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INFORMATION: ADVERTISING AND PUBLISHING
Garry Bates, Association Manager
Mobile: 0274 904 260
E: garry@businesswest.co.nz
W: cphb.org.nz/magazine

www.westaucklandbusiness.co.nz

BUSINESS WEST:
MEMBERSHIP ENQUIRIES
Michaela White
E: membership@businesswest.co.nz
W: westaucklandbusiness.co.nz/membership/

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CHAIRS REPORT

So, big sigh, we have made it through the winter months. At the time of writing, we are just 4 short days away from the commencement of Daylight Saving, hopefully the ushering in of the longer summer days, and a continued turnaround and improvement in the business sector.

I think most of us can affirm that it has been a harsh winter, not so much climatically, instead the relentless pressure, and economic uncertainty that has rested on the shoulders of every business; the need to keep the doors open in the face of tougher trading conditions, and to stave off the inevitable needs to remove cost out of the business, including the reduction of workforce.

Whilst from an economic standpoint we might not be out of the woods yet, we can but hope that with an easing of the inflation rate, interest rates showing signs of softening, that these are all early indicators that the worst may in fact be behind us.

This will be the last magazine to go to print before we head into the AGM next month on 24th of October, and amongst highlights that will be shared, I am delighted to say that the most significant project that we undertook this last year, the deployment of CCTV across the BID. The cameras are now in operational and final configuration activities are being completed.

As the country continues to grapple with unacceptable levels of crime and delinquency, we want to ensure that we are taking steps to keep our business community safe. The system which is shared with Police will provide not only a deterrent, but also supply valuable information to assist with the identification, and hopefully the successful arrest and prosecution of offenders.

Due to a clash of events occurring last Wednesday night, I was not able to stay for the entire BA5 which had been kindly hosted by ASB at their premises on



MICHAEL POWELL

Lincoln Road. We firmly believe the BA5 is a valuable event, providing the opportunity for businesses in the area to come together, support each other, network, and have some fun.

It is always heartening to see the number of new businesses coming along to experience the event, and of course we are grateful to the support of sponsors and those businesses who make the event possible.

Wishing you all the best in business and health.

MICHAEL POWELL, CHAIR BUSINESS WEST
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WOMEN IN BUSINESS the ConnectHer platform

On a beautiful Spring morning in August, Business West proudly launched the 'ConnectHer' platform, dedicated to the support, growth and development of Women in Business. This vibrant morning event saw an enthusiastic turnout, signaling that ConnectHer is set to achieve its objectives of fostering Connection, Collaboration and Championing women in business.

From the moment attendees walked through the doors, the energy was palpable! The room was filled with laughter and inspiring conversations, with women from various industries, each with unique backgrounds and experience, coming together with common objectives.

The event was about connecting and learning. International award-winning speaker, Business and Leadership Coach and owner of 'She Says So' Cath Vincent spoke as well as owner of Arteria Creative and branding expert, Natasha Wells.

These talented speakers had everyone captivated

as they gave new perspectives and ideas, as well as practical advice which was relevant to everyone and resonated on both professional and personal levels.

Of course, The Alderman did not disappoint with the food and coffee! - this beautifully renovated venue was the perfect environment for this event, and we look forward to hosting the next one there too.

We were excited to host this event with support from Forsyth Barr, who are solid supporters of women in business. Babich Wines also made sure that no one left without a special gift to take home!

It was a fantastic opportunity to hear more about what women are out there doing and achieving in business and in the community. Please do share these stories with us, so we can ensure we do what we can to champion you and your business!

Be in the know - E: comms@businesswest.co.nz - to ensure you're on the mailing list.





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IS THAT GUARANTEE ENFORCEABLE?

Guarantees are a good way to ensure that when you deal with a company, or a person who might not be able to pay their debts, you aren't left unpaid and without a remedy. They are often the key factor that allows a deal to proceed so it's very important that they are reliable.

The Supreme Court has recently emphasised the importance of ensuring that guarantee documents are in the correct form at the beginning of a transaction. It's also a good illustration of the many twists and turns that can occur in a Court case.

The Court concluded that "the loan agreement makes it clear that a separate [guarantee] document to that effect is required... In the absence of that further document, no guarantee liability arises." This means that the guarantee did not meet the legal requirement that the guarantee be in writing.

On the second issue, the Court agreed with "the default position that, where a purported guarantee document

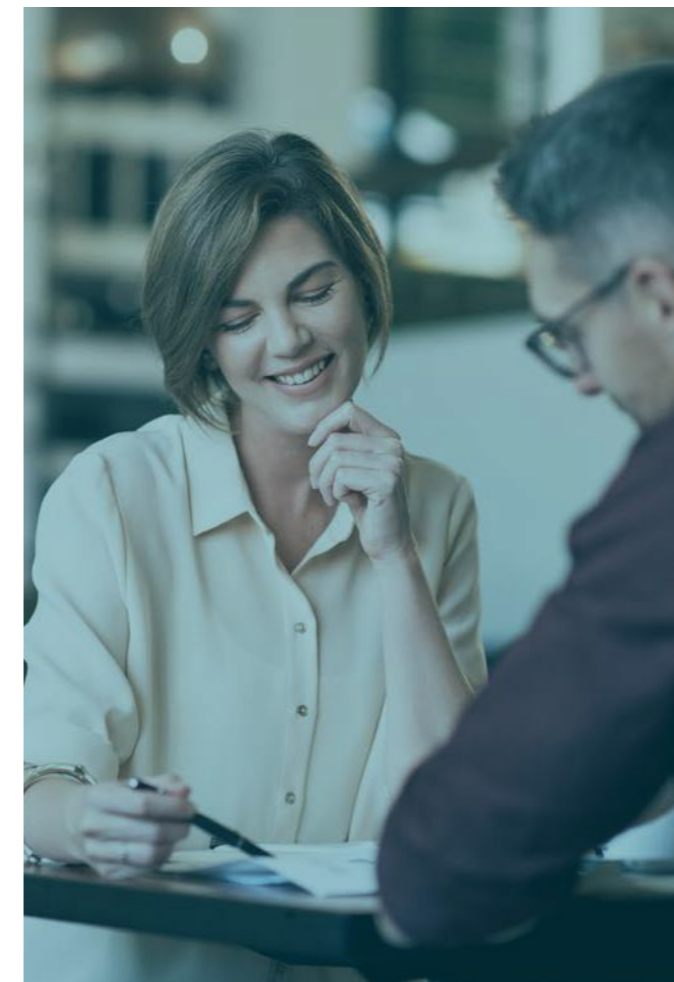


shows on its face that more than one guarantor is required to sign and only one does, the one who signs is not liable."

On the third issue, the Court noted prior cases where representations by a guarantor made it unfair and unconscionable for the guarantor to rely on a technicality to sidestep their liability.

Key Lessons

Key lessons are the importance of ensuring that the documents prepared in a transaction are tailored for the situation and carefully checked, that anything required by these documents is properly completed (such as signing other documents), and that a guarantee may not be enforceable until all the guarantors have signed it.



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THANK YOU TO Spark Business Hub Waitakere

BA5 August: As one of 12, Owner Operated Business Hub regions in NZ - Mike Hannan has owned Hub Waitakere for almost 8 years employing a team of 16, to manage his business clients. This ensures a business owner's mindset and speed of decision making as a unique Telco service model for the SME market.

The Business Hub services the Auckland West market with the full suite of Spark's Telco offerings, enhanced with its procurement buying power, and supported by the ability to deploy full IT services to drive business efficiency, productivity and security.

This enables the experience and expertise of the Hub to look holistically at how their clients operate and ensure best in class solutions across IT & T are made available and managed with clear accountability



THANK YOU TO ASB Commercial Banking

BA5 September: was hosted at their Regional Centre West, see the feature on pages 16 & 17. ASB is committed to accelerating the progress of businesses in West Auckland. Their knowledgeable and experienced locally based relationship managers take the time to know you, your business and industry providing you insights and ideas to help you achieve your business ambition.

The bank offers an extensive suite of financial services, including access to specialist support together with their innovative technology & resources to increase productivity and effectiveness.

Partnering with ASB allows businesses in West Auckland to leverage ASB's deep understanding of the local landscape and beyond to achieve growth and productivity objectives. ASB is committed to supporting businesses every step of the way, helping them keep one step ahead and reach their full potential.

All images by Caroline Ducobu Photography.



Lettie Bright from Hospice West Auckland speaks to the audience



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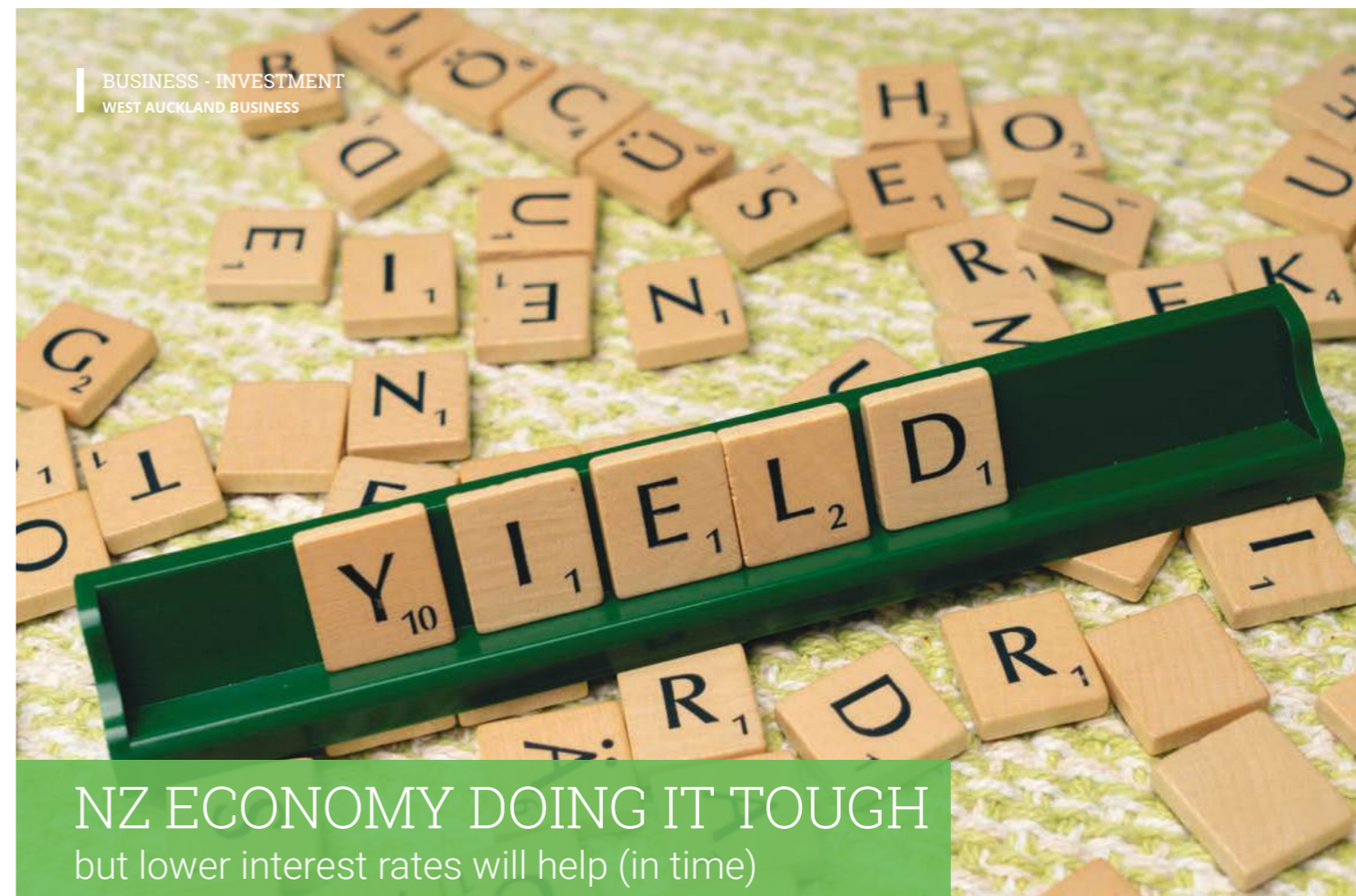
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NZ ECONOMY DOING IT TOUGH but lower interest rates will help (in time)

This article was prepared as at 31 August 2024 and provides market commentary for the three-month period ending on that date.

In New Zealand, the equity market, which has long been in the doldrums, saw a spark, with the S&P/NZX 50 gaining nearly 6% for the month of July.

Takeover activity, along with rising expectations of the Reserve Bank of New Zealand (RBNZ) interest rate cuts, provided a boost. However, while the market did welcome the rate cuts when they arrived, the recent company reporting season has tempered some of the enthusiasm.

Companies continue to highlight a difficult operating environment, and, while lower interest rates are helpful, it will take time for these to flow through to improved economic activity.

The New Zealand economy is in a considerable slump. While headline economic growth in the March quarter saw a modest economic expansion of 0.3% year-on-year, per capita growth paints a grimmer picture, with a decline of 2.4% year-on-year. More timely data suggests that economic activity fell through the June and September quarters - which would put New Zealand back into a technical recession (when economic growth falls for two consecutive quarters) for the third time in two years.

Business insolvencies are rising and many households are struggling to keep up with debt payments. The New Zealand labour market continues to weaken and the

unemployment rate rose to 4.6% as at June 2024, and is expected to rise to around 5.5% in the year ahead.

Headline inflation dropped back to 3.3% year-on-year in June 2024, and is highly likely to fall further in coming quarters. With future inflation appearing more manageable, the RBNZ cut the Official Cash Rate (OCR) down from 5.50% to 5.25% in August, and has signalled further interest rate cuts from here. Interest rate markets are pricing in an OCR around 3% by the end of 2025.

Bank mortgage and deposit rates have already shifted meaningfully lower. While in recent years favourable interest rates on term deposits and savings accounts have encouraged some to park their money in the bank, the environment is now turning. As interest rates decline, keeping funds in the bank will soon become less appealing. If you have cash sitting in on-call or short-dated term deposits, this could be the time to consider alternative options.

To discuss your investment options please contact Emma Monaghan, who is an Investment Adviser at Forsyth Barr Auckland West. Emma can be contacted regarding portfolio management, fixed interest, or share investments on 0800 367 227 or emma.monaghan@forsythbarr.co.nz.

This column is general in nature, has been prepared in good faith based on information obtained from sources believed to be reliable and accurate, and should not be regarded as financial advice.

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Celebrating a Decade of Home Improvement Excellence

As the tools and paint brushes continue to fly off the shelves, Mitre 10 MEGA Westgate is taking a moment to reflect on a remarkable decade of service and innovation in the home improvement industry. From its humble beginnings to becoming a local icon, this milestone birthday marks ten years of helping kiwis love where they live - both inside and out.

A Journey Through Time

It all started on Labour Weekend October 2014 when member principals Dave and Elaine Hargreaves opened the doors of Mitre 10 MEGA Westgate with a simple mission: to provide outstanding customer service coupled with expert advice, quality products and a personalised shopping experience in a one stop shop. Their months of hard work allowed them to welcome customers to a store offering a huge range of products designed to help their customers continue the great Kiwi DIY tradition.

Milestone Moments

Over the past ten years, Mitre 10 MEGA Westgate has seen many significant changes and achievements. Some standout moments include:

- **Expansion and Innovation:** In 2022, the store expanded allowing the timber yard to now offer all their products undercover, a doubling of the floor space to display their range of seasonal products, a huge increase in the range of power tools they can offer, an enhanced colour centre for the paint department plus so much more right across the store.

- **Community Engagement:** the store has always believed in giving back to the community. From sponsoring local events to partnering with charities, the store has actively contributed to many community initiatives, fundraisers, and projects.

- **Sustainability Efforts:** In recent years, the store has made strides in sustainability, offering a range of eco-friendly products, implementing green practices within the store, and providing public recycling services such as plastic pot recycling, used batteries and light bulb recycling. This commitment to the environment aims to reduce waste and promote sustainable living.

- **Recognition:** 2018 saw the store recognised for delivering both great customer service and exceptional store standards when they were awarded the Hardware Journal Store of the Year award- something that was attained through the efforts of the entire store team.

Looking Ahead

As Mitre 10 MEGA Westgate celebrates this decade of success, the future looks bright. Plans are already underway for the next phase of growth, including the introduction of exciting new product lines and services, and even more community-focused events.

In a message to customers, owner Dave Hargreaves reflects on the journey: "We are deeply grateful for the support of our community and customers over these ten years. Our success is a testament to the dedication of our staff and the trust of our loyal customers. As we look ahead, we remain committed to providing exceptional service and innovative solutions for all your home improvement needs."



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School Holiday Circus Extravaganza
28th September – 9th October

Art Display
1st – 20th October

Spend & Win
1st – 19th October

Dust Palace Performances
10th – 20th October



west-city.co.nz



WestCity has their 50th Birthday celebrations throughout October, which is very exciting. Keep an eye on WestCity's social pages and our website for further details. We have loads of exciting events happening over the month of October.

FREE School Holiday Event

Bring down the family for these School Holidays, step right up and join the fun as the circus is coming to town! Enjoy fun circus games and face painting – all for FREE! Available from Saturday 28th September until Wednesday 9th October.

Historic Art Display

Historic Art Display showcasing aerial and nostalgic photos of the land as it was during the development of Henderson Square in 1974 and contrasting these with current images of WestCity as it is now. This walk-through display will be available to view throughout the Birthday celebrations from the 1st until the 20th of October outside Woolworths on Level 2.

The Dust Palace Circus

From breathtaking aerial stunts to mesmerising acrobatics, this talented troupe brings a touch of magic

to every show. Don't miss out on this spectacular event where the Centre is transformed into a circus-themed extravaganza showcasing the years since 1974! Each show has its own set times.

For more information visit:

West City 50th Birthday (west-city.co.nz) for dates and performance times.

Golden Spin and Win Extravaganza

On Level 2, outside Tank we will have a golden themed, interactive digital spinning wheel where customers can spend \$20 or more to spin and win. The \$20 or more must be spent in one transaction to win one spin. The \$20 or more receipt can be for any purchase except Gift Card transactions.

There will be a series of prizes from WestCity and various retailers, but you need to be In To Win!

There are also major jewellery prizes to be won, with the winners drawn on Monday 14th October and notified that day also. The only condition is that these major prize winners must be present at WestCity for the live PR announcement on Saturday 19th October between 11:30am and 1:30pm.



www.westaucklandbusiness.co.nz



UNLOCKING NZ'S POTENTIAL: ASB's Blueprint for Boosting Productivity

Productivity, or rather the lack of it, is a hot topic in NZ. The latest statistics show that GDP per capita or personal productivity was down 0.3%, the sixth straight quarterly decline. NZ needs to catch up to our cousins across the ditch and others in the OECD.

Every business is grappling with this issue, and that's why ASB has made improving productivity a primary focus of its business conversations.

Ben Speedy, the General Manager of Commercial Banking, gave an insightful presentation at the recent BA5 event hosted by ASB.

ASB has been working with the New Zealand Institute of Economic Research to better understand how other countries have lifted productivity and what we need to do here. Ben shared some of those insights with the audience. Here's a summary for anyone who missed it.



NZ's Economic Challenges

Ben began his presentation by outlining NZ's unique position and the economic challenges facing companies.

NZ is a country of small to medium-sized, often family-owned businesses. We have a much smaller number of large innovative companies, with the likes of Fonterra, Xero and F&P - exceptions rather than the rule. And contrary to popular belief, our businesses mainly focus on domestic rather than export markets.

While NZ's economic growth has been strong, Ben said productivity has steadily fallen behind the OECD average. Unlocking productivity is essential. 'This will help us scale growth and redeploy resources into high-value products and services,' he said.

Ben highlighted the following critical areas for companies to drive productivity.

International Focus

According to Ben, research shows that companies with an international focus are typically more productive. 'They drive revenue through access to broader markets and are more innovative as they operate in competitive environments,' Ben reported.

He says the challenge of low international competitiveness makes it expensive to do business here - think of the cost of construction. 'We need more frontier firms focused on innovating in competitive markets to drive greater value in our products, lifting revenue and using technology to create efficiency and

saleability,' advised Ben.

He cited Silver Fern Farms' Net Carbon Zero range as an excellent example of an NZ business innovating in a competitive market, adding value to products, and creating new revenue streams.

Ben challenged the audience to consider comparable markets abroad and develop more of an international focus.

Strategic Partnerships

Ben asserted that businesses tend to work together in more productive countries to build and drive innovation and new markets. Telecommunications in Finland and electric boats in Sweden are good examples.

'Collaboration is not a core part of NZ firms' DNA,' Ben declared. While we have excellent examples of companies like Fonterra and Zespri partnering to optimise logistics, Ben says we need 'to build better muscle.'

His advice to business owners and executive boards was to leverage partnerships better to provide scale and increased competitiveness overseas.

Innovation

'NZ firms spend less than half on R&D compared to our OECD counterparts,' Ben reported. He said that may partly be due to fewer large firms. However, it's also because NZ businesses are often risk-averse and focused on short-term profitability at the expense of long-term value.

According to Ben, businesses would benefit from being bolder. 'If we leverage new technology and prioritise R&D



spend, we will gain greater access to new capabilities,' Ben advised. He asked the audience to consider how much they spent on improving operations or the next iteration of products.

Capital

When it comes to improving productivity, Ben's final area of focus was capital. He said research shows that companies in more productive countries have greater access to capital, more active capital markets, and a willingness to leverage from sources other than banks.

Business owners should consider the right form of capital to support their businesses' life stages. Ben advised that we must be more open to accessing external capital and prepared to manage risk and reward better.

Ben finished by saying that banks also have a part to play. 'That's why ASB has stood up leveraged finance funds to support clean tech, food and fibre, and more recently, provided productivity grants,' he said.

You'll find plenty of additional resources and advice on improving your company's productivity on ASB's business hub website. Or why not get in touch with Ben at Ben.Speedy@asb.co.nz.

Images by Caroline Ducobu - Photographer

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Homeowners nationwide breathed a sigh of relief at the Reserve Bank's recent decision to reduce the OCR. If inflation keeps tracking downward, the Reserve Bank has indicated further cuts are possible. Most major banks responded to the news immediately by cutting their home loan rates.

With rates dropping, you may be wondering what to do about your mortgage. Perhaps you're considering refixing or restructuring with your current lender. Maybe you're thinking of taking advantage of better rates elsewhere.

Getting personalised advice from a mortgage broker beforehand is essential. Much depends on your circumstances. Everyone's situation is different, and your mortgage adviser can discuss what's important to you.

Homeowners looking to make a change have three basic options: refix or restructure with their current lender or refinance with a new one. Let's discuss each option.

Refix: Refixing allows homeowners to lock in lower interest rates on their mortgage, potentially resulting in substantial savings. You stay with your existing lender, saving you the time and hassle of switching to a new one. However, the bank may charge you a break fee or other costs.

Restructure: Mortgage restructuring involves changing the loan type or resizing existing loans with the same lender. For example, you might change from fixed to floating rates for all or some of your mortgage loan, or merge and consolidate. Again, the bank may charge break costs or other fees.

Refinance: Refinancing involves switching from one lender to another to take advantage of better rates and terms. Refinancing can offer you more flexibility and save money over the long term. Furthermore, many lenders offer financial incentives to encourage you to switch. When refinancing, you can also structure your loan differently, which means you are restructuring and refinancing. Your lender may charge break costs or other fees, and there can be extra costs, including lawyers' fees.

Lower interest rates make considering your options worthwhile. However, it's a big decision, and with so many lenders and products available, it can also be confusing and stressful.

If you're unsure whether to refinance, refix or restructure, Vins Grover at the Mortgage Hero is your go-to expert. He'll take you through all the options and discuss what's best for you.

Call him today because **Vins - Wins For You.**



RANUNCULUS

the charming bloom.

What's challenging at a spelling bee, but cherished by bees, tricky to say three times fast, toxic if ingested, once used to treat leprosy, and utterly stunning in a bridal bouquet? Answer: Ranunculus, Ranunculus, Ranunculus.

The **Ranunculus**, derived from the Latin word for "little frog," is a genus that includes over 600 species. The name is a nod to the flower's habit of growing in wet, marshy areas where frogs are commonly found. In the lush gardens and vibrant floral scenes of New Zealand, the Ranunculus flower emerges as a dazzling gem. Known for its layered petals and vivid colours, the Ranunculus—often referred to as the buttercup—as its cup-shaped blossoms adds a touch of elegance and charm to various floral arrangements.

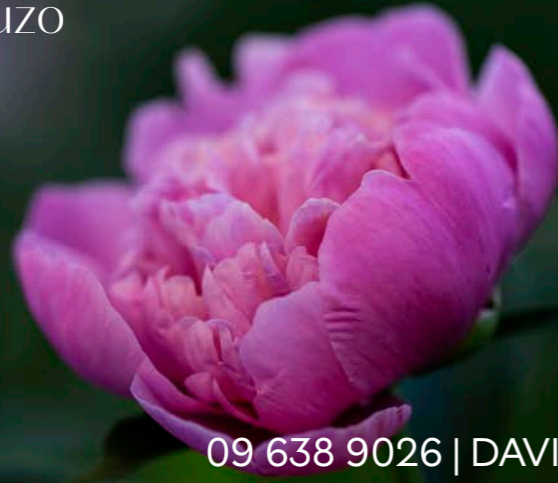


The sentiment, echoed by many in the floral industry, is well described by florist and garden designer Jane Smith:

"The Ranunculus is a flower that captivates with its intricate layers and vivid hues. It's a go-to for creating luxurious, romantic arrangements."

This springtime flower, with its blooms typically appearing from late winter to early spring in New Zealand has the ability to brighten gardens and floral arrangements during the cooler months makes it a valuable addition to seasonal displays. Available in a range of colours such as deep reds, bright yellows, and soft pinks, Ranunculus flowers can also vary in form. They can be single blooms or fully double flowers with numerous layers of petals, enhancing their visual allure.

"In joy or sadness, flowers are our constant friends"
- Okakura Kakuzo



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The Ranunculus has long been celebrated for its beauty, with the Ancient Greeks and Romans incorporating it into their art and mythology. In floriography, the Ranunculus symbolizes attraction and charm. During the Victorian era, gifting a bouquet of Ranunculus conveyed that the giver found the recipient to be exceptionally charming.

Ranunculus thrives in New Zealand's temperate climate, making it an ideal choice for local gardeners and florists. According to horticulturist Mark Thompson, "Ranunculus is relatively easy to grow here. The key is to plant the corms in well-drained soil and provide them with plenty of sunlight. They can be quite resilient with the right care."



To achieve the best results, plant Ranunculus corms in autumn, allowing them to establish roots before winter. They prefer a sunny location and well-drained soil enriched with organic matter. Proper watering is crucial - keeping the soil moist but not waterlogged helps prevent rot.

Without a doubt the Ranunculus flower stands as a testament to the beauty and diversity found in New Zealand's horticultural realm. With its stunning blooms, historical significance, and practical uses in floristry, they remain a source of inspiration for both gardeners and florists. I hope this spring season you get to experience in your home the joy Ranunculus' s can bring, we know that one of our favourite florists www.marketflowers.co.nz will be stocking them soon.

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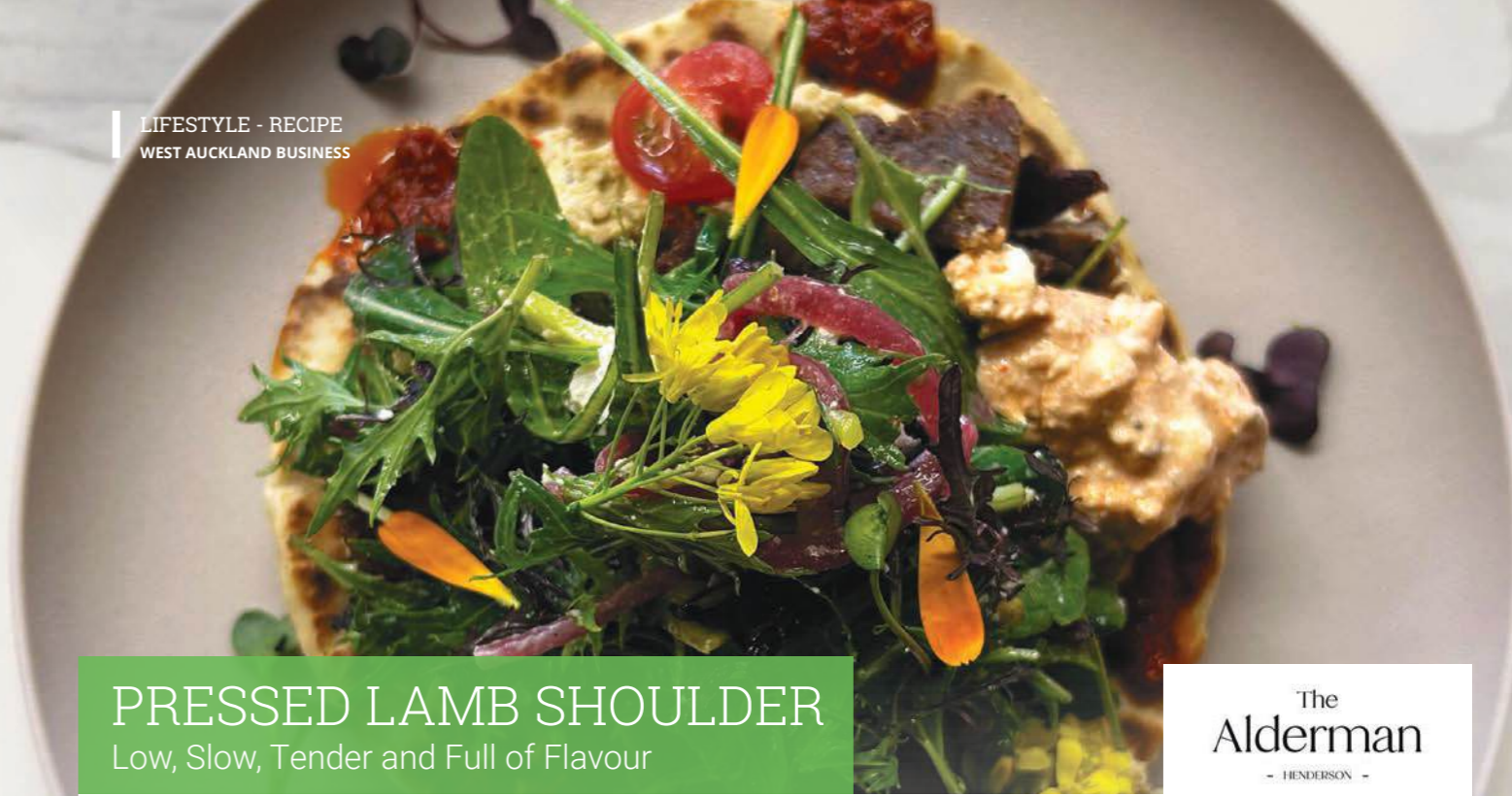
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PRESSED LAMB SHOULDER
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The Alderman
- HENDERSON -

Ingredients:

- 1 Lamb Shoulder - bone in
- Whole garlic
- 1 large carrot
- 2 sticks of celery
- 1 onion
- Stick of rosemary and/ or thyme
- 2 cups of water or red wine if posh
- Salt and pepper

DAY PRIOR TO SERVING

PREPARATION:

1. Cut all vege's in half and place in roasting dish place lamb on top of vegetables
2. Add 2 cups of water to roasting dish
3. Season lamb with salt and pepper
4. Wrap roasting dish in foil.

Cook for 5 hours at 140 degrees on fan bake. Discard vege's, remaining juices can be used for a sauce, just keep in fridge and remove fat layer.

METHOD

1. Remove from oven let cool enough to remove all bones, try to keep shoulder in one piece while removing bones.
2. Put lamb shoulder in a container lined with baking paper, try to shape shoulder in a natural rectangular shape.
3. Place baking paper on top of shoulder, and set an even weight on top (about 3kg).
4. Keep in fridge overnight.



SERVE:

The next day; either heat up as one piece in oven - or slice portions as in photo and heat on BBQ or pan. Perfect with hummus or couscous, pickled vegetables, roasted roots, blanched spring asparagus, - Tzatziki w mint, or Chimichurri or lemon tahini sauce
The Alderman serves on flat bread with hummus & pickled vegetables (pictured at top) Ed Note: 'it is delicious!'

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THE MITSUBISHI ASX topping the sales charts

West City Auto Group proudly offers the Mitsubishi ASX for just \$27,990 plus on-road costs, making it an exceptional value in the compact SUV market.

Renowned for its versatility and dependability, the ASX has quickly become one of the best-selling models in their lineup since they partnered with Mitsubishi. Its combination of quality, performance, and affordability has resonated with drivers looking for a reliable vehicle that fits their lifestyle.

One of the standout features of the Mitsubishi ASX is its robust warranty. Enjoy peace of mind with a 5-year new car warranty and an unmatched 10-year powertrain warranty, ensuring your investment is protected for



years to come. This level of coverage is a testament to Mitsubishi's confidence in their engineering and reliability, making the ASX a smart choice for anyone in the market for a new SUV.

The ASX isn't just about warranties, though. It offers a spacious interior, advanced safety features, and impressive fuel efficiency, catering to both urban commuters and adventurous families alike. Its sleek design and modern technology make it an appealing choice for those who value style as much as substance.

Since West City Auto Group embraced the Mitsubishi brand, the ASX has consistently topped sales charts. Customers appreciate not just the competitive pricing but also the dependable quality that Mitsubishi is known for. This model embodies everything they stand for at West City Auto Group: reliability, performance, and value for money.

If you're considering an SUV that stands out in a crowded market, enter and experience the Mitsubishi ASX for yourself at West City Auto Group. The dedicated team is ready to assist you with any questions and help you find the perfect vehicle that fits your needs.

Don't miss out on this incredible offer - drive away in the ASX today!

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MANAGER'S MESSAGE

Northwest Country Business Association

Spring has sprung and with it comes a new feeling of uplift. While the first quarter of this year was challenging, with April being the month with the lowest average turnover for most businesses, it has been looking up since then.

Our members are advising that little bit by little bit the economy is starting to recover, however the wait requires tenacity and stamina.

Our Business Coaching service has been received well with a number of businesses taking up the offer and finding out how much you can learn about your business in a single hour with a dedicated specialist.

September was all about Digital Technology and supporting the growth and development of your business with tools that enable enhanced productivity. We have an amazing offer from Tu Whanake, a Digital Marketing trainer who is offering a one day digital marketing course at Morepork BBQ, Kumeu on the 15th October. But this is a training provider with a difference; knowing how tough this year has been, Tu Whanake are offering the course for a koha only for North West Country members!

Tickets may still be available but you better be quick. Head to our Facebook events page to register your interest.



DANIELLE HANCOCK



Northwest Cabins

We understand the importance of finding inspiration and a supportive team to design and build your Tiny home, sleep-out, bach, home office, or rental income. As a small, dedicated team, within a family run business, we prioritise delivering the best service, advice and results to our customers.

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Our ME30 design is the perfect getaway Bach. Simplistic with its clean lines and outdoor flow, beautiful American Oak flooring, a walnut feature wall in the kitchen with granite benchtops and exterior cedar wing walls, finished with kwila decking.

We are pleased to announce that our ME30 Showhome is **for sale (POA)**. We would love for you to come by our yard at 9/17 Mill Road, Helensville or call Cameron Starr 021 205 4805 for more details.

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KOHA Event
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TŪ WHANAKE

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In-person or online, we've got your covered.



People have different ways of doing business, and with our branch based in the hub of the town we encourage locals to come in if they prefer to chat about their requirements in-person. Alternatively, we can provide lending online with digital document signing, making the process very fast for people with busy lives.

So the next time you need a loan or for your business, or simply want to consider your cashflow options, give the local team a call.

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