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FROM THE TOP



- WABC soon to be managed by CPHB.
- More on Lincoln Rd Upgrade.
- Exciting times ahead.

We have been beavering away on a number of initiatives that respond to the needs of you, our members, which we can offer you over the next twelve months. These are very exciting and we cannot wait until they are rolled out.

Firstly, Central Park Henderson Business Association will formally manage the West Auckland Business Club. Thanks to the foresight of Tim Livingstone and Lawrence Ponniah, two of the founding trustees, we will be taking over the delivery of Business After 5 events and ensuring that your favourite networking forums are continued.

Helping us make those events possible are the Henderson Massey Local Board, which we would like to whole-heartedly thank for their funding support to enable these important events to occur. The Chair, Shane Henderson, has been instrumental in working with us and we appreciate his and fellow board members' time and energy.

We are organizing a public forum for you where we will bring Auckland Transport to the table to talk about the Lincoln Road upgrade, where you will get to ask face-to-face questions about the design, timing, disruption issues, and methodology. Auckland Transport have chosen the Business Association as their preferred method of keeping contact with members so we will continue to provide regular information in the magazine and through these forums.

A number of new members have come on board who are

partnering with us to deliver business-training sessions to members that cover a wide range of topics. We will have experts share their knowledge on HR, ACC, business insurance, risk, community engagement to manage business issues, retail security, and Director training. Watch this space for more information as we develop the forums and sessions and bring them to you later in the year.

We had a great turnout for the Phil Twyford breakfast, and the KiwiBuild model was the topic of the day so we are pleased that we could bring that to you - we hope you enjoyed it. We are planning some more great events like that for you and we are always happy to hear from you to discover who you would love to have present.

Make sure you keep in touch, we need to hear your views, as one of the biggest questions we get asked is "What's in it for me?" The business association is all about member benefits and while we wish, we could do more we are limited until we can establish the area as a Business Improvement District. That is also something we are working towards and if you want to know more please get in touch.

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I look forward to meeting you all over time, so don't be a stranger.

Danielle Hancock, Chair CPBA

danielle.hancock@tcec.co.nz - 027 5317 270



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Photography by LFHQ Studios







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PUBLISHING ENQUIRIES:

Phil Clode, RBA Sales Manager Mobile: 027 448 7009 E: phil@rosebankbusiness.co.nz

MEMBERSHIP AND ADVERTISING ENQUIRIES:

Garry Bates, Business Development Mobile: 0274 904 260 E: garry@cphb.org.nz

CENTRAL PARK HENDERSON BUSINESS

Phone:+64 2 74 904 260 133A Central Park Drive, Henderson, Auckland P.O. Box 69-126 Glendene, Henderson 0645 Auckland, New Zealand

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FOR AN ACTION PACKED JULY SCHOOL HOLIDAY PROGRAMME!

9TH JULY - 20TH JULY 10AM - 2PM ON WEEKDAYS ONLY. ALL ACTIVITIES WILL TAKE PLACE ON LEVEL 2 NEXT TO STIRLING SPORTS.

WEEK 1 9TH - 13TH JULY Pets and Exotic Animal Experience

Take a trip through the animal kingdom from invertebrates through to fish, amphibians, reptiles, birds and mammals, all with real 'live' representatives. Children will learn about animal survival strategies while interacting with guinea pigs, chinchillas, rabbits, leopard geckos, bearded dragons, blue tongue lizards, water dragons, tortoises, turtles and more.

Pet activity only suitable for kids aged 5+, craft activity available for younger kids.

WEEK 2 16TH - 20TH JULY Environmental Explorers

We're partnering with MPHS Vision / Twin Streams Oratia and Opanuku so children can explore our local environment and learn while they're having fun!

Kids will test the local water from our streams, check contamination levels and learn about what that means for the environment. This educational activity includes an information exhibition focusing on the different streams, insects and bugs that surround Henderson and the Waitakere Ranges.

Children will enjoy viewing the bug display and learning about the different leaves each insect likes to eat. They can create their own native clay animals dressed in leaves plus their own mini stream to take home.



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DRAKE New Zealand Henderson

Meet the Drake New Zealand - Henderson Team

Celebrating 67 years in business, and 53 in New Zealand, the Drake New Zealand Henderson branch has been supporting local businesses to develop their people, productivity and performance with our recruitment, HR and Talent Management Solutions.



Linda Seeque

Linda just celebrated being with the Drake team for 31 years! Starting her career as a Resume Typist (before computerised systems!), she has worked in six branch locations, and is now the Branch Manager of Henderson.

Linda is motivated by providing the people she works with lifechanging opportunities and food on the table.

Fun fact: Linda has been to five of Drake's annual top performer retreats, from Las Vegas to Toronto, Budapest and Monaco!

Chantelle Stewart

Chantelle has been with Drake for 1.5 years and is the Recruitment Consultant at the Henderson branch. She loves

finding the right people for the right jobs, and as a proud Westie enjoys working in her local community.

Chantelle recently won a Drake Award for her Values - Pride, Passion and Awesomeness! Her ability to relate to all candidates and clients prove her in great stead for this challenging and busy role.

Fun Fact: Chantelle (and Linda) are on track for the 2018 Drake annual top performer retreat and look forward to a 5-star trip overseas next year.

People | Productivity | Performance

Drake prides itself in being able to work in partnership with local businesses and local talent to ensure we are giving back to the community we operate in.

The West Auckland branch, located in Henderson, specialise

in permanent recruitment, contract and temporary assignments in a wide variety of roles including - Administration, Engineering, Factory, Fork hoist, Manufacturing, Sales and Warehouse.

Whether you are a candidate looking for your next role or an employer looking to improve the performance of your people, Drake New Zealand Henderson is your local expert with a world of experience.



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How To Structure Loans For

Maximum Deductions and Minimum Costs

When approaching a bank or other intermediary for the purpose of borrowing funds, they may advise a structure that is easy for them and meets their internal requirements. This is not necessarily, and often times is exactly the opposite of, the structure we would advise in order to maximise tax deductions and minimise compliance costs. You may be saving a few hundred dollars in bank fees now, but what could it cost you over the term of the loan?

In order to maximise tax deductions, lending should generally sit in the same entity as the asset that produces income. For example, a loan taken out to purchase a rental property should sit in the entity that purchases the property. While you may get a small deduction for your home mortgage interest through a home office claim, you will get a full deduction of mortgage interest on a mortgage used to purchase a rental property. (Please note that there are special calculations required where the rental is a mixed-use asset, i.e. rented for parts of the year and used by family during other times of the year). The structure is especially important if you are purchasing a new home and keeping your old home as a rental. Getting the ownership and lending structures correct at the start can help to keep legal and accounting costs to a minimum going forward.

If you have existing lending against an income-earning asset, i.e. a rental property, and wish to drawdown additional funds for private use, instead of topping up the rental loan it is advisable to drawdown a separate loan that you can pay off faster than the rental mortgage. Having separate lending for separate items allows repayments on each loan to be structured differently in order to pay down the private loan faster than the tax-deductible loan. For example, you could choose to make the personal loan non-table and the deductible loan interest only, in order to minimise personal interest while maximising your tax deductions. If you top up a deductible loan then for the remaining lifetime of that loan your accountant will need to calculate the percentage that is deductible vs the percentage that is private. This extra accounting can add cost unnecessarily.

Clients often get confused about how security for a mortgage influences interest deductions. It is not the property that a loan



is secured on that determines an interest deduction. It is the use of the money borrowed that determines whether the interest will be deductible.

If you are looking to borrow money to purchase a new rental property or to expand your business, please contact us first so that we can advise a structure that will work best for you.

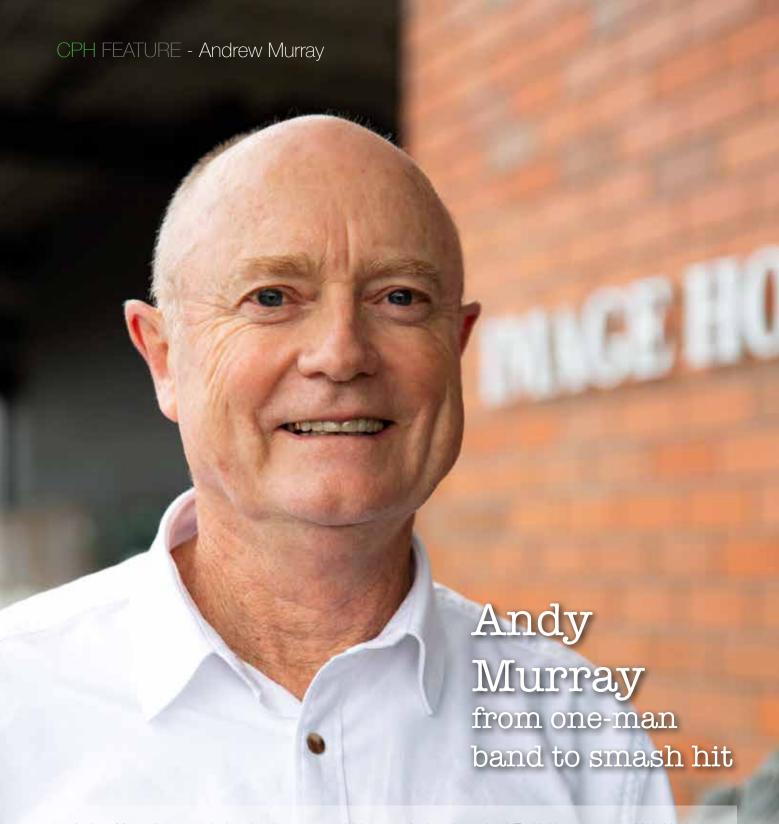
UHY Haines Norton are Chartered Accounting and Business Advisory experts. For all of your accounting and tax needs, please contact the team on 839-0087 or go to www.uhyhn.co.nz











Andrew Murray is very particular when it comes to advising visitors how to find the place where he's managing director - Image Holdings Ltd, 50 Central Park Drive.

"We're on the right, the last turning once you're past the Arena Trusts Stadium. If you cross over the bridge you've gone too far."

However, driving there, it is impossible to miss the place. There is a broad, winding driveway, lots of lovely grass, which is very apt given the company's business, and on top of the rise a building that announces in huge white lettering Image Holdings.

How people can miss it is a mystery "but plenty do" says Andy.

Andy emigrated to NZ with his parents from Yorkshire in the mid 1950's and he and his family have lived in the West for over 50 years.

After school - "I never went to university", he studied at the Auckland Institute of Technology, as it was then. "I studied science, and it was a good place to learn."

After some sales and marketing work, Andy branched out on his own importing raw materials for the animal feed industry, with an emphasis on animal nutrition.

From modest beginnings in 1982, from the kitchen table in Te Atatu to where he is today, Andy has positioned the company as an innovative, progressive provider of animal nutritional compounds. "We take care of companion animals



- dairy, beef, pig, goat, sheep, poultry and aquaculture."

Very much a hands on person he involves himself with all aspects of the running of the company. His "my door is always open" policy encourages staff to participate with ideas to further improve on and refine all aspects of company processes.

At its core, it is still very much a family business. Andy is the MD, his oldest son, Aaron, is in charge of business operations, and he worked on establishing regulatory procedures and computer and HR systems. Another son, Deane, is the technical business manager, and Andy's wife, Bev, is the financial director.

The kitchen table is long gone, and so is the one-man band, but the company marches on with a multimillion dollar turnover.

The company's mantra of dealing with the best to provide the best is also in evidence on the large shop floor of the factory - which since they deal with nutritional products, is spotless. There are a handful of forklifts, including three monsters, (with another on order) which haul massive packs around the plant.

It is time to ask about the moniker, "Andy Murray". Does he get joked about it?

He laughs. "We love the tennis, so we got to Stanley St a lot. One day a chap introduced himself and I said 'I'm Andy Murray', and he said 'Yeah, right' ... So, I get stick all the time, maybe that's why these days I enjoy being on the golf links."

What he doesn't get stick about is how he's developed a business from a one-man band, working on the kitchen table, to a successful company in animal nutrition, based at 50 Central Park Drive.

It is on the right before the bridge, you can't miss it.







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THE FUTURE - YOUTH EMPLOYMENT

Youth FULL - Land, Learn & Earn

A digital destination for unemployed youth aged 16 - 24 years to up-skill, grow their understanding of job-seeking, career decision-making, and how to sell their brand in a highly competitive market.

YouthFULL - Youth FULL of potential

We know that for many young people starting out in their careers, finding work can be tough. Not knowing what employers want, or how to sell their skills and experience can become a huge barrier. Therefore, we created YouthFull, a place where youth can get a helping hand to land their first jobs.

YouthFull supports young people and employers to come together, so employers are helping develop the young talent they need for the jobs they offer.

The YouthFull courses, provided by the Joy Business Academy (JBA), have been developed based on what employers have said are the skills they need in young employees.

And YouthFull's unique job pitching loop enables young people to see what skills a job requires, and learn those skills before putting together a job application pitch, then getting feedback from the employer so they know what they did well or what to work on if they did not get that job.

There is also a place on YouthFull for young innovators and entrepreneurs, who can learn the skills they need and pitch for funding for their enterprise ideas.

YouthFULL - Benefits for Employers

Investing in futures: Aptitude and Attitude

YouthFull is a new digital destination for youth employment. It allows job seekers to access a range of online tools and learning resources that enable them to get work-ready, while building their employment profile. The benefits for employers engaging with YouthFull are:

Short Term Gain - the ability to access potential employees, view their employability profile, and handpick suitable candidates. This includes navigating away from traditional recruitment channels that often do not speak authentically to a specific target market

Medium Term Influence - the opportunity to co-design online learning as thought-leader and content provider, ensuring alignment of specific work readiness skills to fit the organisation.

Long Term Change - partnering with YouthFull is about influencing systems change so the future workforce is much more educated, exposed and informed about the career pathways and recruitment practices; therefore, growing the pipeline of talent able to adapt to the ever-changing world of work.

As we build on the partnership Youth Connections and CPHB have formed for 2018 and beyond, YouthFull provides a platform to further connect youth-ready employers to work-ready young people. We are seeking businesses to come onboard to use 'YouthFull' (free). A workshop is in planning as a pilot to assist member employers in the use of this digital platform. The portal is free for members to list positions and engage our West Auckland Youth.



For any enquiries regarding Youth Connections in West Auckland, Please contact - Dom Leauga (Specialist Broker) (021) 0821 0262 Or email: dom.leauga@aucklandcouncil.govt.nz















The UHY Haines Norton \$6,000 Study Scholarship 2018

UHY Haines Norton is once again thrilled to be offering a \$6,000 Study Scholarship to Year 13 students attending selected West Auckland secondary schools. The scholarship is a grant towards study fees of an undergraduate Bachelor of Commerce or Bachelor of Business Studies degree.

UHY Haines Norton is a Chartered Accounting and Business Advisory firm whose beginnings date back to 1955 in a semi-rural Henderson. Today the practice has grown to more than 50 professionals across four office locations. The firm is passionate about providing talented, ambitious young people with the opportunity to firmly establish their study and career path. The scholarship aims to recognise and support a deserving West Auckland student who could be tomorrow's superstar of the business sector.

How Does The Scholarship Work?

All scholarship applications must be submitted online via the UHY Haines Norton website: www.uhyhn.co.nz/scholarship. Nominations are open now and close on 15th September 2018. The top three finalists will be invited to an interview at UHY Haines Norton's head office in Henderson.

Who Is Eligible To Enter?

Year 13 students currently enrolled and attending St Dominic's Catholic College, ACG Sunderland College, Waitakere College, Liston College, Henderson High School, Rutherford College, Kelston Boys' High School, Kelston Girls' College, Massey High School or Kaipara College.

What Is UHY Haines Norton Looking For In A Nominee?

UHY Haines Norton is looking for

deserving students with a passion for finance and numbers, who excel in subjects such as business, accounting, economics or maths, and have a desire to pursue a career in commerce. In addition to academic achievements, students who demonstrate involvement in areas such as sports, arts, culture or clubs will be viewed favourably, as will experience in leadership roles or community involvement.

Who Can Nominate A Student?

Students may nominate themselves, or be nominated by family, guardians, teachers, friends or anyone close enough to the student to identify them as an ideal recipient for the scholarship. Students may be nominated more than once.

For full details, please visit the UHY Haines Norton website www.uhyhn. co.nz/scholarship.

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The Hyundai Ioniq cars, presented at a recent media event in May, form the first tranche of its nearly 100 EV target by 2019. The remaining 32 cars will be included in the fleet as leases expire. The 65 new arrivals will all be on the road by the end of June, sent to Westpac branches and offices between Albany in North Auckland and Invercargill.

That means Westpac NZ is well on track to convert 30% of its 301-car fleet to electric by the end of next year, a commitment signed by more than 30 organisations.

Westpac NZ commercial services operations and property director Rob Halsall says some of the vehicles will be pool cars and others assigned to specific staff.

The largest corporate charger installation in New Zealand is already underway to accompany the new cars, with 65 chargers planned. Westpac's Britomart head office is upgrading power supply to establish 23 chargers.

At least 50 of the new loniqs will be fully electric, with a 220km real-world range. "However, for staff working further afield it makes sense to include the plug-in hybrid vehicles as well," Westpac NZ commercial corporate and institutional banking general manager Karen Silk says. "This is a game changer for us as we step up our efforts to help curb climate

change."

Hyundai Motors New Zealand general manager Andy Sinclair says Westpac NZ is putting its money where its mouth is in terms of its commitment to switch to EVs and for reducing emissions and its carbon footprint. He says both companies, which have had a great relationship for more than 10 years, can help others switch their fleets to electric.

Westpac says it has decreased its carbon emissions by 38% since 2012 and offset the remainder through carbon credits to be carbon neutral. During the same time, it has reduced lending to companies involved in fossil fuel extraction and production by 55%.



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Stay with us

Lincoln Road - the anatomy of a major road re-build continues in the next issue of Central Park Henderson Business Association's - CPH News

If you have been following the story so far you will be aware that CPHB and Auckland Transport have agreed to work together to ensure the business community is kept fully informed over the next three years, leading up to the start of the physical works.

This is time in which Auckland Transport is undertaking the detailed design metre by metre of a road that will be six lanes wide including a Transit lane, flanked by off-road footpaths and separate cycle way

The series of articles "All you wanted to know about Lincoln Road and were too scared to ask' is only one way that AT is co-operating with the CPHB. Our two organisations will organise special presentations over the coming years to bring you the very latest information as it is comes to hand.

Right now CPHB is organising a 'Member only' Forum to be followed by a Public Forum, for AT to meet local people and give an up to the minute presentation of the project as it now stands. Members will be notified of the date, time and place of the Members only Forum, soon by email. The date and location of the Public Forum will be notified in the next issue.



For further information AT.govt.nz/projects-roadworks/lincoln-road-upgrade/



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Call 09 836 1270, or drop in to see us at 156 Central Park Drive, Henderson to take a test drive today.



On a stormy morning in May, 75 members & guests headed to The Grounds Eatery in Henderson where they enjoyed a delicious breakfast in superb surroundings.

Central Park Business Association together with the West Auckland Business Club hosted a breakfast with Hon Phil Twyford as Guest Speaker.

Ably mc'd by The Trusts CEO Simon Wickham, the event was headlined as 'Building West Auckland For The 21st Century'. The Minister of Transport & Housing and Urban Development also participated in a Question & Answer session afterward.

Simon writes...

It is always good to get together with likeminded people in business and the opportunities the Business Association provide like this one are always appreciated. We reconnect with others, we meet new faces and we rekindle old relationships with people out West we haven't seen for a while.

On this particular occasion, the presenter happened to be a prominent passionate Westie with a left of centre viewpoint - whatever your particular political persuasion I think it is always good to hear from political leaders, to be open to different views and appreciate more of what they are trying to achieve, and Phil was no exception.

Phil is well known to many as an ardent West Auckland supporter and he now sits in a very important position as Minister of Transport and Housing Development to play a prominent role in West Auckland's future. He shared with us his Governments focus to build affordable homes, revitalise town centres, and provide a modern public transport system for West Auckland. With Phil, I got a sense he is eager to make a difference harnessing the power of leveraging public private partnerships (PPP's) and local and central government working more together, better aligned.

This has always seemed to me to be a logical model and West Auckland's very own Trusts Arena is a great example where a group of local people (led by Ross Dallow as Trust Board Chair) brought together a vision. With local funding from (The Trusts for example), local Government (the former Waitakere City Council), private individuals (such as Sir Graham Douglas and Pat and Brian Heron to name a few) and national funding agencies (like the Lotteries Commission and gaming societies such as The Trusts Community Foundation, who all chipped in to make something any single group could have never afforded to make possible by themselves.

Phil's speech reminded us of the potential in West Auckland - reminding us of many great businesses that grew up in West

Auckland such as Sir Graeme Douglas, starting Douglas Pharmaceuticals off from a chemist shop in Te Atatu, Sir Ken Stevens, taking Glidepath from a firm with five employees in 1972, now exporting baggage handling to the world. Tasti (Products), a family firm that started off packaging glace cherries and crystallised ginger - now exports a couple of hundred million dollars of snack bars - and has successfully managed the transition to a highly automated production line while upskilling the workforce who mostly live close by in West Auckland.

However he made a pertinent point I thought, that individuals cannot do it on their own, there are wider hygiene factors that are required to foster growth. Simple concepts such as the quality of the school we go to, access to healthcare when it is needed, whether the house we can afford is warm and dry or cold and damp, and the availability of jobs.

Phil's speech noted his sense of an underinvestment in transport infrastructure to support a growing population, which we are now paying for in terms of traffic congestion and time on roads that would be better spent doing other things with our lives. Did you know more West Aucklanders than any other part of the region drive across town each day for work?

Phil noted he wants to address a lack of decent public transport, which makes



our communities car dependent, causing peak hour congestion from the North Western Motorway onto our main arterials and suburban streets. Phil's promising a 21st century public transport system that is a congestion free alternative, and will allow enough people to leave their cars at home so that roads and motorways can keep moving even at peak hours.

The City Rail Link was noted as critical to allowing trains to run through West Auckland - as frequently as every few minutes. As too, Phil noted, was a rapid transit line alongside the North Western Motorway from the city out to Westgate and beyond up into the north-west growth corridor to Kumeu.

A few weeks ago, Phil "put his money where his mouth is" and with Mayor Phil Goff they announced a 10 year fully funded \$28 billion transport plan for the city. It includes \$1.8 billion as seed finance for the two priority light rail lines: one from the city to Mangere, and the other for the North West.

The Government expects some form of 'PPP' to fund this, and Phil noted the NZ Super Fund has expressed interest in taking on the construction, ownership and operation of both lines.

Housing was the other area key area Phil touched on, noting his concerns that house prices have doubled in the last decade and "West Auckland is no longer a natural home for first home buyers and families on modest incomes".

What the Governments answer to all this? Changing tax to discourage property speculation and banning foreign buyers from speculating in existing homes, alongside build more homes and delivering more supported emergency housing to minimise



homelessness.

Phil noted his expectation that West Auckland get a fair share of the 100,000 affordable 'KiwiBuild' homes Government will build over the next 10 years. Henderson was noted as a prime candidate for this. He has already asked the team from the Hobsonville Land Company and the KiwiBuild team in the Ministry of Business, Innovation and Employment, to work with Panuku, to get this started.

As I say whatever your political persuasion these sessions are always a great chance to dive into issues beyond those we might face in our own businesses, to remind ourselves of the wider community issues and think more about our role as business leaders in community growth. I hope to see you at the next one.

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Simon Wickham, Chief Executive, The Trusts



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