

TRADE LEADER.

JUNE 2018

The importance of quality work

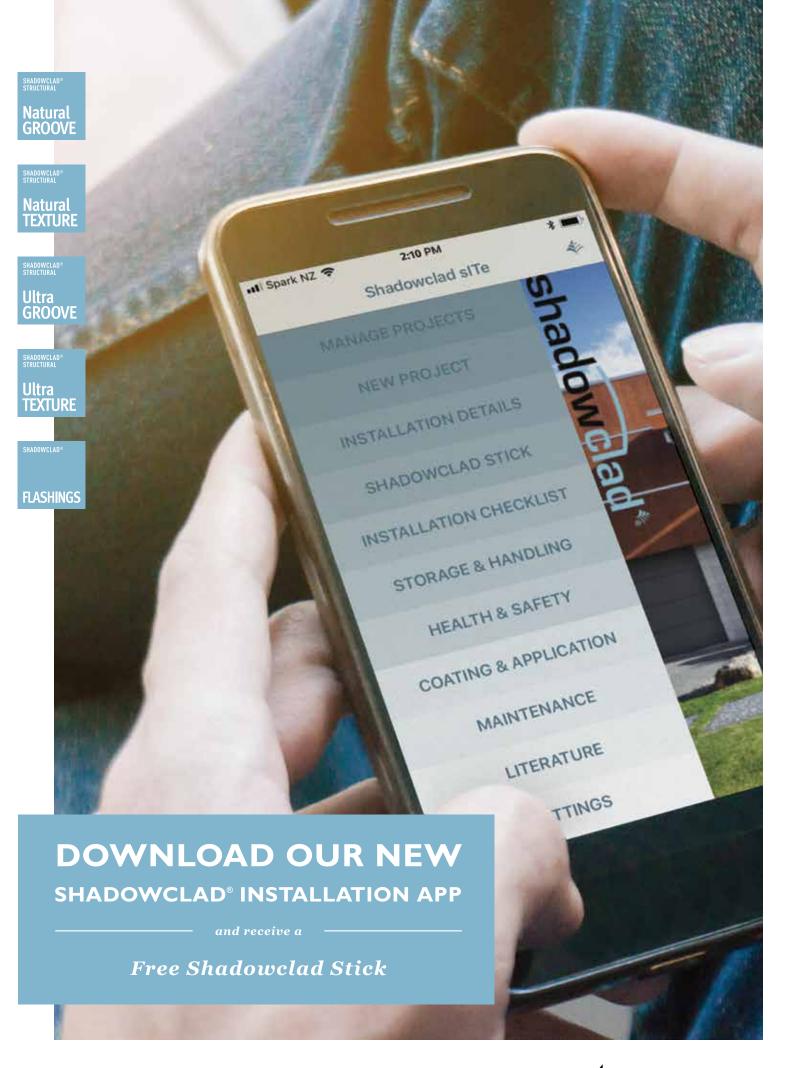
THIS ISSUE

Asbestos: the new requirements

Keeping your cash flowing

7 tips to site safety

Will immigration affect housing?









In the **frame**

BY MIKE GUY, CARTERS CHIEF EXECUTIVE

The 4th of April this year marked the end of a two-year window for new regulations around asbestos to come into force.

It's been quite some time since the dangers of this product have been known and there are still sections of the building industry and related sub-trades that are at risk from exposure to asbestos during demolition, renovation or construction. The reason for the regulatory implementation is to provide practical guidelines and solutions to the handling of asbestos.

Because of the problems attached to the discovery and handling of asbestos, the main article in this month's issue of CARTERS Trade Leader revolves around the requirements and regulations associated with it, including the formulation of an asbestos management plan, which is a key tool on a site where asbestos is suspected to be present.

At CARTERS we have reinforced a number of times before that the safety and well-being of you, our trade customers and your own clients is paramount to us, so we've put together a comprehensive guide in this feature for your requirements around asbestos, as well as links to online information that will guide you through the abundance of material available.

We also continue our series aimed at those of you who own or manage residential rental properties with an article around heating and ventilation, which is timely, given the onset of winter and the associated drop in temperatures.

And speaking of weather, with shorter daylight hours, it's that time of the year when vigilance on-site is extremely important. Lower visibility, wet areas and a propensity to flu and colds makes this a challenging time for both you and your staff. Now would be a good time to take stock of all your wet weather requirements, check staff are playing it safe, site inductions are adhered to, and site safety checks are completed, to ensure we all get home safely every day!



MIKE GUY
CARTERS Chief Executive



TRADE LEADER.

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

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LAYOUT

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PRINTER

Nicholson Print Solutions

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ISSN 2463-3550 (Print) ISSN 2463-3569 (Online)

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CHECK OUT OUR
JUNE TRADE
OFFERS.
INSIDE THIS ISSUE



STRENGTH - YOU CAN -TRUST

When you need it done right, first time, with no fuss, reach for Gorilla.









6. HOUSE OF THE YEAR

Judges have started their journey up and down the country seeking New Zealand's top residential builds in the Registered Master Builders 2018 House of the Year competition. More than 340 homes will be assessed as the judges travel around New Zealand, with regional award-winners announced at nine regional events during July and August.

8. HEALTH & SAFETY

ASBESTOS REQUIREMENTS

On April 4th this year, new regulations around managing the risks of asbestos came into full force so you need to know the requirements of the new regulations, some of the management options you can put in place and highlight some of the additional material available to those who work with or encounter asbestos as part of their work day.

12. INSURANCE

PUBLIC LIABILITY EXCLUSIONS

Public liability insurance is one of the most important policies that a trade professional needs to have. It is primarily intended to protect you from the cost of accidentally damaging someone else's property...but what are the exclusions?

18. ECONOMICS

IMMIGRATION AND RESIDENTIAL BUILDING

The government's plan to cut the net inflow of people from overseas by 20,000 to 30,000 per annum was a hot topic around election time but it would appear the government's immigration policy doesn't pose a significant threat to housing demand.

21. BUSINESS

SIX TIPS TO CASH FLOW

Cash flow is the mother lode of business. But getting your hands on your cash and keeping hold of it can be difficult. Here are six tips to keeping your cash flowing.

22. PROPERTY

HEATING & VENTILATION

In this article – the latest in our series aimed at builders who own or manage rental properties - we look at the issue of heating and ventilation and how they are vital to the health of the tenants, especially with the onset of winter.

25. HEALTH & SAFETY

SEVEN QUESTIONS TO SITE SAFETY

Being aware of on-site risks is vital. Before doing any work, take a few minutes to check your surroundings. Think about what you will be doing, what equipment and plant you will need, how you could get hurt and what you'll do if something unexpected happens.

Asking yourself these seven simple questions is a good place to start - it could be a life saver.

26. LEGAL

THE IMPORTANCE OF QUALITY WORK

Now, more than ever, it is of upmost importance for contractors to make sure that they perform a good quality service in respect of construction work in the building industry. This article explores some of the issues to deal with when looking at the quality of workmanship.

29. EDUCATION

TRADEUP LAUNCHED BY BCITO

The Building and Construction Industry Training Organisation (BCITO) launched its TradeUP campaign recently, aiming to show New Zealanders anything is possible with a career in the trades.

Search begins to find New Zealand's top homes

JUDGES HAVE STARTED THEIR
JOURNEY UP AND DOWN THE
COUNTRY SEEKING NEW
ZEALAND'S TOP RESIDENTIAL
BUILDS IN THE REGISTERED
MASTER BUILDERS 2018 HOUSE
OF THE YEAR COMPETITION.

More than 340 homes will be assessed as the judges travel around New Zealand, with regional award-winners announced at nine regional events during July and August.

The team of industry experts are tasked with finding the best builds in the country, ranging from new homes and show homes to renovations and builder's own homes, as well as multi-units and apartments.

Registered Master Builders Chief Executive David Kelly says House of the Year is the prominent house building competition in New Zealand and has been celebrating quality and innovation in New Zealand construction for more than 25 years.

"The competition recognises quality building across all types of homes and price brackets. The Master Builders who enter House of the Year set the standard for building quality and innovation. House of the Year showcases what is possible by introducing new trends, materials and approaches," says Kelly.

"The industry needs to be innovative in both how we are building and what we are building if we are to meet the



Government's ambitious KiwiBuild target of 100,000 homes built over 10 years.

"Our Master Builders are the industry leaders who can help make KiwiBuild a reality. We are open to working with the Government to build the homes they need, whether standalone or apartments."

In 2017, the competition introduced a new multi-unit category, which recognises the changing landscape and an increase in apartments, duplexes and terrace housing.

The number of apartment and townhouse consents has tripled in the last five years, from 3,076 in 2013 to 9,192 in 2017. Apartment numbers alone increased by 29% in the past 12 months, compared to February 2017.*

"There is no doubt there is still a role for the traditional stand-alone home in our landscape, however we are now moving into a period which will see a major rise in multi-unit homes and apartments – that is very exciting for the industry and for New Zealand," says Kelly.

Kelly says Registered Master Builders Association and the House of the Year competition play a leading role in ensuring a better built New Zealand amidst a changing building and construction sector.

This competition sets a standard for the industry and showcases the range of materials and approaches the industry can use to meet the increasing demands of the sector. We are excited to see the range of homes this year and the innovation that is currently taking place in the industry."

The Awards are made possible through the support of a number of sponsors, including CARTERS, who will be sponsoring the CARTERS New Home \$1 million - \$2 million category.

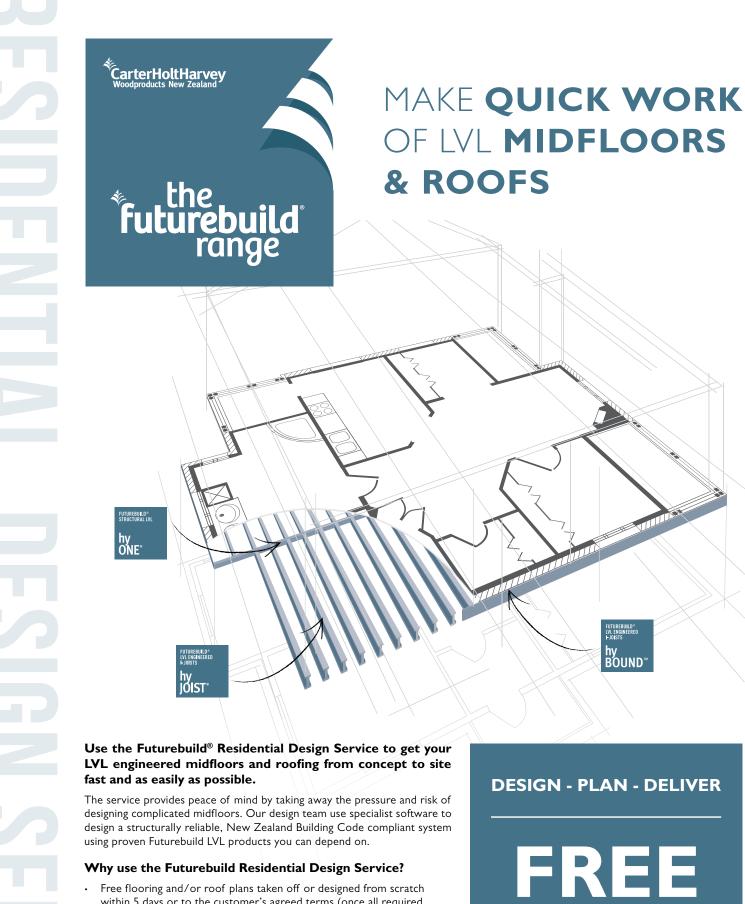
* Data from Statistics New Zealand

REGISTERED MASTER BUILDERS 2018 HOUSE OF THE YEAR: REGIONAL EVENT DETAILS

REGION	DATE & TIME	VENUE	
Manawatu/Whanganui/Taranaki	Friday 6 July	Awapuni Racecourse, Palmerston North	
Waikato	Friday 13 July	Claudelands Events Centre, Waikato	
Nelson, Marlborough, West Coast	Friday 13 July	Annesbrook, Saxton Road, Stroke	
Southern	Saturday 21 July	Transport Museum, Invercargill	
East Coast	Saturday 21 July	Saturday 21 July Emerald Hotel, Gisborne Friday 27 July Aircraft Hangar, Wigram Airbase, Christchurch Friday 27 July Wairakei Resort, Taupo Saturday 28 July Te Papa, Wellington	
Canterbury/Mid & South Canterbury	Friday 27 July		
Bay of Plenty/ Central Plateau	Friday 27 July		
Wellington/Wairarapa	Saturday 28 July		
Auckland Region	Saturday 4 August	Sky City Convention Centre	



For more information about the competition, visit www.houseoftheyear.co.nz



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On April 4th this year, new regulations around managing the risks of asbestos came into full force.

That date marked a twoyear window for the building and construction industry, requiring the implementation of changes created by the Health and safety (Asbestos) Regulations 2016. IN THIS ARTICLE, WE LOOK BACK OVER THE REQUIREMENTS OF THE NEW REGULATIONS, SOME OF THE MANAGEMENT OPTIONS YOU CAN PUT IN PLACE AND HIGHLIGHT SOME OF THE ADDITIONAL MATERIAL AVAILABLE TO THOSE WHO WORK WITH OR ENCOUNTER ASBESTOS AS PART OF THEIR WORK DAY.

Asbestos was a common building product from the 1950s through to the 1980s but was later discovered to have serious carcinogenic properties when fibres became lodged in human lungs.

According to information from Worksafe New Zealand, asbestos exposure is the number one workplace killer in New Zealand. Each year, around 170 New Zealanders die from asbestos-related diseases, such as mesothelioma and lung cancer.

Every tradesperson, is likely to come into contact with asbestos or asbestos-containing material (ACM) at some point and, because builders often have to deal with some of the products that contain the material, they are one of those groups at most risk of regular exposure to asbestos fibres.

To help reduce worker exposure to this carcinogen, the government introduced the new Health and Safety (Asbestos) Regulations in 2016. These regulations strengthened the requirements on the asbestos removal industry through



training and by implementing a system of checks and balances, such as practice checks by inspectors and a requirement that class A removalists have a certified safety management system.

If you're a tradesperson working on a site that was built prior to 2000, you should be trained in how to identify and safely handle asbestos or asbestos-containing materials (ACM). But you also need to know that tradespeople can't do all asbestos removal. After April 4th this year, all asbestos removal work greater than 10m² of non-friable asbestos or any friable asbestos must be done by a licensed removalist.

ASBESTOS REMOVAL LICENSES

TYPE OF	WHAT ASBESTOS CAN BE			
LICENSE	REMOVED?			
Class A	Any type or quantity of asbestos or asbestos-containing material, including			
	Any amount of friable asbestos or ACM			
	Any amount of asbestos-contaminated dust or debris (ACD)			
	Any amount of non-friable asbestos or ACM			
Class B	Any amount of non-friable asbestos or ACM			
	ACD associated with removing any amount of non-friable asbestos or ACM			
Class C	Up to and including 10m² of non-friable asbestos or ACM, cumulatively, over the whole course of the removal project for the site.			
	ACD that is:			
	Associated with removing 10m ² or less of non-friable asbestos or ACM			
	Minor amounts of ACD, not associated with the removal of friable or non-friable asbestos			

Because it's not always easy to identify asbestos by eye, getting the appropriate training, such as asbestos awareness, is the first proactive step that businesses can take to protect their workers.

In addition to that, businesses must also develop an asbestos management plan where asbestos has been identified, or is likely to be encountered. These plans are a written record of where asbestos is, or may be (if it is presumed to be present) on a work site, what the plan of management is, and what you will do in the event of an emergency.



ASBESTOS MANAGEMENT PLAN

If you are a tradesperson, the asbestos management plan is one of the greatest tools available to stay safe when you arrive on a worksite.

If you are going to a site where you know or suspect there may be asbestos present, you have every right to ask the client to see their management plan, which should set out where any identified asbestos or asbestos-containing material is, and how it can be managed.

WHAT IS AN ASBESTOS MANAGEMENT PLAN?

An asbestos management plan sets out where any identified asbestos or asbestos containing material is and how it will be managed.

An asbestos management plan must include information about:

- where identified asbestos is located in what wall, window, etc;
- how risks are managed if asbestos exists (e.g., remove it, encapsulate it with a false wall or paint, leave it alone as it is in good condition, etc.);
- what procedures to be followed for when work is to be undertaken that may disturb the asbestos or asbestos containing material;
- how incidents or emergencies involving asbestos will be recorded:
- a timetable for managing asbestos exposure risks (e.g., priorities and dates for removal, reviews, circumstances and activities that could affect the timing of action) – which should be reviewed in six months, or after an incident or emergency;
- procedures, including a timetable for reviewing and (if necessary) revising the asbestos management plan and asbestos documentation (note at a minimum this MUST be every five years).

All asbestos management plans must be in writing. They can be in hard copy or electronic form, as long as the legally required information outlined above is included.

LOCATIONS OF ASBESTOS

Asbestos can be located in a variety of places in a building. As it's a fire-resistant and hard-wearing material, it is commonly found in places that may get hot or wet.

Any building built prior to January 1st 2000 is likely to contain some form of asbestos, particularly if it was

built, altered or refurbished between 1940 and the mid-1980s. Even buildings that have been more recently constructed may have asbestos or ACMs, although these are not dangerous if they are in good condition and left undisturbed.

In residential homes, asbestos may be found in the following areas:

- The walls behind stoves in kitchens
- Interior and exterior walls
- Flooring, especially lino flooring in wet areas (bathrooms, laundry, toilet, kitchen)
- Roofs
- Hot water tanks
- · Insulation and lagging
- Gutters and downpipes
- Fireplace surrounds and chimneys
- Ceilings
- · Electrical fuse boards
- Water pipes internally
- Around windows and door frames.

It can also be found outside a residential dwelling as part of fencing, pipes running water to the dwelling, and in soil.

Asbestos was also commonly used in bonding agents; so lino may not contain asbestos but the glue it's stuck down with may contain asbestos.

Check out Figure A to view other places where asbestos may be hiding in your building.

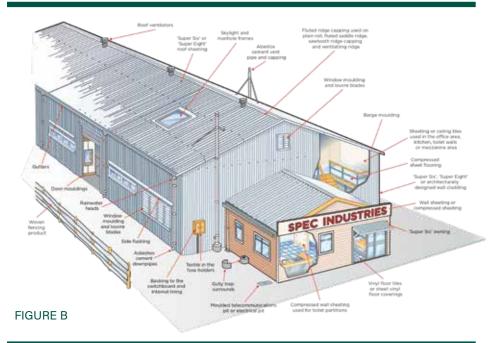
In commercial buildings, asbestos can be located in a variety of places. As it's a fire-resistant and hard-wearing material, it is commonly found in places that may get hot or wet.

These areas include:

- The centre of fire doors
- · Interior and exterior walls
- Flooring, especially lino flooring in wet areas (bathrooms, laundry, toilet, kitchen)
- Roofs







- Hot water tanks
- Insulation and lagging
- Gutters and downpipes
- Lift ropes and lift shafts
- Ceilings
- · Electrical fuse boards
- · Water pipes internally
- · Around windows and door frames.

Asbestos can also be found as part

of fencing, pipes running water to the building, and in soil. It could even hide in telecommunications or electrical pits.

Figure B may help you identify any asbestos in your building.

If you are in doubt as to whether part of a building contains asbestos or not, err on the side of caution and assume it does. If you think that there is asbestos in a building then download the Worksafe New Zealand management plan fact sheet which will help you manage your duties under the Health and Safety at Work (Asbestos) Regulations¹.

HOW DO WE KNOW IF THERE'S ASBESTOS IN OUR WORKPLACE?

The first step is identifying any asbestos, and there are a few ways you could choose to do this:

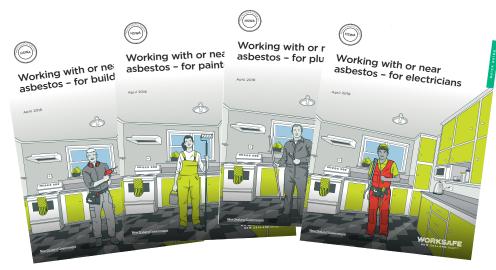
- you could follow the guidance in the WorkSafe Approved Code of Practice². This is an extensive, useful document and can be found on the Worksafe website.
- you could choose to train your staff to identify asbestos. This can be done by sending your staff on an asbestos awareness training course, which will help them identify potential sources of asbestos in the workplace and what state it is in. These courses take around four hours to complete and are widely provided across New Zealand.
- you can employ a surveyor to assess a building and produce your plan.
- you could assume that a building or workplace contains asbestos, and write the asbestos management plan accordingly.

Note: If a building was built prior to 1 January 2000 it is more likely to contain asbestos containing material.

WHAT TO DO IF YOU SUSPECT ASBESTOS

In a sound and contained state, asbestos is not dangerous. It is only once the fibres become airborne that it becomes a risk to your health. If you suspect a building has asbestos and it's in good condition, keep a close on eye on it.

However, if the condition changes or you want to do any work, then



we recommend that you contact an Asbestos Surveyor to get samples taken and analysed by an IANZ accredited lab to ascertain whether asbestos is present or not.

If you assume that an entire building contains asbestos, you will need to include much more stringent management actions in your plan. It will also depend on the state of the asbestos. If walls are in a poor state, then your course of action will be different than if the building is in good condition.

It could be that your plan states that you will employ the services of a licensed surveyor prior to starting any works and management actions will be defined in greater detail at that time.

You could also choose to revisit/ update your plans when/if you get your staff trained and become better equipped to identify asbestos.

ASBESTOS QUICK GUIDES FOR TRADESPEOPLE

To assist those involved in the building and construction industry to understand their responsibilities and manage the risks when working with or near asbestos, Worksafe New Zealand has launched four new guides.

This material is aimed at tradespeople who work for themselves or have others (including apprentices) working for them.

Each guide is a one-stop information

resource that covers:

- the risk of working with or near asbestos
- the difference between friable and non-friable asbestos
- where asbestos is likely to be found in New Zealand homes and other buildings
- the key ways to protect yourself when working with asbestos
- how to dispose of asbestos waste
- workers' rights and responsibilities.

Every tradesperson is likely to come into contact with asbestos at work sooner or later. This puts you at risk of exposure to airborne asbestos fibres.

We encourage you to read the guide to get the basic information you need:

- to manage the risk from working with or near asbestos, and
- to protect yourself and other people from exposure to airborne asbestos fibres.

The Quick Guides can be found on the Worksafe New Zealand website³ WORKING WITH OR NEAR ASBESTOS - FOR BUILDERS - This guide is for builders who work for themselves or have other people (including apprentices) working for them.

WORKING WITH OR NEAR ASBESTOS - FOR ELECTRICIANS - This guide is for electricians who work for themselves or have other people (including apprentices) working for them.

WORKING WITH OR NEAR ASBESTOS - FOR PAINTERS - This guide is for painters who work for themselves or have other people (including apprentices) working for them.

WORKING WITH OR NEAR ASBESTOS – FOR PLUMBERS - This guide is for plumbers who work for themselves or have other people (including apprentices) working for them.



1 Health and Safety at Work (Asbestos) Regulations -http://www.legislation.govt.nz/regulation/public/2016/0015/latest/DLM6729706. html?search=qs_act%40bill%40regulation%40deemedreg_asbestos+regulations_resel_25_h&p=1&sr=1

2 WorkSafe Approved Code of Practice - - https://worksafe.govt.nz/topic-and-industry/asbestos/management-and-removal-of-asbestos/ 3 Asbestos Quick Guides - https://worksafe.govt.nz/topic-and-industry/asbestos/working-with-asbestos/asbestos-quick-guides-for-tradespeople/



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ALL IN A POLICY. THAT'S
WHY THE POLICY WORDING
HAS AN "INSURING CLAUSE",
DESCRIBING THE BROAD AREA
OF LIABILITY IT COVERS, AND
THEN SPECIFICALLY EXCLUDES
SOME AREAS THAT INSURERS
DON'T WANT TO COVER.

POLICY EXCLUSIONS

In plain language, here are some of the common exclusions in public liability insurance policies.

ASBESTOS

Asbestos-related legal action is amongst the longest and most expensive in history. Exposure to asbestos is the single biggest cause of death from work-related disease in New Zealand, killing about 170 people in 2010. Inhaled asbestos fibres cause a serious cancer called mesothelioma. As a result, most insurers are unwilling to take on the cost of this risk and have excluded any loss related to asbestos. However, there are some specialist insurers who will offer specific pollution liability insurance that does cover asbestos-related incidents.

VEHICLES, BOATS AND AIRCRAFT

Claims for damage from owning, working on or using vehicles, watercraft (although smaller ones may still be covered) and aircraft (including products incorporated into aircraft) are not covered. So, damage caused by your car, van, ute and trailer is excluded, as these should be covered by the liability cover within the vehicle's insurance policy.

POLLUTION

The cost of pollution, including air, water and ground pollution and its cleanup are excluded from most policies. Some will still cover a

specific event if it is sudden and unintended.

EMPLOYEE INJURY

Injury to an employee that arises out of their work for you is excluded. The ACC scheme is intended to cover this. For injury not covered by ACC, employers liability insurance is available.

BUILDING DEFECTS, MOULD, ROT, GRADUAL DETERIORATION AND WATER PENETRATION

As a result of the leaky homes crisis, most policies now exclude cover from the effects of water penetrating a building envelope. As the multi-billion dollar cost of the crisis became clear, insurers decided that the cost of future leaky building claims was too high for them to bear and amended their policies to exclude it. However, damage caused by leaks from internal pipes, membranes and water systems are still generally covered by public liability insurance. Separate cover that protects builders from claims of financial loss related to events like leaky homes is available.

ERRORS IN PROFESSIONAL ADVICE

You are generally not covered for damage that results from bad advice, or where you haven't given advice that you should have (if you've charged for giving the advice, i.e., it's a professional service). If you gave the advice for free, then you may still be covered.

YOUR PRODUCTS AND THE PROPERTY YOU'RE WORKING ON

Public liability insurance is intended to cover the cost of damage to other people's property. This means products that you own, supply, install, construct or are working on are excluded under many policies. This becomes tricky for builders because of the way insurers define what "your products" are. Along with the obvious, "your product" may also include any property that you have been, or are working on. Some insurers have, in the past, declined claims because the house being worked on has been interpreted as "your product", and therefore not covered because of this exclusion. However, some policies make it clear that buildings, or separate components of a property, will still be covered.

The definition of "your products" is one of the most important aspects

of your policy and we strongly recommend that you make sure your policy has a "trade friendly" definition.

DEFECTIVE/FAULTY WORKMANSHIP

Some polices won't cover your liability for defective workmanship. Others exclude cover for faulty workmanship if it results in water penetration of the building envelope. Damage that occurs as a consequence of faulty workmanship may still be covered however. This is what's known as "resultant damage".

Some policies do cover your liability for damage caused by faulty workmanship (whether automatically or as an optional extra), so you should make sure your policy includes this.

The issue of faulty workmanship is one of the trickiest areas of liability for trade professionals. We recommend you ensure that your policy includes cover for damage caused by faulty workmanship.

DEFECTIVE DESIGN AND MATERIALS

Costs arising from a defective design

or specification or defective materials are excluded from public liability cover. You should be wary of doing any design, unless you have separate professional indemnity insurance that specifically covers this. Your liability for defective materials is a very contentious area, with insurance cover not generally available, so understanding the warranties the products you use come with is critical. Resultant damage may be covered however.

DISCLAIMER:

This article outlines some of the common exclusions contained within most public/general liability policies available from major insurers in New Zealand. It's important that you check what your own policy does and doesn't cover. The specific wording from different insurers will vary and you should seek the advice of an insurance professional if necessary. Insurers will interpret and apply their own policy wording depending on the specific circumstances of each individual claim. This article is not comprehensive and should not be relied upon as legal advice.



Builtin are New Zealand's trade insurance experts. For more information visit https://builtininsurance.co.nz or contact Dave La Pere at dave.lapere@builtin.co.nz or 0800 BUILTIN.



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INDUSTRY EVENTS

APPRENTICE OF THE YEAR





Entries into the highly anticipated Apprentice of the Year Competition are coming in strongly again this year. The official close off date for those wanting to participate is Monday 4th June, then it's up to the dedicated judging panels to work through the various criteria with each entrant and to ultimately determine who will be in the top 10 for each region, with awards nights kicking off in August.

Do you have an eligible apprentice working for you? This year, employers are also able to nominate their apprentice to take part in the competition. Simply head to www.apprenticeoftheyear.co.nz/nominateyourapprentice and pop in your details so the team can give you a call to begin the process. PLUS, this year there are NEW employer prizes up for grabs to recognise all the hard work you put in as well!

NEW PRACTICAL REGIONAL CHALLENGE - Come along and support your apprentice!

This year all of the entrants will be taking part in a newly introduced practical challenge component, to give each apprentice the chance to showcase there skills on the tools before each region's top 10 are determined. These challenges are taking place on Saturday 30th June at selected CARTERS branches across the country. Employers, friends and family members are encouraged to attend and support the apprentices as their hands-on skills are put to the test building a mystery project.



AWARDS EVENT DATES	REGION
30th June	REGIONAL PRACTICAL EXAM (OPEN TO THE PUBLIC)
10th August	WAIKATO
23rd August	CENTRAL SOUTH ISLAND
23rd August	NORTHERN/ AUCKLAND
24th August	HAWKE'S BAY/ EAST COAST
24th August	SOUTHERN
24th August	LOWER NORTH ISLAND
31st August	BOP/ CENTRAL PLATEAU
31st August	CENTRAL NORTH ISLAND
7th September	UPPER SOUTH ISLAND
8th – 9th November	NATIONAL PRACTICAL EXAM & AWARDS EVENING





CONZTRUCT MINI



	EVENT DATES	REGION	VENUE
	Wednesday 15 th August	NELSON	ANNESBROOK CHURCH
	Thursday 16 th August	BLENHEIM	MARLBOUROUGH CONVENTION CENTRE
	Tuesday 11 th September	GISBORNE	WAR MEMORIAL THEATRE
	Thursday 25th October	TIMARU	CAROLINE BAY HALL

The second round of CONZTRUCT Mini events took place in Kaitaia and Kerikeri last month, now the expo is heading to Nelson and Blenheim in August.

CARTERS invite you and your colleagues along to these regional events to meet with key industry suppliers to check out new products and solutions. This is a stellar opportunity to network and keep up with the play.

Head along between 4:00pm - 6:30pm and be sure to stop by our stand to have a chat to the CARTERS team. For more information or to register, please go to www.conztruct.co.nz/registration.

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*Pricing and FREE STUFF rewards valid from 1st June 2018 to 30st June 2018 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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NEVER TRUE

ALWAYS TRUE

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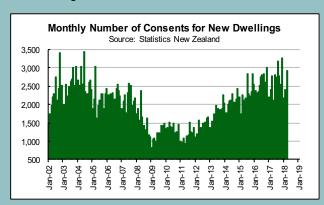


Will immigration policy affect housing demand?

The government's plan to cut the net inflow of people from overseas by 20,000 to 30,000 per annum was a hot topic around election time. The first immigration-related speech by the Minister of Immigration played down the plan to cut immigration. It focused more on immigration policy, helping firms facing genuine skill shortages find workers, particularly in the regions¹.

One of the reasons the government is said to be playing down plans to cut immigration is that net migration is already showing signs of falling, as shown in the chart (Fig. 1). It is now doubtful the government will pursue Labour's plan to cut immigrants arriving with work visas by 5,000-8,000 per annum². However, the government still seems intent on potentially cutting student visa numbers and making it harder for people entering via student visas to gain residency.

With the government implementing the KiwiBuild plan discussed in previous articles and planning to boost infrastructure spending, demand for immigrant workers will remain strong. It would therefore appear the government's immigration policy doesn't pose a significant threat to housing demand. However, the chart shows that cycles in net migration are the norm. Other factors and, in particular, developments in the Australian labour market still pose a threat to net migration, population growth and new housing demand.



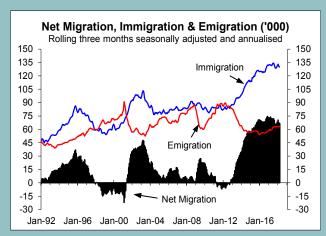
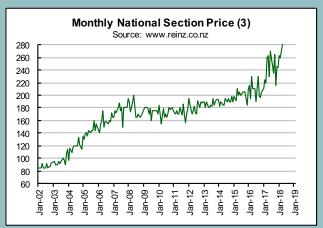
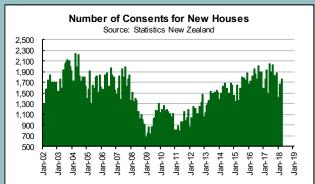


FIG. 1.

The high net migration in recent years has partly been because of high immigration and partly because of a lower than normal number of NZ residents heading overseas on a permanent or long-term basis as shown in the chart. Emigration can be just as important to population growth and demand for housing as immigration, while much more than just government policies drive immigration.

The state of the Australian labour market and, in recent years, employment prospects in the resource sector by far play the largest part in driving cycles in NZ emigration. They also play a major part in determining how many





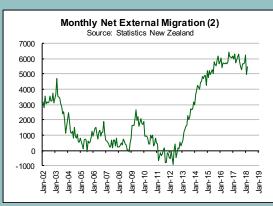
of the large number of Kiwis on OE in Australia return home. The Australian unemployment rate has been nudging lower and is generally expected to fall further this year and beyond, while resource sector employment is likely to increase based on announced new mines.

The threat to net migration from government policies appears to be much less than suggested by Labour's policies, but an improving Australian labour market could end up being a larger threat. With the number of Kiwis heading overseas on OE having been relatively low in recent years, there is a growing pool of would-be migrants. This increasing the risk that emigration will increase as the Australian labour market improves although some Australian policies may dampen this tendency

somewhat (e.g., the recently announced plan to impose a fee on employers that take on immigrant workers).

In addition, the high level of immigration in recent years appears to be the main factor that has driven the moderate increase in emigration over the last two years. Things haven't worked out for some immigrants encouraging them to head home or elsewhere. This happened following the last major upturn in immigration and there is likely to be some further increase in the departure of recent immigrants.





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)



- 1. https://www.beehive.govt.nz/speech/speech-new-zealand-association-immigration-professionals
- 2. https://www.labour.org.nz/immigration



- Available in 200 and 300mm widths
- Can be installed both vertically and horizontally
- Resistant to fire and damage from moisture and rotting
- Low maintenance, resistant to cracking and warping so holds paint well
- 25 year product warranty
- CodeMark certified and BRANZ appraised

- Available in 405mm widths
- Can be installed both vertically and horizontally
- Resistant to fire and damage from moisture and rotting
- Low maintenance, resistant to cracking and warping so holds paint well
- 15 year product warranty





It's all about cash flow

■ BY SHANE STOREY

WHEN YOUR ACCOUNTANT ASKS "DO YOU KNOW WHAT IT MEANS WHEN ALL YOUR FINANCIAL STATEMENTS ARE IN RED INK?"
AND YOUR RESPONSE IS "IS IT TIME TO CHANGE THE PRINTER CARTRIDGE?", THEN YOU MAY HAVE A PROBLEM!

Cash flow is the mother lode of business. But getting your hands on your cash and keeping hold of it can be difficult.

SIX RULES OF CASH FLOW

CASH FLOW SHOULD BE POSITIVE

Negative cash flow means the business is losing cash from the operations of the business, and the sustainability of the business is in jeopardy because the business is paying its bills by:

- Dipping into savings;
- Selling assets such as a vehicles or computers;
- Borrowing money from a third party, like a bank or an investor;

CASH FLOW SHOULD BE GREATER THAN PROFITS

On an income statement, not all expenses are cash. Depreciation and amortization (the practice of reducing the value of generally intangible assets, such as goodwill, to reflect their reduced worth over time) are examples of expenses which reduce profits but never have an impact on cash. Therefore, if your business has depreciation and/or amortization expenses, your profits should be smaller than your cash flow. If cash flow is smaller than your profits,

check the balance sheet for:

- Ballooning accounts receivable or other non-cash current assets;
- Escalating inventory;
- A sharp decrease in accounts payable or other current liabilities;

CASH FLOW SHOULD BE MOVING IN THE SAME DIRECTION AS PROFITS

If profits are going up, cash flow should also be going up. Not only that, all going well, cash flow will be increasing at a fast or higher percentage rate than profits are increasing. A business that makes less and less on more and more will eventually go broke.

CASH FLOW IS BIGGER THAN INVESTING CASH NEEDS

A business whose cash flow is greater than it's investing cash requirement is self-sufficient and does not have to rely on the generosity of strangers, such as third-party financing called bankers and investors.

MAINTAIN A CASH RESERVE

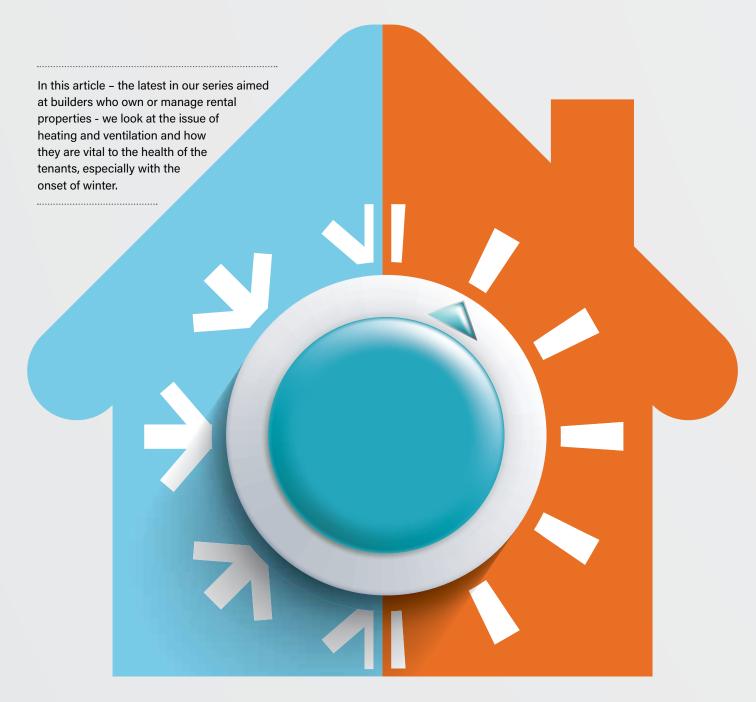
Every entrepreneur or business owner will tell you that the unexpected will always happen. It's close to impossible to accurately predict your expenses since disaster may, and possibly will, strike at some point in your journey (usually at the most inconvenient moment). If you're able to maintain a cash reserve then you will be able to manoeuvre out of these shortfalls easily. Keep at least three to six months of basic operating expenses in a cash reserve at all times. If you need to dip into these reserves, make sure you're consistently replenishing the reserves. If you are diligent about maintaining a cash reserve you can be confident that your business will be able to survive when the unexpected occurs.

CHASE DEBTORS

Use the phone. Are you more likely to pay a creditor that calls you directly and asks to be paid personally, or the one that sends a passive request via email or envelope? It's a no-brainer who gets paid first. Take action right now. If you don't, you'll be the firm that ends up ringing clients that have already paid their other suppliers but now have no free funds to pay you.

It's your money - so don't play bank.

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 administrarion@storey-associates. co.nz or visit their website at storeyandassociates.co.nz



Heating and ventilation

Landlords should make sure their rental properties can be well heated and ventilated. Warm and healthy rental properties help tenants avoid illnesses and make them more likely to stay longer.

LANDLORDS SHOULD CONSIDER HOW TENANTS CAN HEAT AND VENTILATE THE HOUSE

Landlords don't have to provide heating in every room, but they do have to provide a form of heating in any living room under the Housing Improvement Regulations 1947¹. To get advice about what is an approved form of heating, please contact your local council. The requirement for heating in any living room under the Housing Improvement Regulations is not dependent on whether or not the premises are insulated under these regulations.

The Tenancy Tribunal may consider this requirement met where the landlord has provided an inexpensive plug in heater (or similar) if the local council does not have a list of approved forms of heating under these regulations. You can help provide a warm comfortable home by making sure the house has enough power points for your tenants to plug in their own heaters.

Ventilation is also important. You should think about how

you can make sure the tenant can ventilate the house while keeping it safe and secure. Window stays can be good for this. Inadequate heating and ventilation can lead to mould growth and dampness.

LANDLORDS ARE RESPONSIBLE FOR MAINTENANCE

If you're a landlord who provides heating and ventilation for your rental property, you're responsible for maintenance. If there's a useable fireplace, the chimney needs to be safe and regularly cleaned (check your insurance policy). It's best to permanently block off unusable fireplaces to prevent tenants using it and to reduce draught.

Landlords are also responsible for regularly servicing ducted heating and ventilation systems.

WARM AND HEALTHY HOMES ARE GOOD FOR TENANTS

When a home is warm and healthy, it's less likely that tenants will suffer health problems caused by cold and damp, such as respiratory illnesses like asthma, and serious diseases like rheumatic fever. This is particularly



true for children, older people, or those who already have poor health.

WARM AND HEALTHY HOMES ARE GOOD FOR LANDLORDS TOO

Tenants are likely to stay longer in a rental property that's warm and cheap to heat. This reduces the costs of high tenant turnover.

Tenants in a damp or cold home are more likely to suffer avoidable illness, often resulting in unplanned medical bills and time off work. Unexpected financial burdens like this may increase the risk of missed rent payments.

A rental property that's well-insulated and has energy-efficient heating and appliances (such as ENERGY STAR® rated whiteware, energy-saving light bulbs, and efficient shower heads) is easier to market and can attract a higher rent.

■ In the next article in this series, we will look at the issue of mould and dampness in rental properties and how to minimise or prevent it.

TIPS AND ACTIONS

The simplest way to ventilate your home, even in winter, is to open the doors and windows regularly to allow

fresh air in. Good ventilation is important for maintaining healthy indoor air and reducing the amount of moisture in your home will make it easier to heat.

Extractor fans that vent to the outside are good to have in wet areas of the home such as the bathroom and kitchen to help remove damp air. Bathroom extractor fans are often connected to the light switch so that they come on automatically and go off ten minutes after the light is turned off.

Dryers vented to the outside reduce the amount of moisture released inside the house.

Mechanical ventilation systems that source air from the outside may be a good option if tenants are out all day, and/or if the property is near a source



of noise such as a busy road or airport. Some systems come with heat exchange units, which transfers the bulk of the heat from the outgoing air into the fresh air coming from the outside.

Unflued gas heaters release moisture and pollutants into the indoor air during combustion. Landlords may choose to ban the use of portable LPG cabinet heaters in the tenancy agreement.

Use the Energywise checklist² to give you an indication of how warm and comfortable a home is – the more ticks the better!

DID YOU KNOW?

The World Health Organisation and New Zealand Ministry of Health recommend these temperatures for a house:

18°

A minimum of 18° during the day, or a minimum of 20° for more vulnerable groups like children, the elderly and people who are ill.

16°

A minimum of 16° in a bedroom overnight



Housing Improvement Regulations 1947 - (https://www.tenancy.govt.nz/maintenance-and-inspections/laws-and-bylaws/). Energywise checklist - (https://www.energywise.govt.nz/at-home/buying-and-renting/buying-and-renting-tips/#Heating)

APPRENTICE TOOL PACKS!

Whether your looking to kick start your toolbox, or freshen it up with a few shiny new ones, we've got tool packs on offer at CARTERS that are a great place to start!







CARTERS are proud to be the major sponsor of the Registered Master Builders Apprentice of the Year competition.

*Pricing valid from Friday 1 June 2018 to Saturday 30 June 2018. Pricing 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. Limited stock available, while stocks last. CARTERS Standard Terms and Conditions of Sale apply. See CARTERS.co.nz for full Terms and Conditions.

WATCH THE REGIONAL APPRENTICE CHALLENGE LIVE AT CARTERS!



REGIONAL EVENT DETAILS:

- Saturday 30th June, 8.30am 11am
- Selected CARTERS branches across NZ
 - see carters.co.nz for locations

This year as part of the Registered Master Builders Apprentice of the Year competition, all entrants will take part in a two hour mystery building challenge to showcase their skills on the tools. Come along and support the next generation of New Zealand Apprentices at CARTERS branches across the country.



Being aware of on-site risks is vital.

Before doing any work, take a few minutes to check your surroundings. Think about what you will be doing, what equipment and plant you will need, how you could get hurt and what you'll do if something unexpected happens.

Asking yourself these seven simple questions is a good place to start - it could be a life saver.

CAN I COME INTO CONTACT WITH AN ENERGY SOURCE?

Death and serious injury can occur from exposure to electrical hazards on construction sites. The harsh conditions on many construction sites can damage electrical equipment and cables, and reduce their lifespan. Check electrical equipment has been tested and tagged and make sure there is no risk of hitting anything that could electrocute you, such as overhead powerlines, hidden or underground live cables.

CAN I COME INTO CONTACT WITH A HAZARDOUS SUBSTANCE?

Used incorrectly, hazardous substances can cause catastrophic accidents, such as fires and explosions, and serious harm to people who are exposed to them. Examples of some common hazardous substances include: fuels, paints, solvents and cleaning products. You can be exposed by breathing them in, through your skin or by swallowing/ingesting them. Exposure can cause: death, cancer, damage to your internal organs like the liver and kidneys, and fertility problems.

CAN I BE STRUCK BY OR STRIKE AGAINST ANYTHING?

Think about your surroundings, the other contractors on site and how you might be hurt by things like:

- being trapped between a vehicle/ plant and a structure
- vehicles/plant colliding with each other or a structure
- items that fall off vehicles/plant (unsecured or unstable loads)
- falling from a vehicle/plant

CAN I BE CAUGHT IN, ON OR BETWEEN ANYTHING?

Tools, plant and vehicles can create serious hazards. Even if you use them every day, it's important to think about how they can hurt you as they are some of the most serious hazards on site. Some things to watch out for are:

- Mechanical failure
- Operator error
- Incorrect/lack of guarding
- · Being trapped by vehicles or plant
- · Environmental conditions
- Poor design

CAN I SLIP, TRIP OR FALL ON THE SAME OR LOWER LEVEL?

You can be seriously injured, even if you only fall a short distance. Watch out for things like:

- Trip hazards (e.g. loose cables, mess on the floor)
- Uncovered excavations
- Unsecured covers
- Uneven surfaces
- Slippery surfaces
- Working at height (e.g. ladders, scaffolds, cherry pickers etc.)

 Using harnesses incorrectly or without the right training or supervision

CAN I BE INJURED BY POOR JOB/ PLANT DESIGN?

Take time to plan your work and make sure you have the right tools and equipment for the job. Speak up if you see someone else doing something unsafe, cutting corners or using the wrong tool for the job. Look out for:

- New tools or plant with different controls
- Operator positioning and poor visibility
- Lack of training
- · Non-compliant equipment
- Poorly maintained tools, and wear and tear of older tools
- Tools not being used for their intended purpose
- Equipment that does not comply to New Zealand standards

CAN I STRAIN OR SPRAIN A MUSCLE?

You are most at risk from manual handling injuries when:

- a load is too heavy, it's difficult to grasp, or it's too large
- the physical effort is too strenuous
- you are required to bend and twist when handling heavy loads
- · the task is repetitive

If you see anything unsafe after asking yourself these seven questions, speak up and/or take action to eliminate or minimise the risk.

If you see anything unsafe after asking yourself these seven questions, speak up and/or take action to eliminate or minimise the risk.



To enrol, or to download the poster, go to www.sitesafe.org.nz.



The importance of doing a quality job

BY JAMES SKINNER

MANY IN THE BUILDING INDUSTRY WOULD HAVE NOTICED WITH INTEREST AND CONCERN, THE RECENT EVENTS IN THE MEDIA SURROUNDING THE ALLEGATIONS OF POOR QUALITY WORKMANSHIP ON EARTHQUAKE REPAIR BUILDINGS IN CHRISTCHURCH. NOW, MORE THAN EVER, IT IS OF UPMOST IMPORTANCE FOR CONTRACTORS TO MAKE SURE THAT THEY PERFORM A GOOD QUALITY SERVICE IN RESPECT OF CONSTRUCTION WORK IN THE BUILDING INDUSTRY. WE SAY THIS BECAUSE THE TOPIC IS INCREASINGLY BECOMING A MEDIA HEADLINE AND, WITH THE FLOW ON EFFECTS OF THE LEAKY BUILDING CRISIS AND EARTHQUAKE REPAIR ISSUES, CONTRACTORS NEED TO BE AWARE OF THE RISKS THEY FACE IF THEY DO NOT CARRY OUT QUALITY WORK. THIS ARTICLE EXPLORES SOME OF THE ISSUES TO DEAL WITH WHEN LOOKING AT THE QUALITY OF WORKMANSHIP.

What is quality work?

BUILDING ACT/BUILDING CODE/ PERFORMANCE

The Building Act 2004 sets out rules for the construction, alteration, demolition and maintenance of new and existing buildings in New Zealand. It aims to improve control, encourage better design and construction, and provide greater assurance for consumers.

The Building Code encapsulates all building work in New Zealand that must meet the performance standards set by the Building Code, even if it does not need a consent. You need to meet the standards of the Building Code and Building Act for your work to be categorised as quality. Quality,



in our view, goes further than that though; contractors will well know consumers can be rigorous with their assessment of the quality finish of work.

Most contractors have great pride in their workmanship and aim for the best quality standard they can achieve in the circumstances. This has excellent repercussions for their business in terms of their reputation and, from a legal perspective, it helps avoid any downstream legal claims for poor workmanship.

WHY IS IT IMPORTANT?

It goes without saying, as indicated above, that providing good quality work improves a contractor's reputation but also helps avoid any downstream claims from disgruntled consumers and the like. Anybody that has been involved in a construction dispute and had to engage with lawyers will tell you that it was not a pleasant experience.

Whilst lawyers are trying to resolve disputes as efficiently as possible, there are many occasions where the circumstances do not permit settlement of claims in such a manner.

There can be a lot of emotion involved from both sides of the fence and it is very important that both parties look at the issues objectively. However, if the quality of the workmanship is high and the job is well documented, the contractor can avoid many headaches from disgruntled consumers and the like bringing claims immediately or in the future against the contractor.

Again, any contractor that has been involved in a dispute regarding construction will tell you that there is nothing more annoying than being brought back onto a job several months or years later to look at a problem that could have been resolved by a little more attention to detail at the relevant time.

WHAT HAPPENS IF YOU GET IT WRONG?

There is the obligation on a consumer to allow a contractor to reasonably come back to try and fix a problem. Most commonly, if this involves work around a house, it will be incumbent on the consumer to notify the contractor of the issue and invite them back to fix the problem at their cost.

We generally always advise clients that they should take an objective view when it comes to looking at problems onsite. Let's face it, no one wants to be there - including the consumer and the contractor - but the best the parties can do is try and work together amicably to find a solution to the problem for the most efficient cost and time output.

If you are given the opportunity to come back and repair the work, but it does not meet the expectation of the owner or it goes wrong, or if you are not given the opportunity to come back and repair the problem but face some form of claim then, invariably it is a good idea to try and write to the consumer to see whether there is a

compromise that can be reached.

If a compromise cannot be reached and the parties end up in an adjudication or in court, then it is important that the contractor gets some advice at an early stage so that you protect your legal position. It is also important that, if there is a fault or alleged fault with the property, you take photos and even have an independent person come and inspect the property so that you can take steps to defend any allegations that come up against you in the future.

SUMMARY

The construction industry is a tough game to be in. Expectations are high and skill levels are also expected to be high in any of the many fields in the industry. It is also a very competitive industry, so contractors need to be at the top of their game to maintain those high standards and to get the good quality jobs.

The best way is to get it right the first time to avoid having to spend a whole lot more time and money to fix problems that may be a lot worse than if they had been resolved at the time.

If you do get into difficulty with alleged defective work, then the best way forward is to not panic and to engage with the owner to try and see if there is a way that the parties can collaboratively move forward. If that is not possible and you try to fix the problem, then it is important that you prepare yourself as best you can for defending any allegations against you. Speaking to your lawyer or advisor is a good place to start.

FOR MORE INFORMATION

James is an experienced construction and civil litigator who has represented a wide range of clients large and small, including builders, building companies, waterproofers, roofers, window joinery suppliers, designers, engineers, homeowners and councils across New Zealand.

Cameron is a lawyer who works alongside James in the construction arena. www. skinnerslaw.com.

This publication is intended only to provide a summary of the subject covered and is of a general nature. You should not act in reliance on any statement contained in this publication without first obtaining specific professional advice from your lawyer.



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Tradies build dream house for NZ's toughest customers

The Building and Construction Industry Training Organisation (BCITO) launched a new campaign recently, aiming to show New Zealanders anything is possible with a career in the trades.

Called TradeUP, the goal of the campaign is to encourage more Kiwis to sign-up to an apprenticeship to meet the demand the construction industry continues to face.

To demonstrate what is possible in the trades, a group of talented Kiwi apprentices had just five days to build one of the most difficult design briefs they will ever receive.

Wellington siblings, eight-year-old Xavier and six-year-old Tui, designed their dream house, complete with his-and-hers turrets, a slide and a rock climbing wall.

The group of seven BCITO apprentices had just five days to make this dream a reality and showcase that anything is possible.

The project was led by Cody Webby, who recently completed his apprenticeship through BCITO.

"The team had their work cut out for them to get the job completed on time and up to the high expectations of Xavier and Tui. This isn't your regular project, it tested their skills to the limits – but they were up for the challenge and Tui, and Xavier were stoked with the results," Webby said.

BCITO is a leading provider of building and construction industry apprenticeships in New Zealand. The build showcased many of the 15 trades





that BCITO offers including carpentry, brick and block laying and glass and glazing.

BCITO Chief Executive Warwick Quinn says he hopes the project will encourage more people to consider a career in the trades.

"New Zealand still desperately needs more apprentices in the building and construction industry to meet demand. About 50,000 workers are needed in the construction industry over the next five years, about half of these need to be trade qualified," says Quinn.

"The construction industry is facing huge demand with an increase of 13% in job numbers expected over the next four years. We need to attract more people, and it's not just to fill the typical roles people first think of like being on the tools."

Apprenticeships provide fantastic and varied career opportunities for people with a range of skillsets and passions."

Quinn says the ability to earn while you learn and the Government's new fees free policy which covers the first two years of an apprenticeship make it a fantastic opportunity for people to consider.

"We hope that when people see what is possible that more Kiwis will consider trading up to an apprenticeship."



www) To find out more visit TradeUp.nz.

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The CONZTRUCT events have kicked off for 2018!

The first round for this year's CONZTRUCT trade shows took place at the Claudelands Events Centre in Hamilton in May, followed by events in Auckland and Whangarei.

Designed to combine a trade expo with demonstrations, interactive activities and workshops, CONZTRUCT will be held at a series of different locations around the country until the end of August.

The Hamilton event provided an excellent chance for plumbers, electricians, architects, designers and builders to get together to network, share ideas and have valuable conversations with leading industry suppliers, as well as earn LBP points during the specialised workshops presented by GIB and Resene.

This expo features more than 60 exhibitors, including the CARTERS CONZTRUCTION Zone, which was a very popular area with great engagement throughout the evening. In addition to showcasing their products and services. a number of the exhibitors put together interactive activities, which resulted in fun challenges between many of those attending the event.

The CARTERS CONZTRUCTION Zone also allows attendees to find out about some great deals on offer while the expo is in their region.

CONZTRUCT is FREE to attend, so make sure you pop by an event near you and check it out. For more information and to register to attend, go to www.carters.co.nz/conztruct.



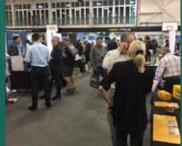
FOR **DETAILS AND TO REGISTER GO**

www.carters.co.nz /conztruct

EXPO DEALS'







CONZTRUCT: JUNE					
WELLINGTON	Westpac Stadium	Tuesday 19 June			
PALMERSTON NORTH	Arena Manawatu	Wednesday 20 June			
NEW PLYMOUTH	TSB Stadium	Thursday 21 June			
CONZTRUCT: JULY					
AUCKLAND NORTH	North Shore Events Centre	Tuesday 24 July			
TAURANGA	Queen Elizabeth Youth Centre	Wednesday 25 July			
NAPIER	Rodney Green Centennial Event Centre	Thursday 26 July			
CONZTRUCT: AUGUST					
CHRISTCHURCH	Air Force Museum	Tuesday 28 August			
DUNEDIN	Edgar Centre	Wednesday 29 August			
INVERCARGILL	ILT Stadium	Thursday 30 August			



















































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