

insight

MARCH/APRIL 2021

New Conference dates
announced:

Thursday July 8th - Tauranga
golf day

Friday July 9th and Saturday
July 10th - Conference and Gala
dinner.



INSIDE:

- Commercial Bay case study
- Getting work life balance

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**Plasterboard
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Sincere thanks to our Funding Partners:



RONDO NEW ZEALAND PROUDLY JOINS FORCES WITH THE ICONIC KIWI TRADEMARK

Rondo New Zealand is a highly focused business that manufactures and supplies a wide range of light gauge rolled formed steel products and systems, primarily for the construction industry. Rondo New Zealand has two manufacturing and distribution sites located in Auckland and Christchurch. The plants produce ceiling and wall system products, including those that are specifically designed for the New Zealand market with the remainder of the range supported via Rondo Australia.

Rondo continues to make substantial investments and advances in New Zealand, heavily increasing the range of products and systems manufactured locally. The Rondo DONN® Exposed Grid Ceiling System, XPRESS® Drywall Grid Ceiling System and SCREWFIX® Concealed Ceiling System are manufactured in our New Zealand Auckland operation and have been added to the current KEYLOCK® Concealed Ceiling System and Wall Stud established ranges. Rondo DONN® Exposed Grid Ceiling members are the only ceiling grid members in the New Zealand market that are locally produced.

The business became part of the Buy New Zealand Made Campaign (License Number 806956) in 2020. The Buy New Zealand Made Campaign allows businesses such as Rondo to become recognised and use the well-known Kiwi Trademark on products and services.

See full article: www.rondo.co.nz/NZmade



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President's report

From the trowel of Gabriel Ataya



What a busy great summer it has been. I'm amazed how quickly we are into March.

I wanted to update all our members about a new Interior Assessment service for members that provides an independent report to assist with plastering, finishing and job completion disputes. The AWCI has for some time been observing an increased number of homeowners and industry members wanting independent balanced assessments of interior finishing work. As a result, the Association has started this service for homeowners, project managers, AWCI members and the wider industry to turn to when a dispute arises.

The aim is to provide assessment reports from our industry qualified

experts which will provide a balanced result if you need to end a dispute or want a third party report. Most homeowners aren't aware what actually constitutes a level 4 finish compared to a level 5 finish, so we can provide an accurate assessment of what has been or what should have been delivered as per the contract.

The Association continues to work on your behalf with Government agencies. We have secured a meeting with the Minister of Building and Construction in early April to cover key area's such as reducing unnecessary compliance and opportunities for continued industry growth. We will update you all on progress.

Finally it is fabulous to see our industry sector continue to be very busy and

positive about the year ahead. The Economic forecast continues to look strong although uncertainty will remain for a while yet. Managing that uncertainty is a key focus of some of our articles in this months magazine but is something we need to live with for a while yet. The ability to reposition and expand your core offering is proving to be a valuable tool for members.

All in all, it is great to see the continued growth of the Association. We will be keeping you up to date on the various industry changes so watch your email for the newsletter updates.

Thanks
Gabriel
AWCI President

Construction News

NZ'S ECONOMIC OUTLOOK ASTOUNDING AND ENVIABLE

Posted on 5 February 2021

by Gareth Kiernan, Infometrics

The New Zealand economy has entered 2021 on a strong footing, having dodged a missile last year from COVID-19, according to Infometrics' latest forecasts. The massive fiscal and monetary stimulus put in place last year, combined with our good public health outcomes, has limited the number of job losses, boosted the housing market and construction activity, and underpinned a strong rebound in economic activity after lockdown.

"The labour market's performance is nothing short of remarkable," says Infometrics Chief Forecaster Gareth Kiernan. "This week's data, showing the unemployment rate falling to 4.9% and job numbers down just 9,000 from their pre-COVID level, underpins a robust financial position for most households. Prospects for solid spending this year will feed through into increased optimism among businesses about their future activity levels."

Infometrics expects GDP growth to accelerate to 4.6%pa in the second

half of 2021 as the economy continues to shrug off the effects of last year's lockdown. There will still be some constraints on activity as the borders remain shut and international economies continue to be affected by COVID-19. However, the uncertainty associated with these factors should decrease as the year progresses and vaccines are rolled out both here and overseas.

One of the key factors behind the improved growth outlook is the rampant housing market and its flow-on effects for construction activity. The reintroduction of loan-to-value restrictions is likely to drag house price inflation back into single digits by the end of this year, but Infometrics forecasts that house prices will continue rising throughout the next 24 months. Further interest rate cuts and any other monetary stimulus are now off the table.

The combination of an improved economic outlook and soaring house prices will intensify pressure to address the housing crisis. Strong government action is needed to ensure more equitable housing outcomes in the future.

Medium-term growth prospects for New Zealand shape as being more challenging, with average GDP growth predicted to be below 2%pa in the

mid-2020s. "International tourism is unlikely to fully recover within the next four years, and the overvalued housing market could also weigh on construction activity and economic growth further out," says Mr Kiernan.

"There will also be a need for significant fiscal restraint following last year's spend-up. But New Zealand's current prospects are astounding compared with projections from nine months ago, as well as being enviable in the context of the ongoing international battle with COVID-19."

TAX CHANGES:

- **A new top income tax rate for individuals** - The new tax rate of 39% on income over \$180,000 will be in effect from 1 April 2021. As well as the rate change, the Bill contains a number of consequential changes including two new secondary tax codes SA and SA SL for customers with student loans.

- **Increased disclosure requirements for trusts** - From the 2021-22 income year onwards, trusts will be required to provide more information on their annual returns, including distributions and settlements made in the income year, profit and loss statements and balance sheets. The increased disclosure requirements do not apply to non-active trusts, charitable trusts and trusts eligible to be Māori authorities (further exclusions may come at a later date).

• **Increased Minimum Family Tax Credit threshold for the 2020-21 tax year** - The Minimum Family Tax Credit (MFTC) is available to low-income families with children. The annual rate MFTC threshold has been increased from \$27,768 to \$29,432 for the 2020-21 tax year and subsequent years. Eligible families will already be receiving the increased amount in their weekly or fortnightly payments. For the period between April-December 2020, the increase will be delivered in a lump sum as part of the families' end-of-year square-up.

GOVERNMENT AND INDUSTRY COLLABORATING TO IMPROVE GOOD BUSINESS PRACTICE

Construction Sector Accord partners the Ministry of Education (MoE), the Registered Master Builders Association (RMBA), and the Vertical Construction Leaders Group (VCLG) are working together to design and implement programmes for businesses to improve their performance.

MoE has developed a financial assessment tool to identify a contract value limit for each supplier to ensure risks of over-exposure are mitigated.

RMBA and VCLG are building on MoE's approach to improve business performance in the Vertical Construction Sector. They are assessing members in the vertical construction sector across three key categories – Financial, Operational and Commercial – to determine whether they are following the attributes of a 'good' construction business. The financial metrics mirror those developed by MoE, to ensure that businesses know where to improve to meet the requirements set by a number of government agencies.

"The aim of this initiative is to give organisations a clear understanding of what a 'good' construction business looks like and then embed the 'Good Criteria' that we are assessing them against," says Chief Executive of Registered Master Builders, David Kelly.

"Organisations will be given a report which tells them where they are performing well and, more importantly, where they could improve. We will provide links to a knowledge library to assist organisations to develop faster."

<https://www.constructionaccord.nz/news/news-stories/government-and-industry-collaborating-to-improve-good-business-practice/>

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COVID-19

Q+A with

Chief Economist

Donna Purdue



A year on from COVID-19 hitting New Zealand's shores, we talk to the Ministry of Business, Innovation and Employment's Chief Economist, Donna Purdue, about the small business opportunities and challenges the pandemic has presented.

How close are we to getting back to normal?

Normal is broken. There's a sense that people want to go back to what they had before, but the world is not going to return to exactly how it was pre-COVID. For some small businesses, the new-normal has the potential to make life easier. The move to digital means they're able to offer their products or services online, giving them much wider reach. Their customer-base might previously have been confined to a 10km radius of their physical location, but post-COVID, after having to go online, there's a realisation that it's a big world out there. Also, some small businesses have found that once the hard yards of getting their

business online was done, they now have a lot more freedom. Being online can make repetitive and manual tasks much faster, giving them some time back to do other things they care about. The Government is helping small businesses move to digital with the Digital Boost free training.

Digital Boost ([external link](#))

Is COVID-19 a once-in-a-lifetime disruption?

Further disruption is inevitable, and it could come when we least expect it. As a business owner or manager, it's something you need to prepare for. Businesses will face many disruptions over the next 20-30 years. Not just from other potential pandemics, but also things like aging populations, growing resource scarcity, increased frequency of weather related events, and the shifting global growth dynamics from Western economies to Asia. These are the so-called megatrends or structural drivers of change.


On top of that, because of those drivers, you're also getting transformational shifts in things like business models, for example to circular models, and economic frameworks, like wellbeing economies.

How can small businesses prepare for these disruptions?

Trying to look up and out of your business is a key part of being prepared for disruptions. Ask yourself how you can take note of the changes that are happening around you, how you can seize opportunities from these changes and how you might transform your business to make the most of these opportunities.

Toward the end of last year my team did some research looking at businesses response to COVID, and found that many businesses took a dual approach. In other words, they looked to cut costs in the short term while also investing in the long term.

COVID-19 Q+A with Chief Economist Donna Purdue *continued...*



It's tricky for small business owners to find the time to do both, but if you can, try to carve out even an hour a week to work on your business, rather than in it, so you can look at the bigger picture and get a better sense of what's happening out in the world. Think about the capabilities that you hold in your business and how else you could potentially use those capabilities if you could no longer do what you currently do.

COVID has made people reflect on what they truly value, both for businesses and their customers.

I think it has made people think about the purpose of their business. What are they trying to achieve? Are they purely focused on profit, or is helping the community and protecting the environment more of a priority?

It's also changed employees' expectations around remote working and flexibility, and that's something employers need to take into account now. It's opened employees' eyes to the fact they don't need to be in a big city, you can achieve a decent lifestyle and

work opportunities in the regions.

What about consumers?

A lot of consumers are more aware of where they're spending their money and who they're supporting. COVID has made a lot of people place more value on buying local products.

It's looking likely that we'll have some form of border restrictions for the next couple of years. That's a good length of time for a more permanent behavioural shift towards supporting local goods and services.

This is a good time to showcase your value-add and build a strong, local brand. As a small New Zealand business with our borders closed you can tell a really strong story about the impact you're having on your community and your environment and get that competitive edge.

Is now a good time to rethink supply chains?

COVID-19 has highlighted the vulnerability of long supply chains, goods are getting delayed because of factory closures overseas and shipping delays.

Businesses are starting to look at how they shorten up their supply chains and if they can potentially source what they need domestically.

It might be cheaper to buy offshore in the short term, but longer term, from a resilience perspective, it might make more sense to source at least some of your supplies domestically.

I think it's a huge opportunity for New Zealand to reset. Together as a country, we need to think about what we want to be known for. To think about what our value is and who we want to be as a nation?

There's a call to 'build back better' but we have to have a vision of what that looks like, so we can build towards it. So, I think there's a real opportunity to start thinking about how as a country we create value, for current generations and also future generations.

Is now a good time to be a New Zealand brand internationally?

New Zealand is absolutely in the international spotlight at the moment. We're in an enviable position because of our COVID response. We've also

been getting attention because of our Wellbeing Budget and for acknowledging a climate crisis. So we're seen as being at the forefront of a lot of innovative thinking.

It's a big opportunity, but also a huge risk if we don't deliver, and can't actually show that we're walking the talk on tackling these issues.

What's the outlook for the local economy this year?

I think it's going to be a rocky ride.

Until we can get widespread vaccine rollout we are going to be at the whim of small outbreaks. Until our borders

open, it's obviously going to be tough for anyone exposed to tourism, transport or hospitality.

That said, there are some positive signs. Many of our farmers have had a fairly good season and are getting good prices, which should hold rural communities in reasonably good stead. The construction and government sectors are also creating jobs around the country, helping to offset some of the job losses in the tourism and hospitality sectors.

How will the global economy impact us?

We're really dependent on the rollout of

vaccines globally. There's a huge amount of uncertainty about how that's going to go and what that means in terms of us opening our borders. But there are some really encouraging signs.

China has recovered reasonably well, that's supporting our export sector.

There's the huge stimulus package in the US, the UK seems to be rolling out its vaccine quite successfully, and Australia is managing to contain the virus well increasing the likelihood of a travel bubble in the near future.

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A modern office interior featuring large glass windows and doors. On the left, there is a vertical living wall with green plants. The ceiling has a grid pattern with recessed lighting. The floor is made of light-colored tiles. The overall atmosphere is bright and professional.

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Paid parental leave changes



On 1 March we're making a number of changes to make paid parental leave more straightforward, including allowing New Zealand families to manage their paid parental leave online in myIR.

What is paid parental leave?

Paid parental leave is a government funded entitlement paid to mothers and other primary carers, such as adoptive parents, when they take parental leave or stop working to care for their new-born baby or a child under the age of six who is now in their care.

These payments go towards the loss of income that primary carers experience when they stop work to care for a new baby or child.

These payments generally cover up to the first 26 weeks after a new baby is born, or a child under the age of six comes into care.

Who qualifies for paid parental leave?

If you take time off work to care for your baby or a child who has come into your care, you may be able to get paid parental leave. To qualify you must have permanent primary responsibility and be:

- an expectant or new mother

- an adoptive parent
- a Home for Life parent
- a whāngai parent
- a grandparent with full-time care
- a permanent guardian.

What's changing?

From 1 March 2021 paid parental leave will move into our new system. This will result in a number of benefits for paid parental leave customers including:

- Better self-management and visibility in myIR
- Improved application processes through myIR
- Payments being received earlier in the week.

Key changes

Applications

From 1 March 2021 Inland Revenue will no longer issue paper application/transfer forms. Customers will be able to apply for paid parental leave using the new registration web request in their myIR account. Applications can be made over the phone by exception for customers without internet access. The new myIR application form will pre-populate with information that Inland Revenue holds about the customer, such as contact details — for employees this will include the names

of their current employers and an estimate of their average weekly income. Customers will be able to amend some of this information as required.

myIR

Customers will be able to manage their paid parental leave details in myIR, including being able to update their contact and bank account details, notify us of a change of circumstances and request a transfer of paid parental leave entitlements to a partner.

Employers and Tax Agents

From 1 March, we'll be able to pre-populate paid parental leave applications in myIR with employer information. This change will mean employers and tax agents (or anyone with the authority to sign a statutory declaration) will no longer need to verify income details for employees or clients applying for paid parental leave.

Payments

When paid parental leave is moved into our new system, payments to customers will be paid earlier in the week; with payments moving from Thursday to Tuesday.

Visit www.ird.govt.nz/ppl-changes for more information on the paid parental leave changes

Case Study: Commercial Bay Suspended Ceilings

Collaboration in Action

Working, shopping, eating and drinking - life has certainly become more glamorous since the completion of the \$1 billion Commercial Bay development last year. Commercial Bay is now a destination of international standards, and when our borders open again, it will be there to welcome global travellers. In the meantime, Kiwis are free to enjoy the luxury of this vibrant area, from prestige sailing events (go Team NZ!) to the best eateries, watering holes and retail experiences on offer. Almost a decade in the making, there were many contributors to this new Auckland destination.



Commercial Bay's Interior Design and Construction Team

The Commercial Bay development was commissioned back in 2013 by owners Precinct Properties. Kiwi architects, Warren and Mahoney led the architectural design and Fletcher Construction were engaged to manage the construction, which began in 2016. Fletcher Construction selected Apex Interiors for the supply and installation of all suspended ceilings in the tower - some 30,000m² in total. BVT was delighted to once again partner with Apex to provide the engineering solutions for the seismic restraint of all ceiling elements, with our friends at TRACKLOK® chosen to supply bracing.

It started off as an ordinary day

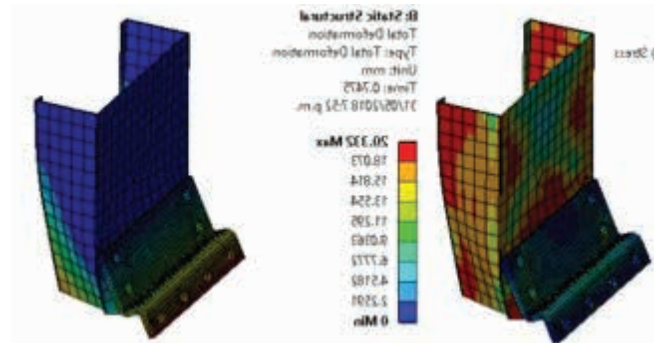
The project started as a standard engagement. BVT and Apex worked together to design, rationalise and optimise the base build ceiling design.

beams running hot or cold water for temperature control, had been chosen. Whilst highly effective, chilled beams are also very heavy. To comply with the building standards, the chilled beams needed to be independently restrained. This meant a 50mm clearance would be required between each of the restrained elements, resulting in a gap around each beam, ruining the aesthetic and having significant cost implications.

This was not an option. The project had hit a brick wall.

BVT, Apex and TRACKLOK® put their heads together to design a solution. The proposal? To integrate the bracing of the chilled beam units with the bracing of

And so began a collaborative design period where Apex, BVT and TRACKLOK® worked together to create the initial concept and the componentry required to bring this idea to life. Keeping a tight eye on cost implications, the standard brace components were used and an attachment was designed to work with it.



BVT completed design work for each of the brace components, including the finite element analysis for each design, and this was wrapped up together as a design concept. The concept and the calculations were solid, but the question remained, would it work with the chilled beam system?

Off to Sweden!

The design concept was then sent to the manufacturer of the chilled beams in Sweden. The chilled beams were to form part of the solution because they would share a brace with the ceiling. This combined brace would be subjected to certain loads under a seismic event which the chilled beam would be required to withstand. Drawings and calculations are important, but there is no substitute for real life testing. The manufacturers undertook actual physical testing to verify the pull-out strength of the componentry used and as a result the number of rivets in base plates needed to be increased.



Then came the curveball, the realisation that the choice of heating, ventilation and air conditioning (HVAC system) was going to cause an issue. Chilled beams, essentially large heavy

the ceiling. By sharing the same brace there would be no need for separation. However, an idea is one thing but an approved workable plan is another.



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Case Study: Commercial Bay Suspended Ceilings *continued...*

The manufacturers were able to make subtle adjustments to their manufacturing as it was still in the design phase, to provide the required strength for the units.

The next step was to rationalise the final design to ensure it could work from a seismic performance perspective and be manufactured at a viable price point. Once this was determined, the concept of using ceiling braces for both ceiling and chilled beams was put forward for approval and accepted by the client. TRACKLOK® were able to then progress with the manufacture of componentry. TRACKLOK® worked with Apex to determine a schedule for supplying pre-made kits for installers to ensure the installation progressed smoothly once it started.

Construction Monitoring - creating a library and saving on cost

BVT was responsible for undertaking the construction monitoring of the ceiling installations throughout the project. As so often happens, there is a gap between the plan and the execution in construction. When the construction is a 30 level high rise building, there was plenty of opportunity for service clashes and variations. This led to the need for plenty of custom solutions to be created on a case-by-case basis. It was an added cost designing, testing and validating each individual variation along the way, so a library was developed to re-use any work completed. All variations became part of the standard design document so

when a clash was encountered, the Apex team could consult the library and find a solution. The library provided significant savings for both time and money.

This project was definitely a case of the whole being greater than the sum of the parts. The Commercial Bay project was full of complexity, and required novel approaches. Having specialists from three disciplines jointly producing a tailored solution was only a possibility because all three groups were happy to work as one. The solution worked because of the personal relationships and trust that had been developed over time, the culture of collaboration between the three companies and a shared single objective. What a great template for our industry!



Discounted tax for your first year in business

If you're new to business, you may be eligible for a discount for paying your income tax early. This applies to sole traders, contractors and partnerships.

Start by checking if the early payment discount makes sense for your situation and your cash flow. Then set yourself up with good systems and get your tax ducks in a row.

How it works

In your first year of business, you don't have to pay income tax until months after the tax year ends — usually 7 February of the following year, or 7 April if you have a tax agent.

But you may be eligible for a 6.7% discount if you:

- pay some or all of your income tax before 31 March, and
- are self-employed or in a partnership (companies and trusts are not eligible for this discount).

The discount can quickly add up:

- Danny owes \$5,000 income tax. The discount saves him \$335.
- Miriama owes \$20,000 income tax. The discount saves her \$1,340.

Paying tax in your first year of business ([external link](#)) — Inland Revenue



Simply filing your tax return early won't get the discount. Tick the relevant box on your tax return, indicating you're applying for the discount.

Work out if it's right for you

Just because you can pay income tax early doesn't mean you should. Lisa Martin, former Vice President of the Institute of Certified New Zealand Bookkeepers (ICNZB), recommends doing a cost/benefits analysis to work out which will be better for your business:

- having cash on hand for longer
- getting a discount for paying tax early.

"For example, if you're the main

breadwinner in your family, and you have a revolving credit mortgage, you might be better off keeping the money in your revolving credit account. This saves interest on your mortgage."

Likewise, if you have a number of business expenses looming, it might make more sense to keep the cash, rather than paying tax early.

Set up the right systems

If you decide to go ahead and pay your tax early, you need be able to correctly calculate what you owe and what you can claim. Setting up the right systems early on will help when it comes to sorting out your taxes.

“A lot of people just fall into self-employment and don’t take the time to set themselves up properly,” says Martin.

Even something as simple as setting up a separate business banking account makes a difference.

“Don’t mix up your business income and expenses with your personal accounts, or joint accounts. It becomes difficult months down the track when you try to sort out what’s business spending and what’s personal.”

Tool: Choose a business structure

Get an expert on board

When you’re starting out, you don’t know what you don’t know. So it may be tricky to work out how to set yourself up properly. Consider getting expert help from an accountant or bookkeeper, to save time and stress and to get set up properly.

Among other things, they can give advice on:

- how to set up a ledger or online accounting software
- what counts as a business expense
- what needs go on your balance sheet, eg business assets like computers or tools
- when/if to register for GST
- invoicing customers
- how to claim depreciation on business assets.

They’ll also be able to set you up with an accounting software system. Online accounting makes it easier to track what you earn and what you spend, plus tax to pay and expenses to claim at tax time.

Once you get a better idea of your income and expenses you can track the money coming in and out of your business, what expenses you can claim and what expenses are coming up, you’ll be better placed to make a decision about whether to pay your tax early.

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NICK SCALI WAIRAU VALLEY PROJECT

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Project: Nick Scali

Location: Wairau Park, Auckland

Installed by: Forman Commercial Interiors

Forman Commercial Interiors completed the seamless installation of ceilings and walls for Nick Scali's latest flagship store in Wairau Valley, Auckland which opened in November 2020.

Mike Dutton, Product Specialist – Ceilings & Walls for Forman Building Systems says the project team did an exceptional job of ensuring the smooth rollout which included Armstrong Metalworks Open Cell 100x100 and ClimateLine® Eco Tile panels on Armstrong PeakForm Suprafine Grid along with Studco Steel Framing for the partition walls.



"Due to the large plenum space there was potential for a lot of issues, by engaging Forman early in the project and having a local contractor familiar with seismic, we were able to work together to provide a solution that not only met the brief but saved the client money and was much faster from an install perspective," he says.

"Often the more products we supply and installation the easier it is – it streamlines the process and eliminates delays for contractors, which can often be the case when engaging lots of different suppliers and definitely reduces risk of things going wrong."

OVERCOMING CHALLENGES

The build posed several challenges due to the prevailing site conditions, including a high ceiling plenum, multiple freestanding partitions and a large ceiling area that spanned over 2,500m².

"We worked closely with our engineering partner KCL and supplier Forman Building Systems to design a unique interface between the ceilings and the partitions that allowed movement and bracing in a seismic event," says Sherwin Borges, Quantity Surveyor at Forman Commercial Interiors.



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0800 45 4000 | www.forman.co.nz

The Forman Commercial Interiors team was also acutely aware of another challenge – due to the large floor space and the wide perspective afforded in the store, the ceiling grid needed to be absolutely straight and true.

“Our team, through their thoroughness and attention to detail, ensured the ceiling grid was millimetre perfect and the partitions set out with the same accurate measurements. Because of this, Nick Scali was able to set out their modules and displays with ease,” he says.

The store was scheduled to open in March 2020 but due to the pandemic was delayed until November. Having local engineers and installers on the ground in New Zealand, along with locally manufactured product meant delays were significantly less and management of these elements much easier.



The effect of the Armstrong Peakform Suprafine Grid combined with the Armstrong Metalworks Open Cell 100x100 creates a stunning, seamless look from below. The grid becomes invisible as it is the same width as the bottom of the tile and the natural light filters through clear light ceilings.

“We are thrilled with the result of this project – it builds on Forman Commercial Interiors’ proven track record of working collaboratively with our suppliers and partners to deliver bespoke value engineered solutions for our clients,” says Sherwin Borges, Quantity Surveyor at Forman Commercial Interiors.

The plasterboard substrate ClimateLine® Eco Tiles feature a durable Climate® Décor Shield powder coating which provides moisture and steam resistance along with good light reflectance and minimal glare.



“The guys from Forman delivered the project on time and within budget. This was a seamless process, and I would highly recommend their services and look forward in working with them on upcoming projects as we expand our store network across New Zealand,” says Gary Sullivan, National Project & Property Manager for Nick Scali.



Studco Steel Stud Framing was used throughout to provide a durable and versatile framing solution which meets NZ seismic requirements.

"We're thrilled to work alongside Forman NZ and Nick Scali to lift the in-store experience. The Metalworks Open Cell Ceiling is synonymous with the trusted and proven reputation of the Nick Scali brand – 'It's What's Inside That Counts!' says Logan Andrews, NZ Country Manager, Armstrong Ceiling Solutions.

Exterior of the Nick Scali store in Wairau Park. Nick Scali are currently in the process of expanding their New Zealand network across multiple new locations.



PRODUCT SPOTLIGHT

Armstrong PeakForm Suprafine Grid

A lightweight, suspended ceiling grid system with thin gauge PeakForm technology which allows for easy cutting of the grid. Made with 25% recycled material, it can also be fully recycled at end of life.

Armstrong Metalworks Open Cell 100x100

These aluminium panels with 'Armstrong Global White' powder coat finish create a modern, open look while helping to mask the plenum. At only 2kg/m² the lay in panels install easily on a standard Suprafine 15mm Grid.

ClimateLine® Eco Tile in 'Arctic Frost'

These bright, white and easy to clean powder coated plasterboard tiles are designed with reinforced core to avoid sag. Environmentally sustainable, they are made in New Zealand using locally sourced materials.

Studco Steel Stud Framing Solution

Manufactured from the highest quality cold-formed BlueScope Steel this versatile framing system provides acoustic, seismic and non-combustible solutions.



FORMAN BUILDING SYSTEMS
0800 45 4000 | www.forman.co.nz



Cartel criminalisation

Frequently asked questions

Where does cartel criminalisation come from?

The Commerce (Criminalisation of Cartels) Amendment Act 2019 received Royal assent on 8 April 2019.

When does the law come into force?

8 April 2021.

What does it mean?

Cartel conduct is currently dealt with as a civil offence under the Commerce Act. Penalties can be imposed on a business or an individual: up to \$500,000 for an individual and up to \$10 million, three times commercial gain or 10% of turnover per year per breach for businesses.

The new criminal offence allows criminal penalties to be imposed against individuals and businesses.

The new criminal penalties are up to 7 years' imprisonment for individuals and/or a fine of up to \$500,000. The fines for businesses are the same under the civil and criminal regime.

Read more about avoiding anti-competitive behaviour.

What do I have to do to prepare?

If you are unsure whether you or your business are involved in a cartel, we recommend you seek legal advice. If you believe that you have entered into a cartel, then you may be able to seek

immunity from prosecution by following the process in our Cartel Leniency Policy and Guidelines. Subject to certain conditions in the policy, as a general rule the first company or individual to provide the Commission with evidence of a cartel will be granted immunity.

What defences are available?

All of the current exceptions under the Commerce Act. Further, the new section 82C of the Commerce Act provides that it is a defence to the new criminal offence if the defendant believed on reasonable grounds that one or more of the exceptions currently available under the Commerce Act applied. However, the defence does not apply if the defendant's belief is based on ignorance or mistake, of any matter of law. The Commission may still take civil proceedings against the defendant even if this defence applies.

Will the Commission have new powers?

Yes, the Commission will have access to powers under the Search and Surveillance Act which may only be used in relation to suspected offences that are punishable by a term of imprisonment of 7 years or more. The Commission will be able to ask

the appropriate agency to apply for surveillance device warrants ('wiretaps') by proving to a Court that there are reasonable grounds to suspect the cartel offence has been, is, or will be committed, and, that the use of a warrant will obtain relevant evidence.

How will the Commission decide whether to start a civil or a criminal investigation?

This will be outlined in our Enforcement Response Guidelines.

Will the Commission wait for a 'slam dunk' case for its first criminal cartel prosecution or will it use its new powers from the beginning?

No, all decisions on prosecutions will be made in accordance with our Enforcement Response Guidelines, and ultimately the Solicitor General's Prosecution Guidelines which require evidential sufficiency and for the prosecution to be in the public interest.

Can I be sent to prison for a cartel I entered into before 8 April 2021?

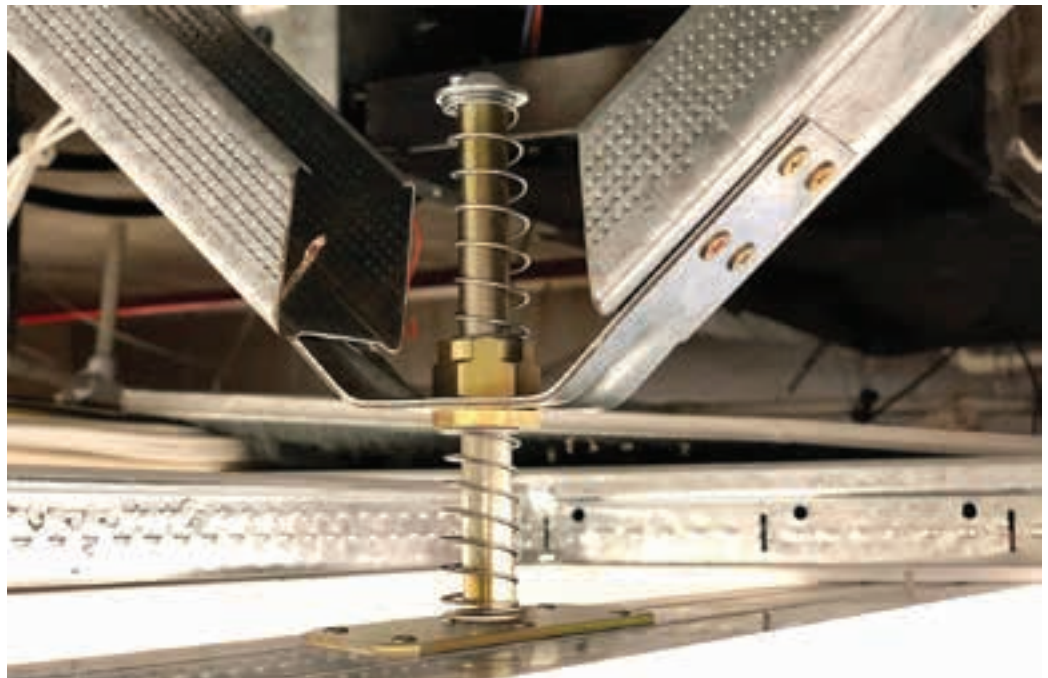
Yes, but only if you are still giving effect to that cartel agreement after 8 April 2021.

If you have a question not covered here, please send your queries to communications@comcom.govt.nz

DEflok and vertical deflection

Seismic actions come in all directions, however as an Industry, we mostly account for horizontal deflections and only vertical allowances in the wall build up. In some instances, vertical deflection needs to be taken into consideration

Vertical deflection has traditionally been taken up in the head track of a wall system, where a deflection head track slips over the steel studs, but is not connected to the studs or the plasterboard. This allows the head track to move up and down relative to the rest of the wall, allowing for +/- 20mm of vertical deflection, which is arguably more than enough in most cases. Traditionally, vertical movement from the floor or structure above is accounted for in this way, stopping damage occurring to the top of the wall. Certain projects require more vertical deflection allowance than a deflection head track is capable of providing for. The reasons for vertical action include high wind or snow loading on purlin



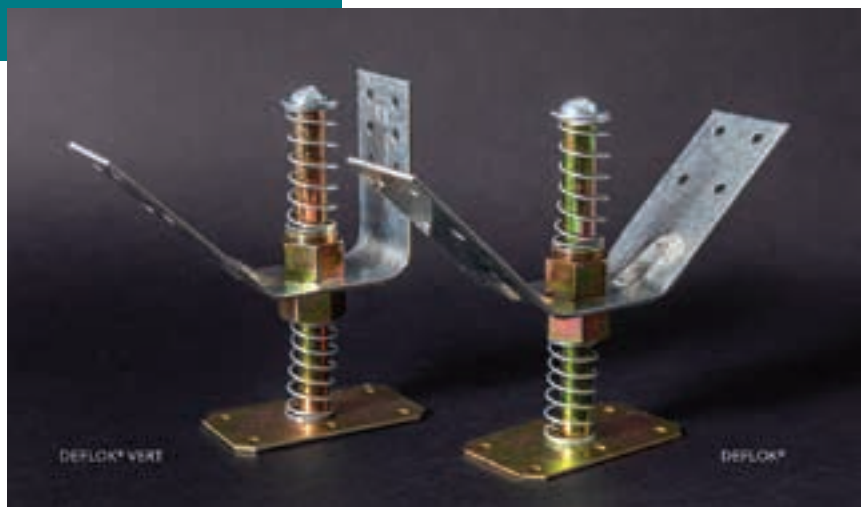
roofs, seismic conditions in the area the building is situated or where a project has been engineered to a high vertical deflection requirement.

TRACKLOK® Flat has traditionally provided a simple and robust way to deal with vertical deflection issues, by bracing walls against each other, not

connecting to the structure over and therefore allowing for unlimited vertical deflection.

Since 2017, the TRACKLOK® technical design team has been working with our engineering team and industry professionals to develop the DEFLOK® vertical deflection solution.

DEFLOK® can take all the lateral loading the industry has come to expect from the TRACKLOK® range of wall braces, while operating at the full extension of the brace.



The DEFLOK® solution is an elegant, tested and sealed unit that accounts for a full + or – 35mm of vertical movement. It has been physically tested, to have 241 KGF of capacity through the full range of vertical movement.

DEFLOK® can take all the lateral loading the industry has come to expect from the TRACKLOK® range of wall braces, while operating at the full extension of the brace.

This means you can swap out TRACKLOK® and use DEFLOK® where vertical deflection is required, purlin roof, glazing section, aluminium headtrack – feel free to use our plan mark up service which you will find online at www.tracklok.com

The system has been designed, so there is no way the brace can come apart at maximum deflection, this is critical when dealing with high deflection projects.

Spring technology has been chosen to hold the brace in the neutral position, making installation simple, while also bringing the unit back to neutral after a vertical movement has occurred.

Aluminium head tracks and glazing line, which typically have little allowance for vertical deflection, benefit greatly from the superior performance of DEFLOK®. Additionally, we have worked on the base plate so you can install the same product onto steel, aluminium and timber headtracks.

DEFLOK® is available in the VERT configuration to help avoid services.

With the reputation as the leader in commercial wall and ceiling bracing worldwide, TRACKLOK® Ltd believes #testingmatters and we invest heavily to ensure you can put your trust and reputation on our products, because they work for you.





We don't let in just any old builder.

It's not that easy to join NZCB, which is exactly why you should.

NZCB has the highest joining standards of any building association in New Zealand. Our members are all trade qualified builders with proven experience on high quality builds. Join us and as well as getting access to member-only tools and training, you'll have an easy way to show your clients that you're up there with the best.

TO FIND OUT MORE ABOUT
BECOMING A MEMBER, CALL

0800 CERTIFIED
(0800 237 843)

OR VISIT OUR WEBSITE

nzcb.nz

Minimum wage rises by \$1.10 on 1 April 2021

The minimum wage is going up from \$18.90 to \$20.00 an hour. Here's what you need to do.

When: 1 April 2021

What: The new minimum wage rates, before tax, are:

- Adult - \$20.00 an hour (up from \$18.90)
- Starting-out - \$16.00 per hour (up from \$15.12)
- Training - \$16.00 per hour (up from \$15.12)

Minimum pay rules

Why: By law, the government must review the minimum wage rates every year.

What you'll need to do:

- If you do have staff on minimum wage, send them a letter or email to let them know about the increase.
- If any workers are on starting-out or training wages, now is a good time to check when they'll be eligible to move to the adult rate.
- If you pay staff minimum wages, recalculate your budget for the rest of the year, as you'll be paying out more in wages. To work out the updated cost of your employees, use the Employee

cost calculator.

- Check that any affected employment contracts are updated.
- Talk to whoever runs your payroll system to make sure they're ready for the changes.
- If your payroll and employment agreements are a few years old, you can use this as a chance to update them using our free and easy tool, Employment Agreement Builder. Note that it is a legal requirement to have a written employment agreement with all your staff.

Minimum wage

Minimum wage rates apply to all employees aged 16 and over, who are full-time, part-time, fixed-term, casual, working from home, and paid by wages, salary, commission or piece rates (some exceptions).

The minimum wage applies to all hours worked. There is no minimum hours requirement. For example, an employee who works only 2 hours at a time must still get the minimum wage for each of these hours, unless the employee and employer have agreed to a higher rate in the employment agreement. Payments for call-outs should also be negotiated in the

employment agreement.

Employees have to be paid at least the minimum hourly wage rate for every hour worked:

- Salaried employees can divide their pay by the number of hours they work in a pay period to make sure they earn the minimum wage.
- Wage earners can check that their hourly rate is at least the minimum wage and that any extra hours they're asked to work are also paid at least the minimum wage. Employers and employees may agree to any wage rate as long as it's not less than the relevant minimum wage rate. For example, starting-out workers must be paid at least the minimum starting-out wage rate, and trainees over 20 must be paid at least the training minimum wage rate.
- Employees paid piece rates must still be paid the minimum wage for each hour worked.
- The minimum wage does not apply to people who have a minimum wage exemption permit.

Employment Agreement Builder:

<https://eab.business.govt.nz/employmentagreementbuilder/startscreen/>

New Zealand Government – Ministry of Health Update

How our COVID-19 vaccine rollout will work



We will have enough vaccines for everyone in New Zealand. People at greater risk will be vaccinated first.

Latest updates

There will be strict criteria for early vaccinations for people who need to leave New Zealand on compassionate grounds or for reasons of national significance.

COVID-19 vaccine for urgent overseas travel: <https://covid19.govt.nz/updates-and-resources/latest-updates/covid-19-vaccine-for-urgent-overseas-travel/>

Our vaccine rollout plan

We plan to:

- supply enough vaccine to protect Aotearoa and the Pacific
- protect Māori, Pacific peoples, and other groups at greater risk of COVID-19
- make it easy for people to get vaccinated
- put safety first with all COVID-19 vaccines
- ensure we are prepared for future outbreaks
- support New Zealand's contribution to global well-being.

The best way to protect you, your kaumātua and whānau is to get vaccinated.

Vaccines being used in New Zealand

The **Pfizer/BioNTech vaccine** is the main COVID-19 vaccine being used in New Zealand. The Government has secured enough doses for everyone.

Learn more about the Pfizer/BioNTech vaccine : <https://covid19.govt.nz/health-and-wellbeing/covid-19-vaccines/covid-19-vaccines-in-new-zealand/vaccines-being-used-in-new-zealand/>

People under the age of 16 are not included for now. Limited data is available for this age group as they weren't part of the clinical trials.

When you can get a vaccine

These dates are estimates — the actual start times will depend on when vaccines are delivered. Changes may also happen if we get new information that affects how the rollout will work.

Find out when you can get a vaccine: <https://covid19.govt.nz/health-and-wellbeing/covid-19-vaccines/getting-a-covid-19-vaccine/find-out-when-you-can-get-a-vaccine/>

Group 1 — Now onwards

Border and managed isolation and quarantine (MIQ) workers

The first people to be vaccinated are people working at the border or in MIQ, and the people they live with (household contacts).

Group 2 — from late March

High-risk frontline workers and people living in high-risk places

You are in this group if you:

- are a high-risk frontline healthcare workers
- work in a long-term residential environment
- live in long-term residential care
- are an older Māori or Pacific person being cared for by whānau
- live in the Counties Manukau DHB area and are over 65, have an underlying health condition or disability, are pregnant, or are in a custodial setting.

Group 3 — from May

People who are at risk of getting very sick from COVID-19

You're in this group if you are:

- aged over 65
- have a relevant underlying health condition

- disabled
- an adult in a custodial setting.

Group 4 — from July

Everyone

You're in this group if you're aged 16 or over.

Where vaccinations will happen

We're committed to putting in place the right systems and services, so it's easy and convenient to get a COVID-19 vaccine.

Border and MIQ workers

You will get your vaccine at or near the place you work. The people you live with will be invited to get their vaccine at a range of places.

High-risk frontline healthcare workers

You will get your vaccine at or near the place you work.

Workers and residents in long-term residential environments

You will get your vaccine at or near your facility.

People in the Counties Manukau DHB area

Different options will be available, including community clinics and pop-up centres.

Other options

We will offer different options to make getting a vaccine as easy as possible. These include:

- pop-up centres
- GPs
- Māori and Pacific providers

- mobile clinics
- community clinics.

Requesting an early vaccine

If you need to travel outside of New Zealand, you can apply for an early COVID-19 vaccine on compassionate grounds or for reasons of national significance.

Learn more about applying for an early vaccine : <https://covid19.govt.nz/health-and-wellbeing/covid-19-vaccines/getting-a-covid-19-vaccine/apply-for-an-early-vaccine/>

The COVID-19 vaccine is free to everyone in New Zealand. Do not share your bank details with anyone offering you the vaccine for a fee.

How we're making sure everyone gets access

COVID-19 vaccines will be free and voluntary for everyone in New Zealand aged 16 and over, regardless of their visa or citizenship status. Any information collected will not be used for immigration purposes.

During 2021, we will be supplied enough vaccines for everyone in New Zealand and the Pacific to be protected against COVID-19.

The role of Māori and Pacific health providers

The Government is committed to upholding and honouring Te Tiriti o Waitangi. Partnership, tino rangatiratanga, options, equity and active protection are all a strong focus.

While all health providers are responsible for vaccinating the Māori

and Pacific people in their communities, we know Māori and Pacific providers hold trusted relationships with the whānau they serve. These providers will play an important part in making sure Māori and Pacific people get vaccinated.

We will partner with Māori and Pacific providers so they can deliver tailored and targeted approaches to their communities as part of the wider COVID-19 vaccination programme rollout.

The Government has committed dedicated funding and resources for Māori and Pacific providers and communities to prepare for this.

Become a vaccinator

We're looking for extra vaccinators to support the COVID-19 vaccine rollout. If you're a retired health professional or not currently working in the health workforce and want to volunteer, visit the Ministry of Health's website to register your interest.

Travel and the border

At this stage, it isn't clear how the availability of vaccines here and around the world will influence changes to New Zealand's border controls.

We know the vaccines protect individuals from the effects of the virus. However, it's too early for researchers to confirm whether a vaccinated person could still transmit COVID-19 to someone else.

Until we know for sure, we need to keep our current border settings.

To get ahead in 2021, you can't just go with the flow

Going with the flow will only get you so far. If you really want to get ahead - and build a business that will thrive long term - that requires another level of thinking.

Here's why:

Problem 1: Tradies are "busy" but is it "good busy"?

We are seeing high demand right now which is better than scratching around for the next job.

But being busy brings another set of problems.

Problems like more mistakes, your team getting burned out, staff leaving, too many re-dos on jobs, upset customers, or disappearing margins.

You might be working big hours, missing out on family time, feeling overwhelmed, and neglecting your health.

If you are experiencing this kind of busy, that's not the good kind.

If the price of building a successful business is your family then that price is far too high.

And let's not forget: busy is only good if you can keep the extra profit.

Problem 2: Uncertainty is the new norm. Nothing is guaranteed.

If 2020 taught us anything, it's that

we don't always know what's around the corner.

Sure, things are good here in NZ. But you're also probably noticing that prices are going up, it's harder to get some supplies. Job scheduling is one big headache you're never really free from. Not to mention Covid and lockdowns could pop up again anytime.

Predictability is hard to find these days. However the more you can control and anticipate - the less exposed you'll be - and the more opportunities will be available.

Here are some time-honoured principles that will help you keep your business moving forward and ahead of the competition regardless of what happens next.

1) Is there enough oil in the engine? Check oil regularly.

Inside the engine of your business, there are a lot of moving parts, and oil is what keeps all the parts running smoothly and not seizing up. Less friction, less stress, less harm.

Think of oil as the cash flowing through your day to day business. You need to have enough at all times. If you've ever been a little short to pay wages (and most tradies have at some point) you know how stressful it can be.

Problem is, when you're taking on more and more work, cashflow gets a little harder to control - with a lot more cash coming in and cash going out.

The risk is you can easily run out of cash to keep operating. This is a huge reason why tradie businesses get into trouble.

Make time each week to check cashflow. Good cashflow makes it easier to handle surprises like clients not paying on time, unexpected cost blowouts on jobs, delays, and mistakes.

While things are good you should also be putting money aside every month in a separate account as a cash buffer.

This gives you options others won't have, and the ability to move quickly to take advantage of opportunities to grow. Like buying more gear to meet demand and bringing on new team members and being able to pay them top rates.

2) Put supporting players in the game.

Have you checked out that doco on Netflix "The Last Dance"? It shows the journey of Michael Jordan and the Bulls winning a stunning six NBA championships.

Michael Jordan is a superstar. One of the greatest of all time. But in the early years his team couldn't win a championship

until they had the right supporting players, Scottie Pippen, Steve Kerr, Dennis Rodman, Toni Kukoc...

One star can't do everything. You need the best team to win the game.

With the right team you can handle the extra workload, maximise the opportunities, and deal with whatever pressure comes your way.

Staff are the backbone of your operations. You need them to be performing at their best, be reliable, accountable.

So is your team meeting their full potential? Do they have all the training and skills they need? Are they getting the right guidance and support from you?

How strong is your bench, do you have the right advisors to bring into the game when you need them? From the accountant to your debt collector?

What about the coach? Do you have a Phil Jackson who can show you the winning plays - or are you trying to work it out on your own?

3) Conduct temperature checks.

In this environment, staying in control is the key to a healthy business. The most effective way to do this is to take regular temperature checks.

It's like this: The doctor uses temperature as an indication that you're unwell. If you have a fever, it's a sign something needs further investigation.

In a tradie business there are important indicators to check the temperature of the business. Like sales, gross margins,

profit, cashbook balance (way more reliable than your bank balance), work booked ahead... to name a few.

Keep checking your business to make sure it's in good shape and fighting fit to take advantage of the opportunities - not sick and slow to move.

4) To have a better business, make a better you.

A business is always a reflection of the business owner/s. Their strengths and weaknesses, the way they think, good or bad, the business will magnify it.

So the better you are, the better your business is.

Sometimes people need accountability to work on a few hot button issues that would relieve pressure, and to become the best version of themselves as a business owner.

Great things to work on with your coach would be:

Your mindset and accountability to keep your eye on the prize.

Your leadership skills and how to keep your team strong and on the same page.

Getting a better handle on managing your time.

Learning how to say no instead of over-committing yourself.

Because you can't work fifteen hours a day and be okay. Life is too short.

Hard work is good. But when it gets out of balance, that's when you're going to struggle to show up like you need to. Burnout will send your business

backwards, and you should have a plan to avoid it.

5) Watch the signs. Stay ahead. Stay flexible.

Tradies are some of the hardest working people around.

This sometimes means they are so busy working that they miss the bigger picture.

Some signs are obvious like another lockdown. Others are more subtle like the market seems to be changing, clients are asking for different things.

If we're not paying attention we'll miss the signs and get caught by surprise with things we didn't see coming.

As business owners we can't afford to wing it. This is your livelihood, and you have a lot of people relying on you to do it well.

So be alert and watching for signs all the time. It won't mean you get it right every time, but will help you stay control so that you can make the strategic moves.

If you are busy and growing, it's even more important to find time for high-level thinking. Even 10 minutes a day can make a big difference.

If the captain is in the engine room, instead of where he should be, steering the ship, the chances of crashing are higher.

If you need a mentor to show you how to avoid the rocks then book a time and lets chat: <https://nextleveltradie.co.nz/nextstep/>

Finding contracting work

Long, unplanned gaps between your contracts is every contractor's worst fear. Take these 10 steps to help you find the next contract and build your reputation.

1. Use your networks

Many contracts are found by word of mouth. The more you put yourself out there, the more contracting work you'll hear about. Approach:

- people you've worked with
- friends and family
- relevant professional associations
- contacts on professional networking sites, eg LinkedIn.

Let people know you're looking for work, what you're looking for and when, and your skills.

Building your networks takes time. Check in with people regularly, not just when you're looking for your next contract.

2. Build a good reputation

In contracting, your reputation is everything. Do a good job and your next contract will be much easier to find. If you don't have the right skills to do a contract, be honest — no matter how much you want the work.

People often judge contractors more critically than other team members. So remember to always be professional.

3. Make time to look for your next contract

Budget and plan time to network and look for contracts. Meet people for coffees, speak to agencies and keep an eye on industry news and jobs sites.

**In contracting,
your reputation
is everything.
Do a good job
and your next
contract will be
much easier
to find**

4. Use recruitment agencies

A good recruitment agency knows when and where contracts are coming up before you will. Choose agencies that specialise in your industry. Register with a few agencies. As you go, you'll probably favour one or two that best understand your situation and skills.

Help getting the hours and rate you'd like. Recruitment agents can help you understand the market and negotiate terms of your contract. This can be useful if you feel awkward talking about money — asking other contractors with similar skill sets what they would charge for a piece of work can be useful here too.

Recruitment agents can also tell you about things you might need, eg professional insurance.

Agencies add fees to your rate. So if you contract directly with an organisation, rather than through an agency, you may have a better chance of getting a higher rate. You can use a mixture of agencies and direct contracting — you don't need to use one or the other.

5. Keep your CV up to date

When contracting, you'll need to be able to send out your CV at a moment's notice. Make sure the information is current and that it can be easily tailored to suit different roles. Keep a list of skills and experience you can quickly insert, based on what the client is looking for.

Send your recruitment agents an updated copy of your CV each time you change it.

6. Search job sites

Some contracts are advertised on online jobs and tenders pages, eg the New Zealand Government Electronic Tenders Service (GETS). It's worth keeping an eye out and signing up for emailed job alerts.

Government tenders(external link) - GETS

Tips for tendering

7. Be flexible

The more flexible you are, the bigger the pool of contracts you can choose from. Don't rule out working for organisations you wouldn't consider if you were looking for permanent work.

Also be flexible about your rate — especially if you're just starting out. Don't undersell yourself, but be prepared to have a range.

8. Show you understand the client

People often hire contractors to fill a gap, solve a problem or tackle a job that urgently needs doing. Show clients you can quickly fit in, get the job done and have the skills to address whatever it is they need. This will help build your reputation.

9. Don't get too settled

When your contract keeps being extended, it's easy to get complacent. Don't. A month or so before the end of each contract, start lining up your next job.

Give yourself as many options as you can — phone your agencies, meet people for coffee and keep a close eye on the market.

Think about if you want to stay

When you're offered a contract renewal think hard about whether you really want to stay. Uncertainty about your next contract can make it hard to walk away from a sure thing. But it may not be in your best interest professionally, or otherwise.

It's common to have gaps between contracts. Budget for being out of work for at least two months a year and have a buffer of savings to cover unplanned gaps.

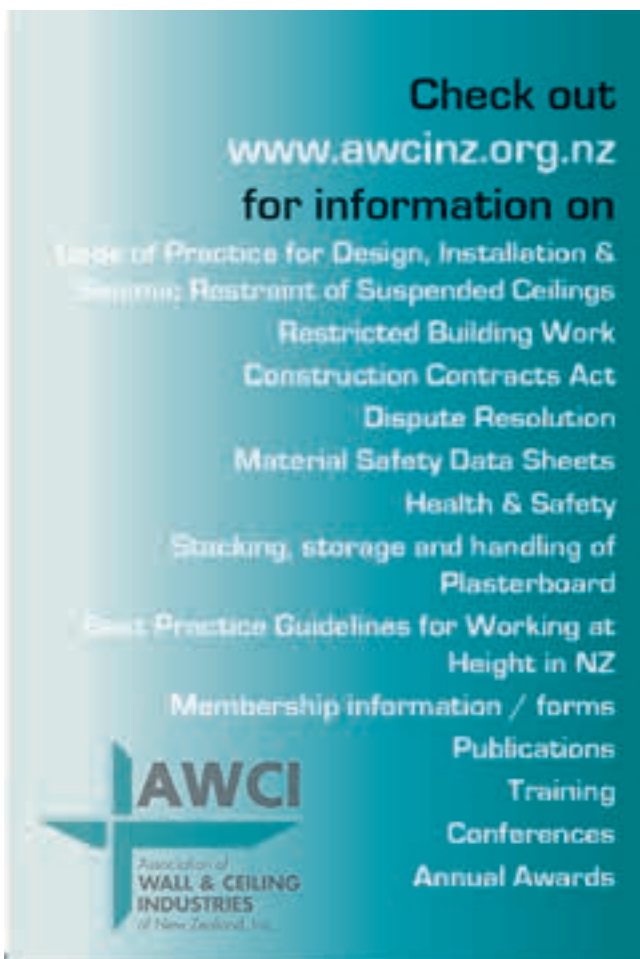
Managing your finances

Setting your hourly rate

10. Think about the time of year

If you're deciding between two contracts, pay attention to when each one ends. For example, it can be hard to get new contracts between December and February, when organisations wind down for Christmas and summer.

If you contract to government agencies, there can be lean pickings in the run-up to an election.



What to think about before you start contracting

There are many benefits to working as a contractor — it can pay better than doing a similar salaried job and be more flexible. But there are hidden costs to think about, too. Here's where you'll find tips, information and common mistakes to help you decide if going contracting is for you.

What is a contractor?

Being a contractor means you:

- are self-employed
- choose what work you do
- choose how — and sometimes where — to do your work
- are responsible for paying your tax.

There are similarities with being in a salaried job, eg you may do the same job a salaried person does. But there are differences that may mean contracting is not for you, eg gaps between contracts that you can't control. Ask yourself the following questions before you decide:

Why become a contractor?

Some people become contractors out of choice, eg to use their skills to earn more than they could in a salaried job. Others do it because they find themselves out of permanent salaried work, eg after being made redundant.

Will it suit my personality?

Contracts can be as short as a few weeks or be carried on, sometimes for years. You'll need to handle the stress

that may come with any gaps between contracts — short and long, expected and unexpected.

It can take time to get used to new work cultures and ways of working. Contracting suits people who can adapt quickly and easily to new situations.

If you find out that you prefer being an employee, remember you can always change once your contract ends.

Business structure overview

Sole trader or company?

If you're contracting, you can choose to be a sole trader or start a company. There are pros and cons to each option, so it pays to understand what each would mean for you. Our Choose Business Structure tool can help you make the right choice.

Becoming a sole trader

Starting a company

Choose Business Structure tool

Contractor versus employee

When you're contracting, you should have a "Contract for Services" with your client. If you have an employment agreement — even if you're only with the organisation short term — you're classed as an employee for the length of your agreement. You'll have tax and ACC taken from your pay, and get paid sick leave and annual leave as a permanent employee would.

What to watch out for in contracts

Hiring contractors vs employees

Hidden costs

It's a common mistake to assume what you'll earn in a year simply by looking at your contract rate, eg \$75 per hour X 8 hours a day X 5 days a week X 52 weeks a year = annual income of \$156,000. There are several costs to include first, eg covering your own sick leave and ACC.

Fractured income

If you're contracting, you may have to get used to unplanned gaps between the end of one contract and the start of another. If your skills are in demand, you can take advantage of these gaps by turning them into holidays. However, it's normal to want to have continuous work — and get stressed when you don't have it.

Keep alert when working for any clues to what will happen with your contract. You should start looking for more work at least a month before your contract is due to end.

To give yourself peace of mind, save a buffer of up to three months' income in case of unplanned breaks between contracts.

Sick leave

As a contractor, you don't get paid sick leave. It's a good idea to budget for at least five days a year when you're too sick to work — and won't get paid. Make sure you include this in your budget and when working out hourly rates.

Public holidays

As a contractor, you don't get paid for public holidays that you don't work. Make sure you include this in your budget and when working out hourly rates.

There are 10 national public holidays, plus one anniversary day per province, eg Auckland Anniversary Day. You may be able to work those days — especially if you work from home — to make up set hours you have agreed with a client, eg 40 hours a week. But you won't be paid above your hourly rate.

If you work at your client's workplace, check if it's open on public holidays, eg between Christmas and New Year.

KiwiSaver

As a contractor, you are not automatically enrolled in a KiwiSaver retirement savings scheme. You must set that up and pay into it yourself.

It's a good idea to think about your retirement plans, eg how much you plan to save for it, to work out how much to pay into your scheme.

Retirement planner — Sorted KiwiSaver if you're self-employed or a sole trader — Workplace Savings NZ

Upfront costs

Unless you're contracting for clients who expect you to use your own equipment, eg tools, you may have few set-up costs.

If you are going to work from home and need to set up and equip an office, you can claim back these costs as tax expenses.

Check out our visual guide to claiming expenses when you work from home.

Getting loans

Borrowing money from a bank, eg for a mortgage or a car, can be harder if you're a contractor. You'll probably need:

- a history of continuous work, eg two years
- buffer savings, to show you can pay your mortgage even when out of contract work.

CASE STUDY

MINDING THE GAPS

"When I started contracting I was surprised at the end of the year that I hadn't earned more," says long-time IT contractor Stephen. "I'd negotiated a pretty good rate and lined up a second contract to start three weeks after my first one ended, so I thought 'Sweet, I'll take a holiday:'"

But a delay starting the second contract turned a three-week gap into two months.

Hourly rates

It's important you set a realistic hourly rate for your contract work. It needs to cover all your expenses and hidden costs, eg sick leave and public holidays. If you set your rate too high it could put off future clients. Setting it too low could leave you out of pocket.

Managing your finances

When you start contracting, it can be a good idea to discount your hourly rate while you build your reputation.

You may also need to agree to a slightly lower rate for longer contracts, eg 12 months.

How to work out your hourly rate

It's easier to settle on your rate when you have been contracting for a while and have a better feel for the market. If you're starting out, a good method is to take the rate you would earn from a similar salaried job and add at least 20 per cent, eg:

- \$50 per hour salaried rate
- + 20 per cent
- = \$60 per hour contract rate

The increase covers things an employer would pay for if you had a salaried job, eg:

- annual leave
- sick leave
- public holidays
- ACC
- expenses

Things to ask an accountant before you start

You have thought through the pros and cons of becoming a contractor and want to get started. You'll want to make sure you set yourself up correctly, so unless you're a financial expert, it's a good idea to talk to an accountant. Questions to ask them might include:

- Should I work under my own name — as a sole trader — or as a company?
- Is it worth me registering for GST?
- How much should I put aside for GST and income tax?
- How should I pay my tax?
- What records do I need to keep?
- What expenses can I claim?

Business structure overview

GST

Keeping tax records

Claiming expenses

Common mistakes

- Not putting aside enough money for tax and ACC — you should save this from every invoice that's paid to you.
- Leaving it too late to pay your tax — whether it's GST or income tax, not paying on time could cost you more in penalties.
- Not getting advice up front — getting the right advice at the right time is crucial for contractors.
- Experts can help you to set yourself up so you don't keep making the same mistakes, eg saving the right amount for provisional tax.
- Not sending invoices on time — if you don't send an invoice, you won't get paid. Send it as soon as you can, eg at the end of your working week if you're invoicing weekly.
- Not having your hourly rate high enough — it should cover all your expenses, your cost of living and things paid for by an employer in a salaried job.
- Not making time for record keeping and administration — if your records are a mess it's easy to miss key dates and lose documents Inland Revenue may need.

What exactly does work-life balance mean?

You are likely to hear the phrase “work-life balance” almost every day. The expression might describe the idea about employers offering their employees flexible and accommodative working hours or employees maximising their time off from work.

Ideas about **work-home balance** differ among people. It becomes difficult to have a universal definition since the idea about “work-home balance” is personal.

Additionally, the definition keeps changing with time, and between **different generations**. The baby boomers’ definition of “work-home balance” is different from that of Generation X and Millennials.

An Evolving Ideology

According to **Forbes**, work-life balance is an ever-evolving idea as the workforce keeps changing. Most baby boomers have retired or are on the verge of retirement. Generation Xers are also becoming fewer.

It is the Millennials who make a large proportion of the workforce. The numbers are expected to hit



75 percent by 2025. Therefore, it is paramount that we redefine the meaning of work-life balance.

What Is It?

Work-life balance does not mean a 50-50 situation or balance between your work life and personal life. Below are some workable definitions.

Work-life balance refers to an equilibrium state, where one effectively balances work or career demands and those of their personal life. An individual who **lacks a work-life balance** has more work and home obligations, works longer hours, and lacks personal time.

According to **hrzone**, work-life balance defines how well a person prioritises personal and career demands, and how much work is present in one’s home. It is best to create a schedule that creates a balance between your work and personal life.

What Is It Not?

The literal interpretation of work-life balance would not stand here. **It is not creating an equal balance between work and home or personal life**. Life is fluid. You cannot schedule the same amount of time for the two aspects of your life.

Work-life balance is not a timetable kind of endeavour. What works for you today might be ineffective tomorrow -your work-life balance changes every day, and during every stage of your life.

Furthermore, people have their unique work-life balance routines. Things that work for someone else cannot or might not work for you since our priorities differ. Create a personal plan and benefit fully.

Work-Life Balance in Your Business

Establish effective **work-life balance strategies for your business** to maximise your employees' productivity. Know what motivates your employees to work and engage positively according to company principles.

Employee-specific factors, such as employee personality and their stage in life play a role in establishing a workable work-life balance. So does the type of work and the environment within which your business operates.

However, take note and be conscious of the changes in your business that will mandate a change in your work-balance strategy. For example, you will have to devise a new work-life balance approach with new employees.

How Do You Create a Work-Life Balance for Small Businesses

Busy schedules should not deter you from maintaining a work-life balance.

Below are some tips for creating the elusive balance for your business.

• Set Boundaries

Setting clear boundaries with every business stakeholder is critical in creating a balance within your business. Concrete communication structures and policies help you set boundaries with customers, employees, and other stakeholders.

• Create Rules and Follow Them

Set rules that you, as the business owner, will work by and follow. Define work things you cannot do during personal time and vice versa. Always review the rules to ensure you work by them.

• Formulate and Emergency Plan

Develop a way of testing and determining what situations qualify as emergencies. An emergency can call for you to break boundaries or bend the rules.

• Consistency is Key

Be consistent in your actions to adhere to your rules and maintain boundaries. Do not back-slide lest you start all over again.

• Take Breaks

Give yourself regular breaks from work to avoid stress and burnout. **Schedule time** for everything and spend enough time on personal or non-work-related activities.

A Positive Work-Life Balance Is Beneficial To You

Work-life balance defines a healthy workplace. Individuals who maintain a work-life balance suffer from lesser **stress or burnout**. Stress paves the way for other conditions, such as depression, burnout, hypertension, and heart issues, that are detrimental to the individual and the company.

Burnout and stress are linked to psychological issues and even physical problems at extreme levels. An employee who works many **overtime hours** risks suffering from burnout. Burnout negatively impacts productivity.

Conclusion

The idea of work-life balance is diverse. Whatever works for you might not work for other people. This gives it many and varied definitions. Finding a balance between work and personal life is a challenging feat. Covid-19 affected work-life balance for small and medium businesses. The sudden disruption of regular activities made it difficult to balance our affairs well.

A positive work-life balance is beneficial to you and your business. Use the tips above to create the balance for the betterment of your business.

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