payments...

"It's coming" they say, "once we get paid, we can pay you..."

This is causing some serious cashflow problems for Luke. Suppliers are getting upset. Staff need to be paid. If the money doesn't come in soon, he's in trouble.

I've changed the name. But yes, this is a true story. Have you ever found yourself in this situation?

Nearly every honest tradie has been stung at some point. If you're in business, odds are, you'll eventually strike a customer who doesn't want to pay—or doesn't have the money.

Here are some strategies I've picked up from years of being self employed, helping tradie clients through the cashflow minefield, and from debt collectors and lawyers.

These things won't completely protect you, but it's your best chance to keep losses to a minimum:

## 1. Spread your risk

It's always better to have a number of customers. Rather than relying on one or two major ones. That way, if one



customer stops paying, you're still okay.

## 2. Have Terms of Trade

Don't DIY. Source these from a professional like your debt collector, trade association, or lawyer. It might cost a few hundred but could save you thousands (even hundreds of thousands) if/when things turn to custard.

Always get your Terms of Trade signed off by the client or include them in your quote before starting a job.

Include:

- Notice period for any dispute or problem with workmanship (within 7 days of completion of invoice is good). So the customer can't come back 6

months later and say they're suddenly unhappy with the job.

- Any collection charges and interest can be added to the bill.
- Personal guarantee (with larger companies this is difficult, but it's possible with smaller companies or individuals).

## 3. Build expectations early

Make sure the client understands you're the one who makes the rules.

- Many customers won't read your terms of trade. Point out the payment terms part and ask them if they see any problems.

*Written by:*

**Daniel Fitzpatrick**

Next Level Tradie



- If payment doesn't turn up on the due date, phone the next day and follow up. Check they got the invoice. Ask if they have any questions about it. (This shows they don't dispute the bill.)

- Sometimes all you need to do is ask them straight if they would please pay this today. Level with them—make sure they understand you need the money because you have bills to pay too. Get a commitment of when it will be paid (follow up with a quick email to put what they agreed in writing).

#### **4. Deposits and progress payments**

With bigger jobs, take deposits, and have progress payments at set milestones. Make sure they are enough to cover the materials and labour.

So that at any point on the job, if the customer doesn't pay, you're not significantly out of pocket. (You'll also find out quick which customers are the good ones).

- Phone, email, or text with a friendly reminder before the due date of a progress payment. Remind them that this is so you can continue the job as planned.
- Watch like a hawk to make sure payments are on time. Be prepared to stop work till the bills are paid. You hold the cards here.

#### **5. The job's not done until you get the money.**

Make sure there are no excuses for not paying.

- On smaller jobs, invoice and get payment on the job if you can.
- Invoice the job ASAP, and put the due date on the invoice.
- Send reminders.
- Make it easy to pay—put your bank account details on the invoice.
- Check the list of who owes you money at least weekly. Follow up any overdue amounts immediately. Delegate this task if you want—but make sure it's done.
- Phone overdues often. Don't let up till you have payment—or a payment plan. Say something like: "Look we can do this one of two ways, I can keep ringing you till we both get sick of talking about this, or you could sort it out now. So let's make that happen". Keep the tone light and friendly. It doesn't work every time but you might be surprised how often it does.

#### **6. If you think you're not going to get the money, negotiate.**

One of my clients, a builder, had a larger building company who owed him a lot of money. They were using every dirty trick in the book. From challenging legit invoices, through to promising payments

which would never turn up. It was a game to them.

But it wasn't a game to my client. He had a family to feed.

When he checked around, he found this big company was doing the same thing to other subbies. A really bad sign.

He lawyered up, negotiated hard, and they offered him reduced payment (as in, they decided to deduct around 20 grand off the invoice for no reason).

I told him straight: I don't think this company is going to be around much longer. They were burning too many bridges and telling too many lies.

He took the deal and walked away. Yes, it was a kick in the guts. But he's still in good shape. Imagine how much worse it could have been.

Sometimes it's better to get out with your shirt on your back—even if you have to leave your jacket behind.

A few weeks later, that big building company went bust. It sounded like no one else got paid.

#### **7. PPSR (Personal Property Securities Register)**

Put large amounts which are overdue on the PPSR. This the NZ national debt register where you can register unpaid invoices. Their website is <https://ppsr.companiesoffice.govt.nz/>



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# Getting paid: 9 ways to load the odds in your favour

If your client goes broke, anyone on the register gets priority. In other words, you get paid first (before others they owe money to - who sadly usually end up getting nothing).

## 8. Construction Contracts Act

This legislation is designed to help with contractor's cashflow. Basically, if your invoices are compliant, then it can dramatically improve your chances of getting paid.

Why? Because your client must dispute an invoice by way of a "payment schedule", it must be in writing, identify how much they will pay and the reasons and calculations why they are not paying the difference.

If they fail to issue this schedule within the acceptable timeframe then they have to pay the full amount - usually this is

enforced by an application for summary judgment in the District Court or the High Court. Any legal fees spent chasing the debt can also be claimed.

You can also reduce the time period the client has to dispute the invoice. The default time period is 20 working days, which on residential projects is really too long.

Consider putting on your quotes the due date for payment and a due date for payment schedules. This can be as simple as "DUE DATE FOR PAYMENTS: 7 calendar days from the date of service of our payment claim" and "DUE DATE FOR PAYMENT SCHEDULES: 5 calendar days from the date of service of our payment claims".

## 9. If all else fails, have a good debt collector ready

A good debt collector, in my book, is someone who is prepared to get on the phone, or go and visit, to chase the money. Not just write a few letters or emails that end up in the bin.

Bottom line: make sure you load the odds in your favour. Can you really afford not to?

You've done the work.

You deserve to get paid.

As for Luke, he's still waiting.

***Getting paid is one thing. But what if you could next level your profit?***

Find out the 5 simple steps to make your tradie business grow financially and get more cash in the bank. Get your free guide here: <https://nextleveltradie.co.nz/guide>

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**Who will you enter into the competition ?**



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Apex Interiors Ltd.....	NORTHLAND.....	0508 348 688
NP Plastering.....	NORTHLAND.....	(027) 520 6440

## AUCKLAND AREA

3D Interior Worx.....	AUCKLAND.....	0800 111 327
A One Plastering.....	AUCKLAND.....	(021) 1089 154
Above Board Building Contractors Ltd.....	AUCKLAND.....	(021) 446 716
Absolute Plasterboard Services.....	AUCKLAND.....	(09) 833 8246
Alpha Auckland Ltd.....	AUCKLAND.....	(09) 623 6252
Angland Ceiling Contractors Ltd.....	AUCKLAND.....	(09) 575 7501
Apex Interiors Ltd.....	AUCKLAND.....	0508 348 688
Auckland Plasterboard.....	AUCKLAND.....	(022) 5828 128
Cubicon Interiors Ltd.....	AUCKLAND.....	(09) 478 4433
David Wellcott.....	MANUKAU CITY.....	(021) 956 866
Deane Hopkins.....	AUCKLAND 1041.....	(021) 636-555
Designer Plaster.....	AUCKLAND.....	(09) 527 2171
Euro Interiors.....	AUCKLAND.....	(021) 1570372
Focus Construction.....	AUCKLAND.....	(09) 838 1011
Forman Building Systems.....	AUCKLAND.....	(09) 276 4000
Forman Commercial Interiors Ltd.....	AUCKLAND.....	(09) 270 1914
G & C Pointon.....	AUCKLAND.....	(09) 236 0888
Gabriel Ataya.....	AUCKLAND.....	021 937 966
GDR Plasterboard Services Ltd.....	AUCKLAND.....	(09) 624 1579
Geoff Stadlander.....	MANUKAU 2140.....	(021) 747-440
GLB / Winstone Wallboards.....	AUCKLAND.....	0800 100 442
Global Linings Ltd.....	AUCKLAND.....	(09) 579 7460
IMC Limited.....	AUCKLAND.....	(021) 483 171
Jamie O'Brien.....	AUCKLAND.....	(027) 473-0232
Kevin Muirson.....	AUCKLAND 2105.....	(027) 241-7237
Mason Hall Interiors Ltd.....	AUCKLAND.....	(09) 279 3547
McKain Fibrous Plasterers Ltd.....	AUCKLAND.....	(09) 634 8803
Metro Ceilings.....	AUCKLAND.....	(022) 3511 735
Nathan MacDonald.....	AUCKLAND 0622.....	(021) 110-6468
Plasterboard Finishing Ltd.....	AUCKLAND.....	(09) 520 6616
Potter Interior Systems.....	AUCKLAND.....	09 579 1338
Rokane Commercial Solutions.....	AUCKLAND.....	(027) 625 8505
Rondo.....	AUCKLAND.....	09 636 5110
S6 Ceilings.....	AUCKLAND.....	(021) 033-7288
Shore Ceilings & Partitions Limited.....	AUCKLAND.....	(09) 415 8115
Slick Finishes.....	AUCKLAND.....	021 0237 6429
Steel Roll Formed Products.....	AUCKLAND.....	(09) 579 0175
Troake Group Ltd.....	AUCKLAND.....	(09) 426 7664
Ultra Interior Linings Ltd.....	AUCKLAND.....	(09) 271 0595
Wall 2 Wall Ltd.....	AUCKLAND.....	021 511776
Bestboys Fix n Stop.....	TAKANINI.....	(27) 247 8903
Ally Armstrong.....	WAIHEKE ISLAND.....	(021) 039-8268

## HAMILTON AREA

Adept Interiors.....	HAMILTON.....	0800 732 288
Alpha Interiors Ltd.....	HAMILTON.....	(07) 850 4060
Apex Interiors Ltd.....	HAMILTON.....	0508 348 688
Bill Marshall.....	HAMILTON 3282.....	(027) 483-0630
Borsos Plastering Services.....	CAMBRIDGE.....	(021) 344-741
Bruce Green.....	HAMILTON 3216.....	(027) 477-9646
CD Frost Plasterers.....	HAMILTON 3206.....	(021) 243-0029
Dinsdale Drywall 2000 Ltd.....	HAMILTON.....	(0274) 954 594
Drywall Stopping Systems Ltd.....	HAMILTON 3240.....	(027) 488-7919
Frankton Plasterers Ltd.....	HAMILTON.....	(07) 847 6673
ICE Interiors Ltd.....	HAMILTON.....	(07) 847 3449
Ken Collins.....	HAMILTON 3200.....	(027) 769-2239
Ken Robertson.....	HAMILTON 3281.....	(021) 954-157
Lee Patterson.....	HAMILTON 3210.....	(021) 778-478
Mclvor Drywall Plastering.....	HAMILTON 3204.....	(027) 454-9754
Nigel Park.....	HAMILTON 3240.....	(07) 847-3449
Ohaupo Plastering Services Ltd.....	HAMILTON 3290.....	(027) 291-1750
P L Bell Plastering Ltd.....	HAMILTON.....	(07) 855 5108
Steve Jefferis Plasterers Ltd.....	HAMILTON 3248.....	(021) 317-477
Stop The World Ltd.....	HAMILTON.....	(021) 644 569
STOPTIT Plastering.....	HAMILTON.....	(027) 230 0070
Tika Interiors.....	HAMILTON.....	(0274) 945 773
Wayne Rasmussen Plasterers.....	HAMILTON.....	(07) 829 9054

## WAIKATO

Donald McDonald.....	HUNTLY 3700.....	(025) 735-681
Eccles Plasterers.....	MORRINSVILLE 3300.....	(021) 250-0475
Shane Lingman.....	TE AWAMUTU.....	(027) 246-3024
S R Permain.....	TOKOROHA.....	(021) 112-3594
Greg Alston Partelow.....	TAUPO.....	(027) 439-2323
Boardworks Limited.....	TAUPO 3351.....	(021) 752-783

## TAURANGA/BAY OF PLENTY

Adrian Maher.....	TAURANGA 3144.....	(021) 263-2800
Alpha BOP Ltd.....	BAY OF PLENTY.....	(07) 575 0293
Always Plastered Ltd.....	BAY OF PLENTY.....	(07) 542 1563
Apex Interiors Ltd.....	TAURANGA.....	0508 348 688
Attila Airizer.....	TAURANGA 3110.....	(021) 163-9549
B J Staples.....	TAURANGA 3001.....	(027) 673-8595
Brad McKinnon.....	PAPAMOA 3118.....	(021) 0248 4687
Building Specifics Ltd.....	BAY OF PLENTY.....	(027) 589 4024
C & I Systems Ltd.....	TAURANGA.....	(021) 706-212
Ceilings Unlimited.....	TAURANGA.....	(07) 574 4056
Certified Finishers Ltd.....	MT MAUNGANUI.....	(021) 672-275
Crawford Drywall.....	TAURANGA.....	(021) 748 830
Dwarne Farley.....	TAURANGA 3140.....	(027) 480-9828
MMK Plastering Services.....	TAURANGA 3142.....	(021) 207-9170
Ray Bradford.....	TAURANGA 3112.....	(027) 474-8186
Tauranga Plasterers Limited.....	TAURANGA.....	(07) 541 1493
The Drywall Company Limited.....	TAURANGA 3143.....	(021) 761-260
The Drywall Company Limited.....	TAURANGA 3143.....	(021) 597-577

Wallboard Systems.....	TAURANGA.....	(07) 544 3721
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## GISBORNE

Gisborne City Plasterers.....	GISBORNE.....	(06) 863 3983
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## HAWKES BAY

Atlas Fibrous Plaster Co Ltd.....	HASTINGS.....	(06) 878 3693
MCL Joinery Construction Interiors.....	HASTINGS.....	(06) 876 0252
Gavin Lindsay.....	HAWKES BAY 4102.....	(027) 419-1410
Bay Commercial Interiors Ltd.....	NAPIER.....	(027) 240 3203
HBF Plaster Ltd.....	NAPIER.....	(06) 843 4414
Wayne Gibbons.....	NAPIER 4104.....	
Ross Hall Plastering.....	NAPIER 4110.....	(027) 450-3839
Neville Tierney.....	NAPIER 4110.....	(027) 484-4289
Mark Kinzett.....	NAPIER 4112.....	(021) 343-742

## NEW PLYMOUTH

PS Interiors Ltd.....	NEW PLYMOUTH.....	(06) 7581874
Superior Walls & Ceilings Ltd.....	NEW PLYMOUTH.....	(06) 759 9966
Taranaki Plasterboard Systems.....	NEW PLYMOUTH.....	(027) 817 5946
Steve Gray Plasterers Ltd.....	TARANAKI.....	(06) 272 8445

## MANAWATU AREA

Manawatu Plasterboard & Partitioning Ltd.....	FEILDING.....	(06) 323 8876
CD Plastering.....	PALMERSTON NTH.....	(027) 4034880
Warren Henn.....	PALMERSTON NTH.....	(027) 446-5065
Palmerston North Fibrous Plasterers.....	PALMERSTON NTH.....	(0274) 465 065
Skelsey Plasterers Limited.....	WANGANUI.....	(06) 343 6110

## WELLINGTON AREA

P & J Plastering Ltd.....	WAIKANA.....	(021) 991 045
Alpha Interiors Wellington Ltd.....	WELLINGTON.....	(04) 232 0108
Apex Interiors Ltd.....	WELLINGTON.....	0508 348 688
Casey Jennings Plasterers.....	LOWER HUTT.....	(027) 602 8005
Forman Building Systems.....	WELLINGTON.....	(04) 576 2006
Forman Commercial Interiors Ltd.....	LOWER HUTT.....	(04) 576 2170
Garry Cutting.....	WELLINGTON.....	(027) 659-5123
Interior Solutions Wgtn Ltd.....	WELLINGTON.....	(04) 939 3080
Jason McMahon.....	WELLINGTON.....	(027) 475-9063
Lloyd Ditchfield Plastering.....	WELLINGTON.....	(021) 310 752
Metro Interiors Ltd.....	WELLINGTON.....	(04) 586 1726
Ninox Construction.....	WELLINGTON.....	021 221 1059
Pauline Sutton.....	LOWER HUTT.....	(027) 454-0861
Potter Interior Systems.....	WELLINGTON.....	(04) 568 8855
Prestige Ceilings Ltd.....	WELLINGTON.....	(04) 499 5912
Rab Contracting Ltd.....	WELLINGTON.....	(04) 237 0707
Martins Plasterers 2006 Ltd.....	WHAKATANE.....	(07) 308 8085
Allan Shannon Plasterers.....	WHAKATANE.....	(07) 308 4734

## BLenheim/NELSON

Dave Parata Plastering.....	Nelson.....	(027) 2206180
Neil Charles Vickery.....	PICTON 7220.....	(025) 984-663
STOPPING Systems Limited.....	BLenheim.....	(027) 577 9441
Zorite Ltd.....	BLenheim.....	(03) 577 5160
Interior Plastering Solutions Ltd.....	NELSON.....	(027) 431 9236

## WEST COAST

Colin Waterman.....	GREYMOOUTH.....	(021) 188-2095
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## CHRISTCHURCH

Alpha Interiors Christchurch Ltd.....	CHRISTCHURCH.....	(03) 365 9284
AMR Plastering Ltd.....	CHRISTCHURCH.....	(03) 323 4541
Angus Ceilings Ltd.....	CHRISTCHURCH.....	(03) 366-2445
Angus Interiors.....	CHRISTCHURCH.....	(021) 656 146
Apex Interiors Ltd.....	CHRISTCHURCH.....	0508 348 688
ART Plasterers.....	CHRISTCHURCH.....	(021) 406 462
Broomfield Quality Stoppers.....	CHRISTCHURCH.....	(021) 669 215
Canterbury Cladding & Linings Ltd.....	CHRISTCHURCH.....	(027) 438 1272
Cochrane & Associates Ltd.....	CHRISTCHURCH.....	(03) 377 6237
CPR Ltd.....	CHRISTCHURCH.....	(03) 260 1760
Eastcoast Fixers Ltd.....	CHRISTCHURCH.....	(021) 628 903
Forman Building Systems.....	CHRISTCHURCH.....	(03) 379 9329
Forman Commercial Interiors Ltd.....	CHRISTCHURCH.....	(03) 379 3929
Hush Interiors Limited.....	CHRISTCHURCH.....	(03) 379 6301
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Lance Ash Interiors.....	CHRISTCHURCH.....	(027) 433 8504
Matthew Salthouse.....	CHRISTCHURCH.....	(021) 478-256
Otautahi Interior Liners Ltd.....	CHRISTCHURCH.....	(021) 442 996
Pat Smith Interior Plasterers.....	CHRISTCHURCH.....	(03) 348 0977
Plaster Services Limited.....	CHRISTCHURCH.....	(03) 366 1776
Potter Interior Systems.....	CHRISTCHURCH.....	(03) 338 8763
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Scott Flanagan.....	RANGIORA 7475.....	(021) 351-975
J M Cavanagh Drywall.....	RANGIORA.....	(027) 508 6116

## DUNEDIN

Chris Maynard.....	DUNEDIN 9018.....	(021) 488-353
Mainland Interiors.....	DUNEDIN.....	(027) 226 5330
Mark Jamieson.....	DUNEDIN 9018.....	(027) 223-2486
Seddon Fibrous Plasterers Co Ltd.....	MOSGIEL.....	(03) 489 4688

## INVERCARGILL/SOUTHLAND

Performance Interiors Ltd.....	CROMWELL.....	(027) 245 8698
Tonic Interior Systems Ltd.....	INVERCARGILL.....	(03) 215 6221
B and B Interiors.....	QUEENSTOWN.....	(021) 946 540
El Build.....	ROSEDALE.....	(021) 994 099
Quickfix Interior Systems Ltd.....	SOUTHHEAD.....	(021) 916 759

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*AWCI Executive Council 2020*

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