

FEBRUARY 2019

# TRADE LEADER.

**Advancements in battery-powered tools - more power, and longer runtime**



## THIS ISSUE

**The latest news of changes within the industry**

**Economics** - the downward trend and how it's affecting the industry

**Taxes** - what we can look forward to from outcome of Tax Working Group

**Kiwisaver** - free money!  
Potential 50% return on first investment

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# In the frame

BY MIKE GUY, CARTERS CHIEF EXECUTIVE

Welcome to 2019 and our first CARTERS Trade Leader magazine for the new year.

I sincerely hope everyone had a safe and enjoyable Christmas and New Year break and that you are all refreshed and ready to take on the year ahead.

We have some changes happening with Trade Leader this year and, from this issue onwards, we will be producing this publication every alternate month. We will still be filling it with the same useful news and industry information that we have currently, to continue to align with your LBP elective activities.

As part of the content in this issue, we've taken a look at advancements in battery-powered tool technology, with three of our major suppliers - DEWALT, HiKOKI and Makita - all outlining their differing approaches in providing more power and improved runtime with their tool ranges. The developments over the past few years have seen battery-powered tools become almost essential toolbox items, rather than just convenient alternatives to corded tools. It will be interesting to see where those advancements go in the coming years.

The annual Registered Master Builders 2018 House of the Year Awards were presented late last year, after our December issue was printed, so we look back at some of the incredible work that has been done by New Zealand builders in the residential

space. CARTERS has been involved in the House of the Year competition for a number of years, and were proud to do so again in 2018, sponsoring the category for new homes in the \$1million to \$2million range.

From a health and safety perspective, we have been lucky to have the new Chief Executive of Site Safe, Brett Murray, outline his views on the New Zealand construction industry. It's always positive for us - and the industry - to have our industry leaders share their opinions on what they see as important issues for our sector, and there's no doubt the safety of our workforce is a critical factor.

Finally, as we head into the new year, I'd like to reinforce the value we place on our trade partners and wish you all the best for the coming year.

If there is anything we can do to assist your business, please feel free to contact your local CARTERS account manager or representative, or call into one of our branches so we can do whatever we can to make your job sites run as smoothly as possible.



MIKE GUY  
CARTERS Chief Executive

**CARTERS**  
Your Building Partner

## TRADE LEADER.

CARTERS Trade Leader is produced by TLP Media Ltd 11 times a year in association with CARTERS.

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CHECK OUT OUR  
**FEBRUARY**  
**TRADE OFFERS.**  
INSIDE THIS ISSUE



# The future is now.

## **Hitachi has changed to HiKOKI.**

HiKOKI is changing the way we use power tools. No longer will tradespeople be restricted by power cords or conventional battery platforms in attempt to undertake the heaviest of tasks. HiKOKI has changed the power tool landscape forever.

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***HiKOKI***

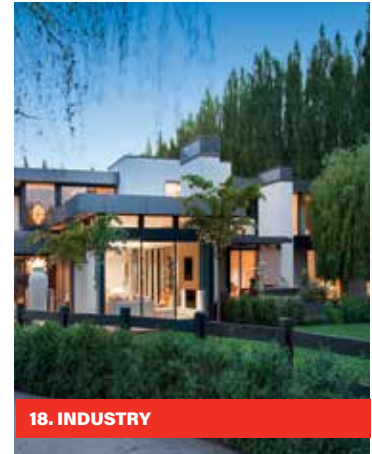




10. TECHNOLOGY



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## 6. INDUSTRY NEWS

LBP's hit with penalties, changes to Employment Relations Act, demolition lessons from Statistics House, new safety guidelines for precast concrete.

## 10. TECHNOLOGY

### BATTERY-POWERED TOOL ADVANCES

Advancements in battery technology have allowed today's power tool manufacturers to offer more power, longer runtime and an increased range of tools available to today's consumers.

## 18. HOUSE OF THE YEAR

The Registered Master Builders 2018 House of the Year Awards have been handed out, with Christchurch-based companies taking out two of the major awards.

## 22. TECHNICAL

### BUILT-UP MEMBERS

Some solid timber members may be replaced by built-up members. A built-up member is two or more component members used to make one larger member. However, there are a few rules that must be followed when using built-up members.

## 24. HEALTH & SAFETY

### BRETT MURRAY PIECE

The Chief Executive of Site Safe, Brett Murray, says that health and safety remains a significant challenge for the construction sector. He outlines his views on what he believes needs to be done to help improve the statistics

## 26. ECONOMICS

### HOUSING AFFORDABILITY BEING DISGUISED

National consents for new dwellings suggest that affordability for new housing isn't a major issue. But, are other factors disguising the problem? And, if so, how long will it last?

## 28. BUSINESS

### ARE TAXES ABOUT TO CHANGE?

As part of the coalition government's review of the 'structure, fairness and balance of New Zealand's tax system', a Tax Working Group was set up. An interim report highlighted a number of possible changes with the main item being Capital Gains Tax (CGT).

## 29. BUSINESS

### GETTING PAID ON TIME

Getting paid on time is the key to staying on top of your cash flow. Here's how to keep the money you're owed flowing in, whether you're contracting, a sole trader or running a business.

## 30. INSURANCE

### KIWISAVER = FREE MONEY

If you make a minimum contribution to your own KiwiSaver account, the Government will add some to the top. Ben Rickard outlines some guidelines to getting the best out of your KiwiSaver account.

# LBP's hit with substantial penalties

**THE BUILDING PRACTITIONERS BOARD (THE BOARD) RECENTLY HANDED DOWN SUBSTANTIAL SANCTIONS TO A NUMBER OF LICENSED BUILDING PRACTITIONERS (LBPS) FOR A RANGE OF DIFFERENT BREACHES OR POOR PROFESSIONAL CONDUCT.**

These range from one LBP carrying out design work requiring a license after he had been suspended to another who carried out building work in a negligent or incompetent manner. A third LBP was issued with a fine after providing a misleading contract that was deemed fraudulent.

**IN THE FIRST INSTANCE**, the practitioner was found to have brought the LBP scheme into disrepute when he carried out design work for two new properties while on a suspended licence following a prior disciplinary matter.

His licence status became apparent once his designs were submitted for a building consent application, although he had led his client to believe he had the authority to carry out the work until that point.

The Board issued a \$3000 fine and ordered some costs also be paid toward the inquiry into the complaint.

**THE SECOND CASE** saw a practitioner who was found to have:

- Carried out building work in a negligent or incompetent manner; and
- Misrepresented his competency/ worked outside his competence.

Three complaints were received against the LBP relating to his failure to supply the building consent authority (BCA) with sufficient information for building consent applications.

The practitioner held a Design Area of Practice 1 licence and took on complex work outside of this area. The Board noted that LBPs must work within their competence and only take on work they are licensed to do.

The LBP's licence was cancelled, with a stand-down period of six months before he can reapply, and he was also ordered to pay some costs towards the inquiry.

**IN A THIRD ACTION**, the Board ordered a practitioner to pay a large fine and costs associated with the

inquiries of the Board after finding a contract was both misleading and fraudulent.

The LBP in question provided a contract to help a homeowner obtain finance for a build, despite knowing the contract did not reflect the actual circumstances of their agreement.

A comprehensive fixed-price contract was written up by the practitioner when, in reality, the LBP was engaged on a charge up labour and materials basis with the homeowner project managing certain aspects of the build, arranging sub-contractors and carrying out some of the work themselves. As the contract did not reflect the work taking place, the Board considered that the contract was essentially invalid.

Although the practitioner told the Board that the contract was produced with the best of intentions to help a friend, ultimately the behaviour was fraudulent.

## Parliament passes changes to Employment Relations Act

**THE EMPLOYMENT RELATIONS AMENDMENT ACT 2018, PASSED INTO LAW IN DECEMBER LAST YEAR, CHANGES EMPLOYMENT LAW WITH THE AIM TO IMPROVE FAIRNESS IN THE WORKPLACE AND DELIVER DECENT WORK CONDITIONS AND FAIR WAGES.**

The Act restores protections for employees, especially vulnerable employees, and strengthens the role of collective bargaining in the workplace. Many of the changes are familiar to businesses, as they roll the law back to how it was as recently as 2015.

The key changes include:

- reinstating prescribed meal and rest breaks;
- strengthening collective bargaining and union rights;

- restoring protections for vulnerable workers, such as those in the cleaning and catering industries, regardless of the size of their employer;
- limiting 90-day trials to business with fewer than 20 employees.

Most changes take effect at two stages: the day after Royal assent (Wednesday December 12th, 2018), and on Monday May 6th, 2019.



For a more accurate and in-depth explanation of the changes under the Employment Relations Amendment Act 2018, go to: <https://www.employment.govt.nz/about/employment-law/employment-relations-amendment-bill-2018/>



# Demolition planning lessons from Statistics House

**ENGINEERS, BUILDING CONSENT AUTHORITIES (BCAS) AND CONTRACTORS INVOLVED IN THE DEMOLITION OF BUILDINGS WITH PRECAST CONCRETE FLOORS SHOULD BE AWARE OF THE LEARNINGS FROM THE DEMOLITION OF THE STATISTICS HOUSE BUILDING IN WELLINGTON.**

The Statistics House building in Wellington suffered partial floor collapse during the 2016 Kaikōura Earthquake. The Ministry of Business, Innovation & Employment (MBIE) commissioned an expert panel to investigate the cause of the collapse to decide whether changes to the Building Code system were needed. After the investigation was completed the building was demolished in December 2017 and January 2018.

During demolition new information was discovered relating to the partial floor collapse so, in March 2018, MBIE reconvened the expert panel to review this information. During this

review the demolition contractors reported that it had been relatively simple to demolish Statistics House. This was because the building had precast concrete floor units and, once one floor unit was dropped onto the floors below, they collapsed progressively as a sequence. The contractors noted that this collapse was different to what is typically observed in the demolition of buildings with cast-in-situ floor slabs.

The Statistics House demolition highlighted the importance of having an appropriate demolition plan and methodology, and having this reviewed by a structural engineer to

ensure the safety of those involved. The demolition highlighted the potential for precast concrete floor units to collapse under impact loading and cause multiple floor level collapse. Demolition methodologies need to take this possibility into account so that demolition teams are prepared for this kind of floor collapse.

Building consents are required for the demolition of buildings above three floors. When assessing building consent applications for the demolition of buildings with precast concrete floors, BCAs should be aware that the potential for progressive floor collapse must be considered by the demolition contractor and structural engineer as they develop the demolition methodology.



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## MADE FOR THE TRADIES



# New guidelines on safe work with precast concrete

**WORKSAFE HAS WORKED CLOSELY WITH INDUSTRY AND UNION REPRESENTATIVES TO DEVELOP NEW GOOD PRACTICE GUIDELINES FOR SAFE WORK WITH PRECAST CONCRETE, WHICH IS USED WIDELY THROUGHOUT NEW ZEALAND.**

Offices, homes and parking buildings often include precast panels, beams, columns or stairs. Precast concrete is also used to make road barriers, manhole covers and pipes. Consultation feedback has helped to shape the final document.

The new guidelines are for businesses such as designers, manufacturers, suppliers, installers and importers. They are also for workers and other people who handle, transport or erect precast concrete.

These guidelines offer advice on the safe handling, transportation and erection of precast concrete elements. They also provide guidance on how to meet the requirements of the Health and Safety at Work Act 2015 (HSWA).

The guidelines explain HSWA requirements that apply to precast concrete work, and current good practice.

These guidelines will replace the now-outdated 2002 ACOP for precast concrete.

## KEY POINTS

- Precast concrete is widely used in the New Zealand construction industry.
- Handling, transporting and erecting precast concrete elements are high-risk activities that have resulted in deaths and serious injuries to New Zealand workers.
- Every person working with precast concrete has health and safety duties.
- Everyone should clearly understand their roles and responsibilities when working with precast concrete.





# Battery developments add to power tools advancement

Cordless power tools have come a long way since they were first introduced to the mainstream construction market some decades ago.

Initially arriving as relatively low-power, with limited run time, cordless tools (primarily drill-drivers) were really only useful for short bursts of low-drain activity, and had a very limited battery life with long recharge times.

Oh, how things have changed.

Now, battery-powered tools are used for everything from drill-drivers to cordless circular saws and impact wrenches to mitre saws...and more. And still, things still continue to evolve with manufacturers now offering options that far exceed what

anyone would have thought possible just a few years ago.

Three of CARTERS major power tool suppliers – DEWALT, HiKOKI and Makita – now supply battery-powered options that have improved battery life, increased power, longer run time as well as innovations such as flexible voltage options, dual batteries and even cordless tools that offer a corded, mains-powered option when long run time or high battery drain is expected.

Not too many years ago, 18-volt battery powered-tools were the

benchmark, but now 36-volt and even 54-volt options are available. However, the problem with changing the whole voltage platform of a range of battery-powered products means that consumers and end-users need to re-equip themselves with new tools across the board – which can be a very expensive process. Both HiKOKI and DEWALT have addressed this with voltage-flexible platforms that allow higher voltage batteries to be used in tools designed for lower-voltage systems – a process known as backwards-compatibility. Makita have taken a slightly different approach to achieve a similar result, using existing 18-volt batteries – combined in series – to deliver 36-volts of power.

**HiKOKI**  
HIGH PERFORMANCE POWER TOOLS

**DEWALT**

**Makita**





**DEWALT's** XR FlexVolt system offers a 54-volt range designed for heavy-duty usage such as large capacity drop saws, concrete cutters and similar high drain tools, but also allows the 54-volt battery to be used in its current 18-volt range of tools by automatically switching the voltage when transferred to the lower voltage tool.

The 54-volt battery is essentially 3 x 18-volt batteries running in series, totalling 54 volts of power. However, when being used in 18-volt mode, the battery automatically switches to allow the cells to run in parallel, providing 18 volts of output instead of 54 volts, but delivering increased runtime.



**HIKOKI** has its MultiVolt platform, which offers a 36-volt battery system for increased power, but has also made its 36-volt batteries compatible with its 18-volt range of tools. These batteries are created from 21,700 Lithium Ion cells which are designed to provide efficient power deliver without overloading or overheating.

The batteries automatically switch from 36-volt to 18-volt delivery when fitted to an 18-volt tool, but deliver greater runtime than a standard 18-volt battery.

In addition to the now-standard cordless tool options, the HiKOKI system also offers a corded adaptor that plugs into the battery slot to offer the versatility of mains (or generator) power with a previously cordless tool.





**MAKITA HAS TAKEN A DIFFERENT APPROACH TO ACHIEVE A SIMILAR RESULT.**

Instead of developing backwards-compatible higher-voltage batteries, Makita's Brushless X2 range allows two 18-volt batteries to be inserted into a single tool, providing better power, speed and run-time, yet not requiring any change in battery platform for end-users, as the standard 18-volt batteries used in Makita's LXT range can be doubled up in the X2 range of tools.

## Advantages of higher voltage lithium-ion batteries

**LITHIUM-ION (LI-ION) BATTERIES ARE USED IN ALL THREE RANGES OF POWER TOOLS, OFFERING CONSIDERABLE ADVANTAGES OVER THE NOW-OUTDATED SYSTEMS THAT WERE PREVIOUSLY PREDOMINANT.**

Li-ion batteries are smaller and lighter than their predecessors, are more efficient and have better energy density, providing the potential for even greater voltage capacities to be developed in the future.

They also have limited self-discharge, which can often be an issue with rechargeable batteries, and tolerate a wider range of working temperatures.

Higher voltage batteries (or combinations of batteries) allow more power and improved performance to be produced with a lower current draw, reducing operating heat. This is

highly beneficial, as heat is an enemy of all powerpacks in battery-powered tools. This reduced current draw also has the benefit of increasing the life of the tools these batteries are used in.

The increased power also develops higher speeds for running power tools, resulting in more efficient operation and much-improved run-times.

Additionally, as well as providing power for higher-drain tasks traditionally restricted to corded tools, these backwards-compatible

higher voltage options also give huge advantages to tools designed for single 18-volt batteries, most notably the increased amount of extra run-time HiKOKI's 36-volt or DeWALT's 54-volt battery can provide when used with a compatible 18-volt tool. The same advantages can be attributed to Makita's tandem 18-volt battery system.

There are trade-offs of course, with more powerful batteries (or double battery packs) being both slightly larger and a little heavier, but the benefits are huge, resulting in much more efficient operation and a much greater operating range of tools and applications.

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2019 is set to be another busy year with lots of events for you to get involved with across the country. We'll keep you updated with all the happenings via our industry events page.



## CONZTRACT 2019 /

CARTERS will be hitting the road in 2019 with the CONZTRACT Trade Shows and once again bringing the CONSTRUCTION Zone along with us! The first event is kicking off in late April at Hamilton's Claudelands Event Centre (full event dates below).

These trade events bring together construction industry professionals and suppliers to showcase the latest products and solutions for you in one easy, expo environment. In addition to the trade stands there are workshops at each event that cover key subject areas which will assist with your LBP skills maintenance requirements and everyday onsite practices.

**Keep an eye out for more details on these events, registrations will be open soon!**

**MAY**  
ROUND 1

**Hamilton**  
**Whangarei**  
**Auckland Sth**

Tuesday 30<sup>th</sup> April  
Wednesday 1<sup>st</sup> May  
Thursday 2<sup>nd</sup> May

**JULY**  
ROUND 3

**Auckland Nth**  
**Tauranga**  
**Napier**

Tuesday 23<sup>rd</sup> July  
Wednesday 24<sup>th</sup> July  
Thursday 25<sup>th</sup> July

**JUNE**  
ROUND 2

**Wellington**  
**Palmerston Nth**  
**New Plymouth**

Tuesday 18<sup>th</sup> June  
Wednesday 19<sup>th</sup> June  
Thursday 20<sup>th</sup> June

**SEPT**  
ROUND 4

**Christchurch**  
**Dunedin**  
**Invercargill**  
**Queenstown**

Monday 16<sup>th</sup> September  
Tuesday 17<sup>th</sup> September  
Wednesday 18<sup>th</sup> September  
Thursday 19<sup>th</sup> September

## CONZTRACT MINI 2019 /

### CONZTRACT MINI 2019

**Westport**  
**Gisborne**  
**Taupo**  
**Rotorua**  
**Blenheim**  
**Nelson**  
**Kaitia**  
**Kerikeri**

Tuesday 9<sup>th</sup> April  
Tuesday 11<sup>th</sup> June  
Tuesday 2<sup>nd</sup> July  
Wednesday 3<sup>rd</sup> July  
Wednesday 7<sup>th</sup> August  
Thursday 8<sup>th</sup> August  
Tuesday 10<sup>th</sup> September  
Wednesday 11<sup>th</sup> September



The regional version of the CONZTRACT Trade Show series will be making its way around the country again this year. In the same expo style, these events provide a forum for suppliers to reach builders located regionally, offering networking and learning opportunities to construction industry professionals (full event dates on the left).



## ASIAN CONSTRUCTION FORUM 29<sup>th</sup> June 2019

Back again after its successful launch in 2018, the Asian Construction Forum is aimed at bringing together those in the growing Asian construction community to present important product, service and legislative information to the market. It's an opportunity for construction professionals and suppliers in this segment to have discussions with translation services available to them.

## APPRENTICE OF THE YEAR



Are you an Apprentice looking for your next challenge? Or maybe you have an Apprentice in your crew that you think has what it takes? Now is the time to start thinking about applications for the 2019 Registered Master Builders Apprentice of the Year. Applications are open from **1<sup>st</sup> April to 20<sup>th</sup> May**. The RMB Apprentice of the Year is the annual event that recognises the skills of our up and coming carpentry professionals, across a range of disciplines. CARTERS are proud to sponsor this event for the 15th consecutive year and always value the opportunity to support the ongoing development of our future industry leaders.



2019 INDUSTRY EVENTS

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FEBRUARY  
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\*Via redemption. See overleaf for terms. Offer applies to cumulative spend on GIB® compounds and accessories during February 2019. Offer excludes GIB® plasterboard.

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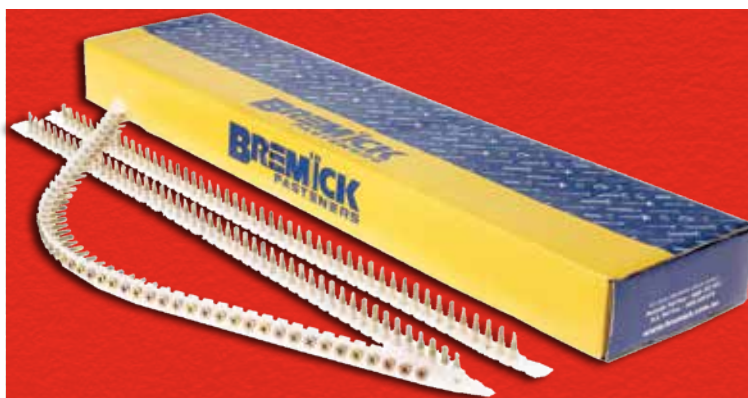
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- Non-staining and easily painted
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375ml

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- Low shrinkage



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EXCL GST EA

PPGATS9020  
20kg

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EXCL GST EA

## Makita 125mm Random Orbital Sander PTMKB05030

SPECIAL ORDER



- 300 watt motor
- Rubber switch cover prevents ingress of dust
- Connects directly to vacuum or dust bag

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## Tajima Heavy Duty Cutter HTTALC650RH

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- Ideal for cutting most materials including insulation, flooring, laminates, cardboard and plasterboard



**\$16<sup>43</sup>**  
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\*Pricing and FREE STUFF rewards valid from 1<sup>st</sup> February 2019 to 28<sup>th</sup> February 2019 unless otherwise stated. FREE STUFF rewards exclusive to CARTERS trade account holders. The actual product or reward may differ slightly from that pictured. Trade discounts do not apply to advertised pricing. All prices exclude GST. Products featured may not be available in all CARTERS branches. Lead time will apply to SPECIAL ORDER product. Any trademarks are the property of the respective owners.

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# POWER UP

## THIS FEBRUARY

**CARTERS have got Power Tool Trade events lined up**  
at local branches across the country in February 2019.

### FIND AN EVENT NEAR YOU

#### NORTHLAND

Kerikeri	7am	Thursday 14 <sup>th</sup> Feb
Whangarei	7am	Friday 15 <sup>th</sup> Feb

#### AUCKLAND

Glenfield	7am	Wednesday 20 <sup>th</sup> Feb
Henderson	7am	Thursday 21 <sup>st</sup> Feb
St. Lukes	7am	Friday 22 <sup>nd</sup> Feb
Onehunga	7am	Wednesday 13 <sup>th</sup> Feb
Panmure	7am	Thursday 14 <sup>th</sup> Feb
Papakura	7am	Friday 15 <sup>th</sup> Feb

#### WAIKATO

Hamilton	7am	Wednesday 20 <sup>th</sup> Feb
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#### BAY OF PLENTY

Rotorua	7am	Thursday 21 <sup>st</sup> Feb
Tauranga	7am	Friday 22 <sup>nd</sup> Feb

#### CENTRAL NORTH ISLAND

Hastings	7am	Tuesday 19 <sup>th</sup> Feb
Napier	7am	Thursday 21 <sup>st</sup> Feb
New Plymouth	7am	Friday 15 <sup>th</sup> Feb
Palmerston North	6.30am	Wednesday 13 <sup>th</sup> Feb

#### WELLINGTON

Petone	7am	Friday 15 <sup>th</sup> Feb
Porirua	7am	Thursday 14 <sup>th</sup> Feb

#### CHRISTCHURCH

Hornby	7am	Friday 15 <sup>th</sup> Feb
Madras Street	7am	Friday 22 <sup>nd</sup> Feb

#### SOUTHLAND

Dunedin	7am	Wednesday 13 <sup>th</sup> Feb
Invercargill	7am	Thursday 14 <sup>th</sup> Feb
Queenstown	7am	Friday 15 <sup>th</sup> Feb

## REGISTER NOW

AT [WWW.CARTERS.CO.NZ/POWERUP2019](http://WWW.CARTERS.CO.NZ/POWERUP2019)

## FLASH DEALS

You must register to get an exclusive preview of our on the day deals 24 hours prior to the event!

**PURCHASE ANY POWER TOOL OR POWER TOOL ACCESSORIES ON THE DAY &**

**be in to WIN 1 of 5 trips for 2 to the Formula 1 Australian Grand Prix in 2019 when you spend \$100 (excl GST) or more**

\*To qualify to enter the draw to WIN 1 of 5 trips for 2 to the Formula 1 Australian Grand Prix 2019 you must spend \$100 (excl GST) or more on any Power tool or Power tool accessories on the day of a CARTERS Power UP Trade Event before 5pm on the date stated. Each qualifying spend will earn customers an additional entry in to the draw. Offer exclusive to CARTERS Trade account holders. See [CARTERS.co.nz](http://CARTERS.co.nz) for full terms and conditions.



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**Makita**

**HiKOKI**  
HIGH PERFORMANCE POWER TOOLS

**DEWALT**

# New Zealand's supreme homes announced

**CHRISTCHURCH COMPANY METZGER BUILDERS (MBL) LTD HAS COME OUT ON TOP AT THE 2018 REGISTERED MASTER BUILDERS 2018 HOUSE OF THE YEAR AWARDS, TAKING OUT THE SUPREME AWARD WITH A HOME BUILT IN THE SUBURB OF REDWOOD.**

The title marked significant success for the city, with a second Christchurch company, Takahe Construction Limited, winning the title of Registered Master Builders 2018 Renovation of the Year, with their superb renovation of a Merivale home.

In the CARTERS sponsored section, for new homes in the \$1 million - \$2 million range, Todd Grey Builders Limited took out the title for a home in Mount Maunganui, Tauranga.

Registered Master Builders Chief

Executive David Kelly says House of the Year epitomises building excellence and showcases Master Builders as the custodians of quality and innovation across all types of homes and price brackets.

"Residential building continues to fuel the construction boom, and while these homes need to be built quickly and cost effectively, it must not be at the expense of quality. House of the Year sets the standard of what is possible, both in quality and innovation.

"The craftsmanship demonstrated within all of our finalists shows that our members are building quality homes for all New Zealanders. From the luxury homes, to the cost-effective builds, to apartments, these homes are some of the finest in the country.

"Congratulations to our Master Builders, especially to our Supreme Award recipients, Metzger Builders (MBL) Ltd and Takahe Construction Limited. Your projects represent the dedication and workmanship of all of our members. We are incredibly proud to represent you and provide platforms like these awards to highlight the amazing work you do."

## Registered Master Builders 2018 House of the Year results:

### SUPREME AWARDS

■ **Supreme Award for the Registered Master Builders 2018 House of the Year** - Metzger Builders (MBL) Ltd for a home in Redwood, Christchurch.

■ **Supreme Award for the Registered Master Builders 2018 Renovation of the Year** - Takahe Construction Limited for a home in Merivale, Christchurch.

### CRAFTSMANSHIP AWARD

■ **Percival Construction Limited** for a home in Otama Beach, Whitianga.

### CATEGORY WINNERS

■ **Volume/Group Housing New Home up to \$450K** - **Mike Greer Homes Nelson Limited** for a home in Stoke, Nelson; Multi Unit (Apartments/Duplexes/Terrace Housing), **Contract Construction** for a home in Fendalton, Christchurch.

■ **New Home \$550,000-\$700,000** - **Ninety Degrees Limited** for a home in Pauanui, Hikuai.

■ **New Home \$450,000-\$550,000** - **Precision Homes NZ Limited** for a home in Waiau Pa, Auckland.

■ **New Home up to \$450,000** - **Keane Building** for a home in Amberley, North Canterbury.

■ **Renovation Over \$1 million** - **Takahe Construction Limited** for a home in Merivale, Christchurch.

■ **Renovation \$500,000-\$1 million** - **Cove Construction Ltd** for a home in Flaxmill Bay, Cooks Beach.

■ **Builders Own Home** - **Glover Homes Limited** for a home in Coatesville, Auckland.

■ **New Home \$700,000-\$1 million** - **Inhaus Developments Limited** for a home in Redwood Valley, Richmond.

■ **CARTERS New Home \$1 million-\$2 million** - **Todd Grey Builders Limited** for a home in Mount Maunganui, Tauranga.

■ **New Home over \$2 million** - **Metzger Builders (MBL) Ltd** for a home in Redwood, Christchurch.

■ **Show home** - **A J Saville Builder Limited** for a home in Millbrook Country Club, Queenstown.

■ **Volume/Group Housing New Home \$450K-\$700K** - **Peter Ray Homes Limited** for a home in Barton Fields, Lincoln.

■ **Master Build 10-Year Guarantee Renovation up to \$500,000** - **Calley Homes Limited** for a home in Tauranga South, Tauranga.

### LIFESTYLE AWARDS

■ **Outdoor Living Award** - **Takahe Construction Limited** for a home in Merivale, Christchurch.

■ **Heart of the Home Kitchen Award** - **Red + Black Construction Grant Waghorn Limited** for a home in Fendalton, Christchurch.

■ **Bathroom Excellence Award** - **Metzger Builders (MBL) Ltd** for a home in Redwood, Christchurch.

■ **Sustainable Home Award** - **Glover Homes Limited** for a home in Coatesville, Auckland.





## House of the Year - Metzger Builders (MBL) Ltd

Metzger Builders (MBL) Ltd's project, which also took out the national category win for the New Home over \$2 million and the Bathroom Excellence Award, impressed the judges with clever and balanced design, with the home showing a considered approach in every respect.

"The large home sits boldly on a rural site, but peacefully in its landscaped environment. The impeccable crafting and attention to detail demonstrated by the builders and subcontractors is truly exceptional," the judges commented.

"The collaboration between client, architect and builder has made this a home that perfectly suits the needs of the growing family.

"It is a well deserving winner of this award."





REGISTERED MASTER BUILDERS  
**HOUSE  
OF THE  
YEAR**

RENOVATION  
OF THE YEAR

## RENOVATION OF THE YEAR - Takahe Construction Ltd

Judges remarked on the amazing quality of Takahe Construction Limited's renovation, which also won the national category award for renovation over \$1 million and the Outdoor Living Award.

The home, which was originally built in the 1990's, was extensively damaged in the Christchurch quakes.

"The client chose to engage the original architect to complete a full re-design, whilst retaining the elegance of the original home," the judges said.

"A collaborative approach between client, architect, engineer and builder made this project a success. The quality demonstrated in both the re-build work and the overall renovation is a credit to the team involved.

"This is truly a spectacular home, which the builder should be extremely proud of."



REGISTERED MASTER BUILDERS  
**HOUSE  
OF THE  
YEAR**

CARTERS NEW HOMES  
\$1 MILLION - \$2 MILLION



## CARTERS NEW HOME \$1 MILLION - \$2 MILLION - Todd Grey Builders Ltd

This modern Tauranga residence, built by Todd Grey Builders Ltd, has three bedrooms and three bathrooms and is a perfect marriage of black cedar bevelled-back weatherboards and bagged brick, which sets off the horizontal rusticated cedar weatherboards superbly.

The contemporary interior also features black bagged brick, stark white-coloured timber panelling

and light oak cabinetry.

The judges commented: "This is a very well designed and functional family home, with a focus on good materials and product selection. It has excellent indoor and outdoor living options and utilises the site and views over the adjacent golf course. The builder's attention to detail and high standards has achieved excellent results."



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# Built-up members

■ BY ALIDE ELKINK

Jack studs, and bottom and top plates must always be solid timber members but Timber-framed buildings NZS 3604:2011 does allow other solid timber members to be replaced by built-up members. A built-up member is two or more component members used to make one larger member. However, there are a few rules that must be followed when using built-up members.

## THE BUILT-UP MEMBERS MUST:

- be the same grade of timber;
- be in one continuous length;
- match or exceed the size of the solid member required in accordance with NZS 3604:2011.

Built-up members may consist of up to six component members and must be nailed together according to the nailing requirements described in NZS 3604:2011.

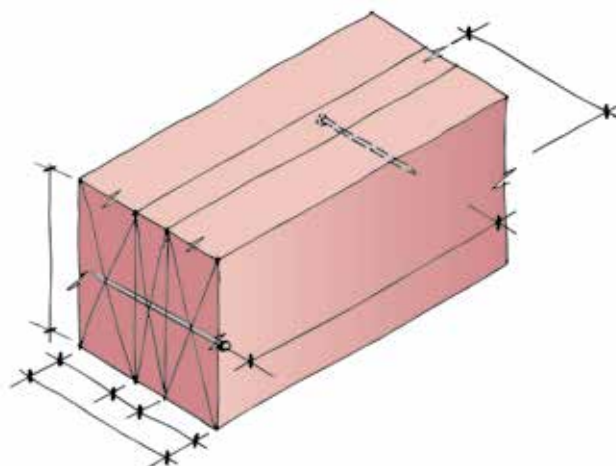
Built-up members of up to three components

The nailing requirements for built-up members of up to three components are that:

- the spacing of the nails is no more than six times the thickness of the thinnest component;
- all nails penetrate at least three-quarters of the last component member;
- nails are driven from alternate sides of the built-up member.

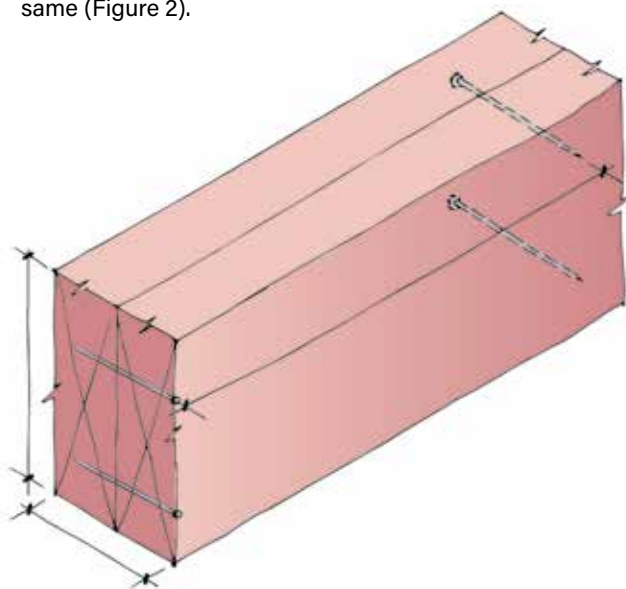
For example, a built-up member consisting of two 90 x 35mm and one 90 x 20mm components must have:

- nailing spacings at 120mm centres maximum ( $6 \times 20\text{mm} = 120\text{mm}$  where 20mm is the thinnest component member);
- nails that are at least 82mm long ( $35\text{mm} + 20\text{mm} + (0.75 \times 35\text{mm}) = 82\text{mm}$ ) (Figure 1).



■ FIGURE 1. Built-up horizontal members less than 140mm depth (for lintels and beams)

When members are 140mm or more in width, at least two rows of nails are required but the other criteria remain the same (Figure 2).

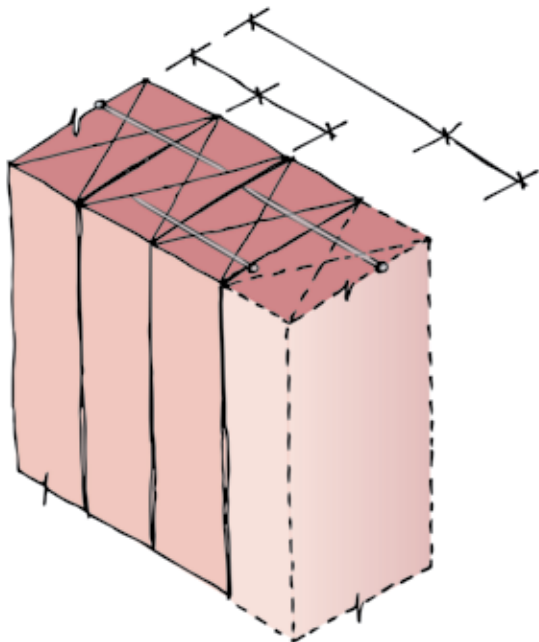


■ FIGURE 2. Built-up horizontal members 140mm or deeper (for lintels and beams)

## BUILT-UP MEMBERS OF OVER THREE COMPONENTS

Where the built-up member consists of more than three component members, the first three component members should be assembled in the same way as a built-up member with up to three components. Additional component members are then fixed using nails that are twice as long and spaced at six times the thickness of each component member added (Figure 3).

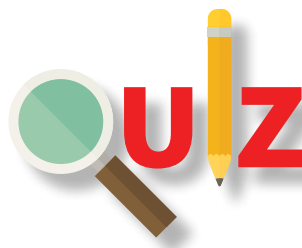




■ FIGURE 3. Built-up member made of more than three vertical members (usually for trimming studs)

**Where built-up members consist of more than three components, the first three components are nailed in the same way as for up to three component members. Additional layers must be nailed using nails?**

1. two times as long and spaced at less than six times the thickness of the component member added
2. six times as long and spaced at less than six times the thickness of the component member added
3. two times as long and spaced at six times the thickness of the component member added.



**Which timber members may not be substituted with built-up members?**

1. studs, top plates, joists
2. jack studs, top plates, bottom plates
3. joists, top plates, purlins
4. rafters, jack studs, lintels

**Built-up members up to three components must be nailed at spacings?**

1. more than six times the thickness of the thickest member
2. no more than six times the thickness of the thickest member
3. no more than six times the thickness of the thinnest member
4. more than six times the thickness of the thinnest member.

**Nails must penetrate at least?**

1. half way through the last component member
2. two thirds of the way through the last component member
3. three quarters of the way through the last component member
4. all the way through the last component member



**ANSWERS:** <https://www.building.govt.nz/about-building-performance/news-and-updates/codewords/codewords-issue-87/built-up-members/quiz-answers/>



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# Time for leaders to step up



■ BY BRETT MURRAY

Over my 15 years of being involved in health and safety, I've witnessed some gradual, but significant, improvements in health and safety within the construction sector. And the new health and safety legislation has gone a long way to raise accountability around some of the key issues.

But despite considerable investment from both industry and government, health and safety remains a significant challenge for the industry. Construction remains in the top five industries contributing to death and serious harm in New Zealand and with nine fatalities and almost 600 notifiable injuries or incidents last year, there's no doubt more must be done.

## CARE NOT COMPLIANCE

While tougher legislation may work to briefly energise those businesses who put the safety of their people down the pecking order of priorities, legislation alone has limited impact on creating positive change.

No employer ever wants to be on the receiving end of a phone call telling them one of their workers



*BRETT MURRAY IS THE NEW CHIEF EXECUTIVE OF SITE SAFE; HIS BACKGROUND IN HEALTH AND SAFETY INCLUDES SEVERAL SENIOR ROLES WITH MBIE AND THE DEPARTMENT OF LABOUR, AND MOST RECENTLY AS GENERAL MANAGER OPERATIONS AT WORKSAFE.*

has been seriously injured or killed. Most employers care about the safety of their staff. But how do we translate that care into a positive workplace culture where health and safety simply becomes part of how we operate? For this shift to happen, all parts of the supply chain - from client through to contractor - need to walk the talk. All too often health and safety is seen as a compliance issue, when it should be seen as a way to take care of our people.

We need to move beyond debates about the costs of compliance to ensuring people's health and safety becomes part of a bigger positive change towards long-term wellbeing. Our current generation of construction workers can expect to live for over twenty years post retirement. Their quality of life is impacted significantly by how well their exposure to harm and challenges to mental wellbeing has been managed in their working years. Leaders need to be clear about communicating positive safety

values and always working towards a culture where taking care of people is seen as positive and productive. Any process which values the bottom line over the lives of workers should be called into question.

## INDUSTRY LEADING THE WAY

We recognise that there are challenges: the boom-bust cycle of construction, coupled with the high number of small to medium-sized enterprises, mean that many smaller companies struggle to invest in health and safety and to cope with the required paperwork. These businesses are also the ones who suffer most financially when major players go bust.

The industry is further hampered by the current skills shortage, with some 56,000 extra workers needed over the next three years.

Leaders at all levels, from government through to supervisors on site, need to step up and take responsibility for making the safety and wellbeing of their workers



their top priority. That's why it's so important that initiatives like the Vertical Industry Leaders Group, led by Naylor Love's Rick Herd, and the newly-formed Construction Health and Safety NZ (CHASNZ) actively confront the issues and work with government, businesses, and industry organisations such as Site Safe, to address them.

### GOVERNMENT'S ROLE

While there's undoubtedly much work to be done at industry level, government must exhibit leadership that goes beyond mere rhetoric. While more emphasis has been put on health and safety in tender documents since the introduction of the Health and Safety at Work Act, decision making remains largely focused on price and timing. The impact of this is the supply chain is forced to either reduce its margins or reduce costs which often results in less investment in health and safety during the job.

We believe that as a major client, government must be more proactive when it comes to demanding excellent health and safety standards. Government can encourage better health and safety outcomes through its purchasing clout, both in its housing policy and in its own building and infrastructure projects. Procurement and tender documents with straightforward and consistent requirements will help to lift standards across the sector and create a clear benchmark for the industry.

Government has a real opportunity to be a leader by requiring all government construction contracts to have a consistent level of health and safety practice as well as a minimum reporting standard. If larger constructors must meet the standards set by government, there will in turn be significant flow-on benefits across the sector.

There are a couple of promising signals in this area. The Government CEOs Health and Safety group has gained real traction and contains many of the leaders of departments who are major procurers of construction work. This group is



Building designers must now consider health and safety during the design phase and for the whole lifecycle of the building.

the ideal vehicle through which to generate positive leadership in this area. Secondly, while production of joint health and safety initiatives for the sector between WorkSafe NZ and ACC has been slow, funding has finally been released by ACC and should allow WorkSafe to deliver on its role as the government's system leader.

### MAKING SAFE DESIGN A PRIORITY

Building designers must now consider health and safety during the design phase and for the whole lifecycle of the building. Good, safe, design which considers all users from builders, occupiers, to those eventually demolishing the building, is one of the most effective ways of eliminating health and safety risks. This requires a major culture change. Major construction clients, including

government, should lead by example in this area. This could be achieved by ensuring all contracts clearly specify the need for whole-of-life health and safety requirements in design documents.

### SITE SAFE'S ROLE

As an industry body and the sector's primary training provider, Site Safe is well placed to recognise shifts in trends and leadership attitudes towards training and practical site safety.

We will be focusing on working collaboratively with the sector at a leadership level, signalling our commitment to stepping up and playing our part to ensure the construction sector is a safe and appealing sector to work in for current, and future, generations.

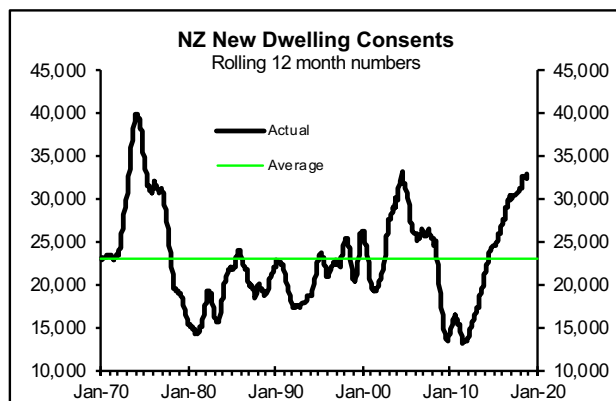
# Factors disguising housing affordability

In the 12 months ended October 2018, 32,925 consents were issued for new dwellings nationally, just shy of the peak of 32,984 issued during the building boom last decade as shown in the first chart (Fig. 1).

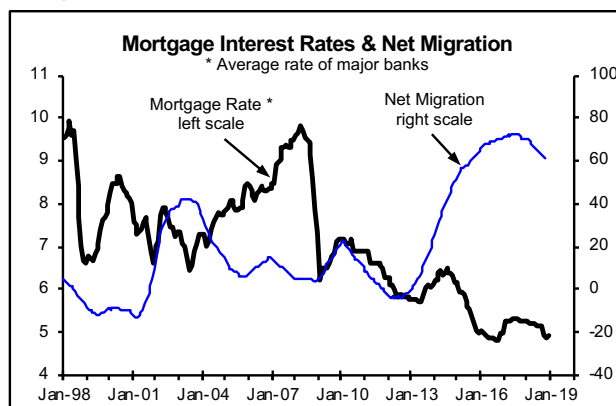
At face value this suggests there isn't a new housing affordability problem. However, other factors are disguising the problem; but they won't do so indefinitely.

The peak in new dwelling consents in mid-2004 was a result of the average mortgage rate offered by the major banks falling to a low of 6.4% in June 2003 and the net

■ FIG. 1



■ FIG. 2



inflow of people from overseas peaking at 42,541 in May 2003 as shown in the second chart (Fig. 2). This is in the context of it taking around 12 months for interest rates and net migration to impact on new dwelling consents.

This time around, the average mortgage rate reached a trough of 4.82% and net migration reached a peak of 72,402. The boost to new housing demand from the two major drivers has been dramatically stronger this time around versus last decade. An economist has estimated that if section prices had increased in line with building costs rather than dramatically more over the last two decades, new dwelling consents would be 20% or more higher now than is the case given how low interest rates are and how high net migration is. And we know economists never get it wrong.

Affordability is having a major negative impact on the level of building but it is being disguised - or offset - by super low interest rates and a high net inflow of people from overseas. However, past experience (if nothing else) suggests it is unlikely these two major drivers will remain supportive of a high level of building indefinitely.

It is uncommon for low interest rates to coincide with high net migration. The experience this decade is only the third time in the last 50 years this has occurred. Consistent with

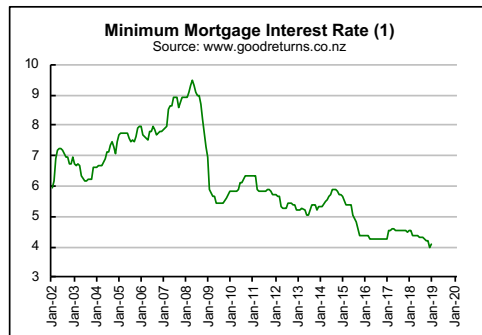
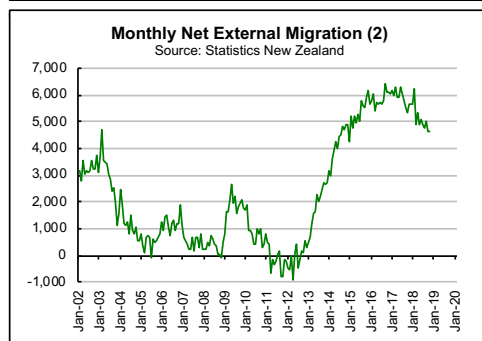
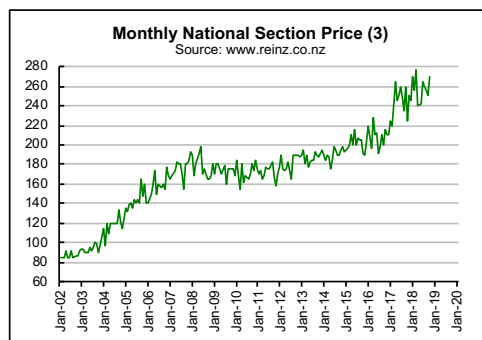
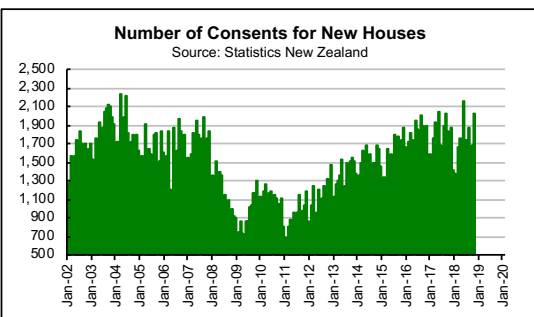
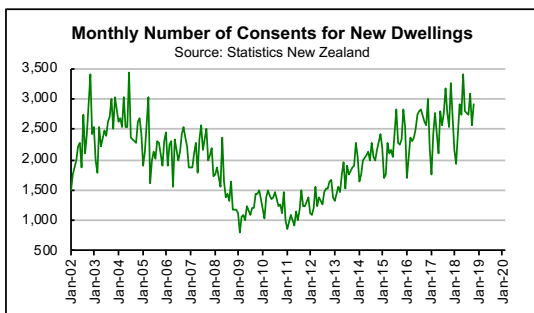






this, the first chart (Fig. 1) shows that this is only the third super-boom in new dwelling consents since 1970. There are no historical examples of net migration remaining high indefinitely and lots of sizeable falls after high levels while there are no cases of interest rates remaining low indefinitely.

KiwiBuild and increased building of social housing by Housing NZ and others will help prolong the latest building boom but this won't help builders not involved in government-related building. Net migration hasn't fallen much yet and interest rates remain low so building activity should remain well above average this year and probably longer. However, in light of this being an extreme situation rather than the norm, it would probably be advisable for building firms to use the continued high level of building to help strengthen balance sheets in preparation for the next downturn. This is likely to be especially relevant to builders not involved in KiwiBuild and Housing NZ projects.



## FOOTNOTES

(1) The lowest of the average floating and various fixed mortgage rates charged by the largest mortgage lenders. (2) Adjusted by Statistics New Zealand to remove the seasonal pattern. (3) Median section price reported by REINZ (\$000)

# TAXES

## What can we look forward to?

■ BY SHANE STOREY

**IT'S LONG BEEN SAID THAT DEATH AND TAXES ARE INESCAPABLE FACTS OF LIFE, WHICH IS ALL A BIT DEFEATIST, BUT ONE SMALL CONSOLATION HAS BEEN THAT NEW ZEALAND'S TAX SYSTEM IS COMPARATIVELY EASY TO NAVIGATE COMPARED TO MANY OTHER COUNTRIES.**

As well as relative simplicity, our tax system has the attractions of predictability and a minimum of loopholes. In fact, an international survey ranked it as second in the developed world for its competitiveness and top for its individual (personal) taxes.

In contrast to other countries New Zealand's tax system does not include:

- inheritance tax;
- general capital gains tax, although it can apply to some specific investments;
- local or state taxes, apart from council property rates;
- payroll tax;
- social security tax;
- healthcare tax, apart from the ACC levy.

**But some of what we take for granted may be about to change. As part of the coalition government's review of the 'structure, fairness and balance of New Zealand's tax system', the Tax Working Group (TWG) was set up and the 2018 interim report highlighted a number of possible changes due for final presentation in February and due to come into force 1 April 2021. The main item on the agenda is Capital Gains Tax (CGT).**

CGT is likely to be recommended although the exact look of it is yet to be determined. It will take the form of an extension of existing rules to tax gains on assets not currently taxed.

Assets to be taxed would include residential property (excluding the family home), baches and holiday homes, commercial and industrial property, agriculture property, business assets including goodwill, shares, and collectively owned assets - such as managed investments, KiwiSaver, PIEs, superannuation funds, and insurance.

Tax would apply to assets realised after a specified effective date, with gains from that date taxed. This would necessitate valuation of assets held on the effective date. CGT is unlikely to have a large impact on the housing market in the immediate future.

Although the family home will not be taxed, it raises all sorts of complex issues to do with apportionment which include if a family has more than one home, how to deal with non-New Zealand residents, and if the home is being used to generate income and is thus a business asset as well as a private home.

Taxing general land, wealth or gift taxes are unlikely and reinstating death duties or inheritance taxes is off the table.

A CGT would significantly increase compliance and administration costs, both for taxpayers and Inland Revenue. We only need to take a look across the Tasman to appreciate the complexity required of a CGT, with the Australian regime containing numerous provisions dealing with base maintenance/integrity, rollover relief, limitations and exceptions. A critical part of considering both whether New Zealand should introduce a CGT and, if so, its design is understanding the compliance costs involved and minimising (or eliminating) these as much as possible.

Ultimately, it is almost certainly politics that will determine what, if any, CGT we end up with.



Shane Storey has more than 20 years experience in financial accounting and is the Managing Director of accountancy specialists Storey & Associates, which offers innovative and creative solutions to business and investment needs and valuable business development advice. Storey & Associates can be contacted on (06) 355-4647, via email at [administration@storey-associates.co.nz](mailto:administration@storey-associates.co.nz) or visit their website at [storeyandassociates.co.nz](http://storeyandassociates.co.nz)



# GETTING PAID ON TIME

**GETTING PAID ON TIME IS THE KEY TO STAYING ON TOP OF YOUR CASH FLOW. HERE'S HOW TO KEEP THE MONEY YOU'RE OWED FLOWING IN, WHETHER YOU'RE CONTRACTING, A SOLE TRADER OR RUNNING A BUSINESS.**

If someone doesn't pay their invoice, you're left financing the cost of the work until it's settled — which can be costly if you've paid for materials or staff to do the job.

Sending invoices and chasing debtors is part of getting the job done.

## CREATING AN INVOICE

On each invoice you need to include:

- your business name;
- your customer's name and address;
- the invoice number, date sent and due date;
- a description of the goods or services provided, eg., date, quantity, rate and hours;
- the amount payable;
- payment details, eg, your bank account or a credit card payment slip.

If you're GST registered, you also need to include:

- your GST number;
- the words "tax invoice" in a prominent place;
- for supplies worth \$50-\$1,000, state GST is included in the amount payable;

- for supplies worth more than \$1,000, either:
  - specify the amount charged, the GST added and the total amount payable, or;
  - state GST is included in the amount payable.

## INVOICING TIPS

Tips to help you get paid on time:

- Talk about cost estimates up front — even before you start work it's good to set expectations with your customer.
- Confirm contact details — you need to be able to get in touch with the person paying your bill.
- Keep details clear — make sure your invoice has a description of what was provided, when it was provided, plus the cost, due date and payment terms.
- Invoice as soon as the work is done — the value of the job will be fresh in your customer's mind. The longer you leave it the lower the invoice priority.
- Offer flexible payment methods — does your customer have a preferred way to pay bills? Offering options will make it easier for them to pay.
- Check in if the due date is looming. A phone call or email can help make sure your bill doesn't fall off the radar.

## CHASING DEBTORS

If invoices aren't paid on time:

- Keep a record of who has

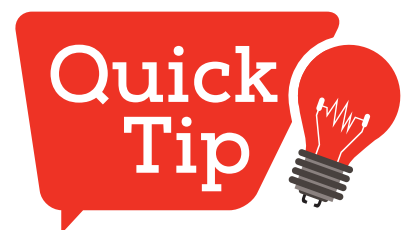
outstanding invoices and how long these are overdue.

- Follow up as soon as possible — the longer you leave it the easier it is for your customer to forget or ignore your invoice.
- Have a process for what happens when, eg an email reminder two business days after the due date, and a follow-up phone call if you've had no response after a week.
- Keep these early reminders brief and courteous.

## COMMON MISTAKES

Avoid these common invoicing pitfalls:

- Leaving too much time between completing the job and sending the invoice.
- Not keeping clear records or contact details of who owes you money.
- Not having a process for what to do if a customer doesn't pay.
- Leaving it for months before you get in touch with debtors.



## TAX INVOICES AREN'T NEEDED FOR SUPPLIES WORTH LESS THAN \$50.

But it's a good idea to keep these for your records — and if you want to make a claim.

## EXPERT VIEW - WARNING SIGNS OF MISSED PAYMENTS

If someone who owes you money is in financial stress, you'll probably notice changes to their payment patterns, says Anna Chartres of Christchurch law firm Lane Neave.

"They'll be deviating from your standard credit terms and conditions which they may have previously complied with. You might see that they are slow on payments, you have cheques which are being dishonoured, and that's an early indication that something might be awry," she says.

"Make sure you have terms and conditions of trade in place. If you're supplying goods, it's a good idea to grant a security over those goods and say that title in the goods — the actual ownership of the goods — doesn't pass until you have been paid."



**Get started with a free invoice template here** - <https://www.business.govt.nz/assets/Uploads/Documents/Invoice-template.pdf>

**Advice on systems that can help** - <https://www.business.govt.nz/tax-and-accounting/tax-time-tips/systems-that-can-help-at-tax-time/>

**Tax invoice information** - <https://www.ird.govt.nz/gst/work-out/work-out-records/records-tax/tax-info/tax-info.html>

# KiwiSaver = free money

## from the Government (so why wouldn't you?)

That's right, the Government will actually give you money if you make a minimum contribution to your own KiwiSaver account each year.

KiwiSaver is very flexible if you're self-employed, you can contribute as much or as little as you like, although some providers may have minimum contribution requirements.

And, as long as you put in at least \$1,042 of your own money (or just over \$20 a week), the Government will give you \$521 on top each year (this is called the member tax credit).

**That's a 50% return on the first \$1,042 invested!**

### WHAT WILL MY \$20 A WEEK TURN INTO?

If you did this for 20 years, after accounting for inflation, the member tax credit, a reasonable rate of return and assuming no other contributions, you could expect to have around

\$35k of real money to spend.\* You can only access your money from age 65, but it can be withdrawn as a lump sum.

### Use it to purchase your first home + get a HomeStart grant of up to \$10k.

If you have been a KiwiSaver member for at least three years you may be able to withdraw some or all of your KiwiSaver savings to put towards purchasing your first home. You may also be eligible for a HomeStart grant, worth between \$3,000 and \$10,000 depending on how long you've been in KiwiSaver and whether you're buying existing or building new.

Two people that have each been in KiwiSaver for 5 years and are building their first home together could be eligible for a \$20k HomeStart grant towards it.

### WANT TO JOIN?

There are a few simple steps to take and then you're in:

- 1. Choose a provider.** The way they manage the funds, their fees and performance all vary. We use Booster but there are plenty out there: <https://www.kiwisaver.govt.nz/providers/ks-providers.html>.
- 2. Choose a fund type.** There are different types of funds to choose from. For example:
  - Conservative (low risk, low return)
  - Balanced (medium risk, medium return)
  - Growth (high risk, high return)

- Balanced (medium risk, medium return)
- Growth (high risk, high return)

Make sure you read the product disclosure statement for the fund you choose, so you are familiar with your rights, the ins and outs of how the provider and fund works and the fees they charge. You may also wish to contact an independent financial adviser to help you make the right choices.

- 3. Get a copy of your ID and proof of address verified.** Your accountant can do this, as can doctors, teachers, police, lawyers, JPs and others with statutory authority. They basically need to see the original document and then sign the copy to certify it's legit. You also need to know your IRD number.

- 4. Sign up.** You can do this online with most providers. If you want Builtin's help to set up a KiwiSaver account with Booster just get in touch.

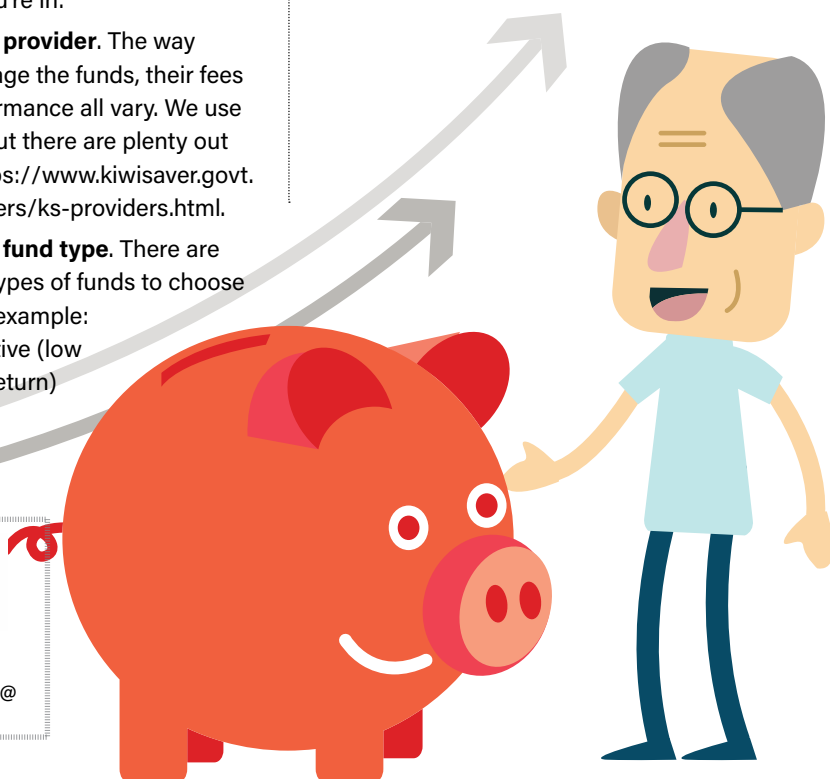
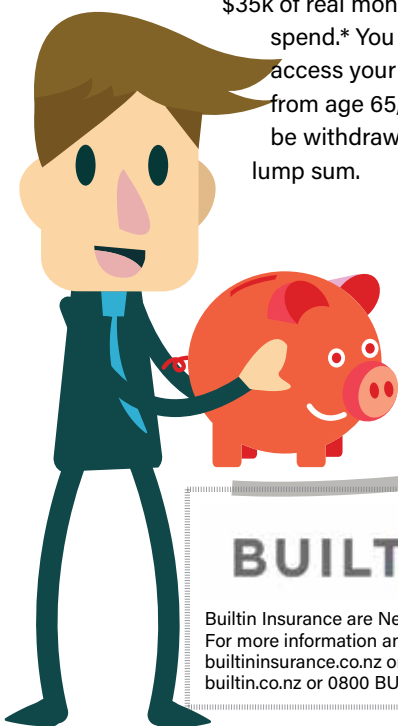


<https://builtin.co.nz/kiwisaver>.

\* Sorted.co.nz KiwiSaver calculator: <https://sorted.org.nz/tools/kiwisaver-savings-calculator>

**BUILT IN** INSURANCE

Builtin Insurance are New Zealand's trade insurance experts. For more information and to request your own review visit [builtininsurance.co.nz](https://builtininsurance.co.nz) or contact Dave La Pere at [dave.lapere@builtin.co.nz](mailto:dave.lapere@builtin.co.nz) or 0800 BUILTIN.





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