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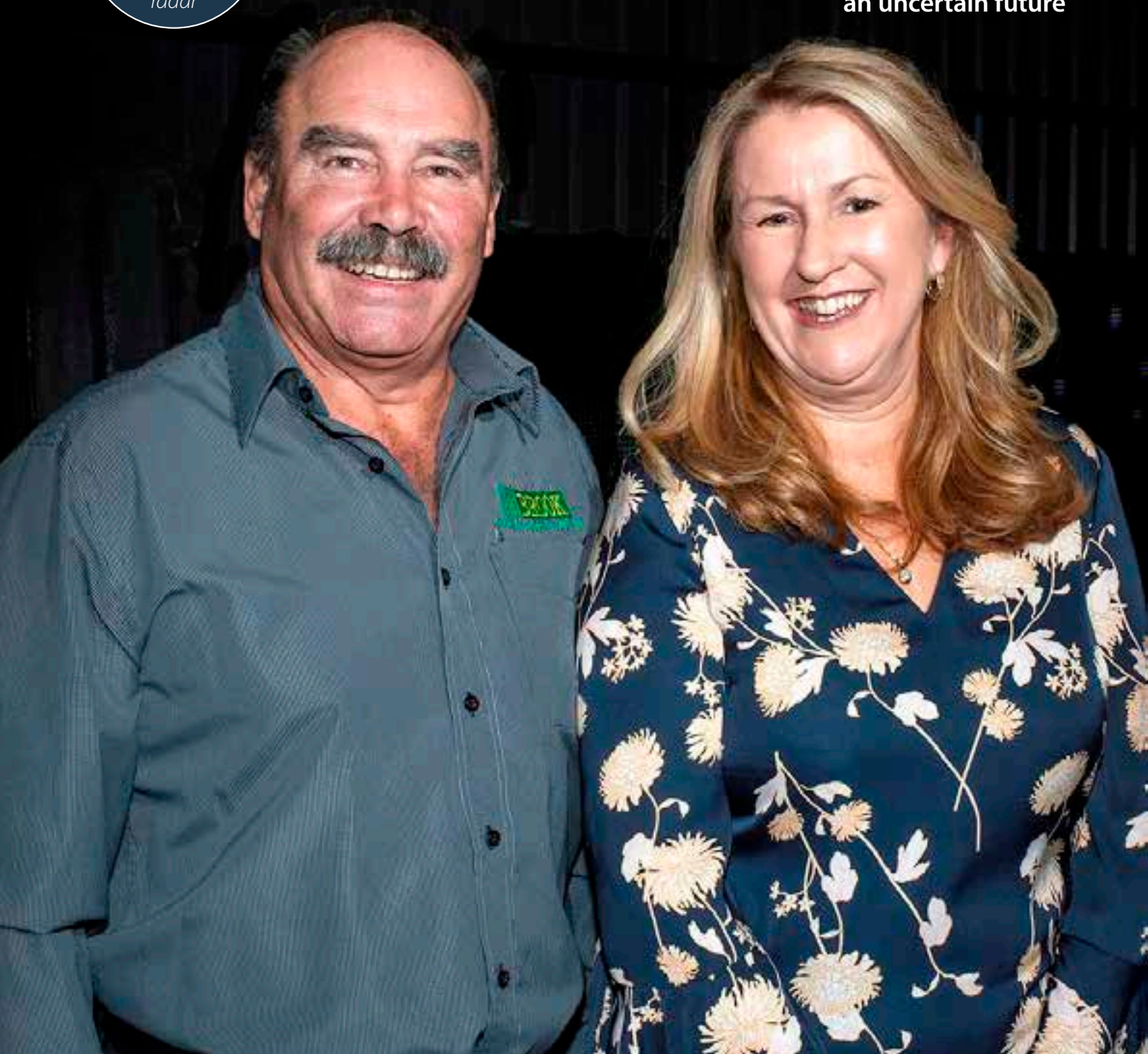
Brook Family The racing experts

Work starts on ING Central Coast home
Ravello to lead luxury residential market

COVID-19 – Sharpening your team for
an uncertain future

Page 8
Edgar Adams'
Editorial

Gosford off
Government's
radar



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FOR LEASE \$20,000 pa including OG + GST

ELEMENT BLD, 200 CENTRAL COAST HWY, ERINA



Suite 1.01 – 92 sqm

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ERINA PLAZA 210 CENTRAL COAST HWY, ERINA



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A retail shop front with parking at the door. The plaza is a mix of professional and retail services. Common kitchenette and WC with 2 other tenancies. Fit out includes polished concrete floor and blackened, exposed ceiling. Located on the Central Coast HWY right in the heart of Erina.

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FOUNTAIN CORPORATE 2 ILYA AVE, ERINA



Suite 8 – 277 sqm

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FOUNTAIN PLAZA 148 CENTRAL COAST HWY, ERINA



Shop 20 – 228 sqm

Open plan irregular in shape, nestled between ANZ and NAB with excellent exposure to Central Coast HWY

FOR LEASE \$128,000 pa + OG + GST

PLATINUM BLDG, 4 ILYA AVE, ERINA



Suite 1.02a – 62 sqm

Currently the dining area of Quattro Café and nicely appointed with beautiful wall treatment. Floor the ceiling glass façade with double entry doors. Excellent location and exposure.

FOR LEASE \$37,000 pa + OG + GST

GOSFORD – 178A Mann St, Gosford



79.5 sqm

Open plan office, carpet, lighting, AC, garage store room, rear store room, WC and store area, kitchenette. Floor to ceiling glass shop front

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KARIONG – PARKLANDS COTTAGE, 52 THE AVE, KARIONG



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40 KARALTA RD, ERINA



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Currently fitted as a dance studio. 140sqm is the mezzanine level. Parking at the door

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Cover story

- 4 Brook Family
The racing experts

Business news

- 7 Work starts on ING Central Coast home
- 8 Ravello to lead luxury residential market
- 9 COVID19 and tolls make it tough on truckers
- 10 James Heddo returns to Coast
- 10 Erina barber retires
- 10 Accounting firm locates to Tuggerah Business Park
- 11 Mhairi MacLeod awarded Asset Finance Broker of the Year
- 11 Bouffant – A new bakery café for Gosford
- 12 LSPS Urgency Motion by Deputy Mayor sidelines councillors
- 12 Plans for a Gosford Regional Library move forward
- 12 Councillors attendance at briefings and CEO updates
- 12 Leadership Deficit Syndrome following storm
- 13 Councils amalgamation cost ratepayers \$38.7 million
- 13 BOOK REVIEW: From famine to freedom, how a young boy fled Chairman Mao's China to a new life on the Central Coast
- 13 Sydney builder gets contract to build Warnervale School
- 13 Club Wyong SSL confirms proceeding with Mounties Group
- 14 Commercial and industrial properties for sale / lease
- 15 Strong enquiry for Triple Two Estate Somersby
- 16 TALK Agency relocates to Wyong Business Park
- 17 In the shadow of COVID-19 – Sharpening your team for an uncertain future
- 17 Debtor Management during COVID-19
- 18 Re-cap: The national economy and JobKeeper

Regular features

- 6 Edgar Adams' Editorial
Gosford off Government's radar
- 10 Business briefs
- 12 Central Coast Council news
- 15 Property news
- 17 Business tips
- 18 Funny business



Front cover: Graeme and Fiona Brook

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Hear Edgar Adams' business comment 8.10am each Monday.



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Central Coast Business Review

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P.O. Box 3259, Erina, NSW 2250

Phone: (02) 4367 0733 Fax: (02) 4367 0744

Email: info@ccbusinessreview.com.au

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Brook Family The Racing Experts

By Phaedra Pym

THE BROOK GROUP story is a prime example of what can happen when a business takes a calculated leap of faith into the future as an early adopter of new technology when others hesitate. In the late 1990s, the Central Coast multi-generational business took a huge financial risk to invest in state-of-the-art digital technology that none of their competitors could see the value in until it was too late and they were left behind in the Brook Group's wake. It was a strategic gamble and an enormous risk that paid dividends, and the Brook family hasn't looked back since. Today, Brook Group is the largest manufacturer and supplier of technical equipment to the racing and sporting sectors in Australasia and in a growing number of other locations in the world. Their racing client base alone stands at more than 300 individual clubs. But, as this story will demonstrate, it hasn't all been smooth sailing since their big break in the late 1990s. The Brooks have learned that when supporting a multi-billion dollar industry that relies on live animals, anything can happen.

The Brook Group journey began in the garage of a home in Donnison Street, Gosford in 1954, where it would remain for the next 36 years. Founder, Reginald (Reg) Brook, the father and father-in-law of current directors, Graeme and Fiona Brook, moved to the Central Coast from Brisbane after designing his own black and white film photo finish camera for the racing industry. The first recipients of his cameras were Gosford Races and Greyhounds and Wyong Races, closely followed by Tamworth and Wagga Races. All remain loyal clients today. During the Wagga installation, Reg met his wife Joan, who became

an integral part of the business with her book keeping skills. Reg went on to form a tote company that sold betting tickets at the racetracks. Over the next fifteen years, that company became one of the largest in Australia, eventually being sold to the TAB. The sale prompted Reg to return his focus to the production of information displays, electronic timing and photo finish systems. Having grown up with the business operating from home, Reg's son, Graeme always knew his future was to join the family business. His decision to study Computer Science at the University of NSW before joining the business full time proved to be a significant decision for the future, as his technical expertise and knowledge would create a significant point of difference from their competitors. During his time at university, Graeme worked for the business, operating the photo finish equipment and travelling interstate to do installations.

“The others said digital would never take off. So we grabbed it with both hands and ran with it. And we’ve never looked back.”

In 1990, Reg officially retired and Graeme and Fiona moved the factory to a large shed at the back of their property at Ourimbah. Over the next few years, requests to build photo finish equipment and displays for the Australian greyhound, horse and harness racing industries ramped up. Business was flourishing when in 1997 Graeme was invited to the Gold Coast to view the latest digital photo finish camera

from the US, which came with a hefty price tag. After consulting with Fiona, he bought it on the spot. Despite going into debt and not taking wages for several years while they generated awareness about the new technology and what it could do, it was the best decision they have ever made. “We were one of five photo finish companies in Australia at the time, all having roughly equal market share. The others said digital would never take off. So we grabbed it with both hands and ran with it. And we’ve never looked back. A few competitors later tried to jump on the bandwagon when they saw it take off but they were too late. And others that tried to just didn't have the expertise to deal with the digital technology,” said Graeme. As a result of that calculated risk coupled with superior customer service, always listening to what the customer wants and finding an innovative way to deliver it, Brook Group now holds around 70% market share in Australia. Since making the decision to be early adopters of digital technology, their turnover has grown around 20% a year, even during the GFC when people actually bet more often, according to Graeme.

In 1999 the Brooks moved out of the shed and into the premises they currently occupy at Ourimbah. “The place was too big for our needs at the time but we soon filled it,” said Graeme, adding that with eight full time staff, including their son, Callan, and four part time staff today, the premises is now on the small side. All displays are designed and built onsite by their team of electronic technicians, another point of difference to their competitors who import from China. Staff retention is strong with Fiona saying they have always looked for cultural fit first and foremost. “Being such a close-knit group it's important that we look for team players because the rest can be taught,” she said.

The Brooks' diversification stood them in good stead to weather the storms of the Equine Influenza outbreak in 2007/08 and the Special Commission of Inquiry into the greyhound racing industry in 2015 when the industry was almost brought to its knees.

Referred to as 'the racing experts' by customers and suppliers alike, the Brooks have cameras operating at 60 to 70 race meets every week throughout Australia and New

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Zealand. They have also installed cameras in Singapore, Guam, Vietnam, Beijing, Kuwait and Libya, to name just a few. Most of this has happened as a result of word of mouth referral and the fact that Australian racing and everything related to the industry is considered the global benchmark. Their move into digital photo finish cameras has also allowed them to diversify into other sports – anything with a finish line – and into electronic timing and video screens through a separate arm of the company, Southern Cross Scoreboards. Today, the company supplies custom made electronic scoreboards to a wide range of sporting codes.

The Brooks' diversification stood them in good stead to weather the storms of the Equine Influenza outbreak in 2007/08 and the Special Commission of Inquiry into the greyhound racing industry in 2015 when the industry was almost brought to its knees. Both incidents could have crippled them had they not had the foresight to diversify into other areas. So while racing is the Brook Group's core business, diversification has set them up for a more certain future. Another point of difference is their extensive value-added services. Their in-house technical expertise allows them to deliver a full suite of integrated products. "We can integrate the video screen with the timing system, the photo finish camera and pick up all the tote prices. Anyone can put up a video screen but we provide a complete package," said Graeme. They also offer 24/7 support for



Fiona and Graeme Brooks (centre) with daughter Bronte-Lee (left) and son Austin (right)

their customers to ensure they are looked after no matter when they race.

Sixty-six years in business is quite a milestone for this unique Central Coast business. Now with their son, Callan on board full time the Brook's succession plan is assured. While there has never been any pressure placed on Graeme and Fiona's three children to take on the family business (their son, Austin is pursuing a career in the film industry and their daughter, Bronte-Lee is currently studying overseas), Graeme and Fiona are thrilled to have Callan on board. Like his father, Callan has an IT degree and he is utilising his expertise on new innovation for the company, including a new system he is working on in conjunction

with their US supplier to track and monitor the welfare of racing greyhounds. The system has a strong ethical focus and will also improve many other aspects of the racing industry. It is currently being trialed in Victoria with the data being analysed by a research team from UTS, Sydney. Callan said, "We're moving into a more data driven world, especially in sport, so we are looking into different systems that we can offer our clients that allow them to enhance the data they get from their athletes, greyhounds or horses to make educated decisions in training, welfare, stewarding and commercial aspects. Everyone wants the best technology and we are always trying to enhance that in everything we do."

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Gosford off Government's radar

IN THE DYING days of the Berejiklian Government's campaign to get elected in March last year the Premier and Treasurer put out a Media Release:

FOUR MORE EMPLOYMENT PRECINCTS TO DRIVE JOBS, BOOST EDUCATION AND CREATE INNOVATION

There was:

- Sydney Innovation and Technology Precinct,
- Liverpool Health and Innovation Precinct,
- Nuclear Medicine and Technology Hub, and
- Central Coast Education and Employment Precinct in the revitalised Gosford CBD.

These were in addition to four other precincts that included Western Sydney Airport Aerospace and Defence Industries Precinct, Westmead Health and Education Precinct, Randwick Health and Education Precinct, Williamstown Defence Aerospace and Aviation Precinct, Parkes Special Activation Precinct, and Wagga Wagga Special Activation Precinct.

As we are well aware the Government got re-elected and since then 10 Precincts have been given the green light and with mind blowing grants to get them going.

But not the Central Coast Education and Employment Precinct in the revitalised Gosford CBD.

Since the Election Gosford CBD has fallen off the Government's radar.

Oh yes, the Hunter Central Coast Development Corporation is spending \$10 million on Leagues Club Field which is great. However, the Government Architect,

BACK TO PRINT We are back to print with this issue of CCBR. We thank those advertisers who stuck with us during the past 3 months when we were only able to publish in a digital format.

who was bought in by the Central Coast Co-ordinator General, Lee Shearer, to advise on the Revitalisation of Gosford CBD recommended that the Civic Heart be the focus along with City North which included the new Gosford Hospital and University of Newcastle Medical School and Research Institute.

The Government Architect's plan for the Revitalisation of Gosford was well received across the community.

Of course, at that time we had a Minister for Planning who was very focussed on fixing a shambolic Gosford CBD and turn it into a place we could all be proud of. In the space of just two years Anthony Roberts introduced a number of planning initiatives that focussed on overriding Council and getting investment into the CBD.

These initiatives have been continued under Planning and Public Spaces Minister Rob Stokes.

Following the Election, in early April 2019, the University of Newcastle's Vice Chancellor Professor Alex Zelinsky AO, announced that the University would establish a Health, Innovation and Entrepreneurship Precinct in the Gosford CBD and identified the old Mitre10 site on Mann Street close the Railway Station as a preferred site. (This derelict site is owned by

the Department of Housing which the government acquired some years ago).

At last someone had seen the need for a university campus in Gosford CBD and this fitted neatly into the Premier's promise for a Central Coast Education and Employment Precinct in the revitalised Gosford CBD.

Understanding the economic and social value of a university campus in Gosford the Gosford Erina Business Chamber has made the UON Gosford Campus a top priority and is championing it as a major project for the Chamber and for Gosford.

To get this Campus off the ground UON is asking the State Government to give them the Mitre10 site (the Government acquired it in 1996 paying around \$1 million and it is now probably worth around \$5 million) plus \$18 million while UON will tip in \$18 million.

The Feds have committed to \$18 million as well.

In last year's Budget the Government allocated \$740 million for the Liverpool Precinct. There are mega millions being handed out to these Precincts.

Fast forward seventeen months from the Election and the Gosford Precinct is off the Government's agenda.



Edgar Adams
Editor



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Work starts on new ING Central Coast home

ERINA BASED COMMERCIAL builder, Stevens Construction, have started work on a new \$26 million office building at Wyong for the Gibbens Group with a Sod Turning Ceremony being held to mark the commencement in late July.

ING Australia, which currently operates a call centre at Tuggerah Business Park, will relocate to the new building having signed a long-term lease for 3,600sqm of space over three levels including the ground floor and staff parking for 350 vehicles and will accommodate 600 people.

The purpose-built building has been designed to the highest environmental standards with a 4 Green Star rating. It will utilise natural light and provide vistas over Wyong Golf Course. A sprawling garden will give employees the opportunity to work outside or the space to recharge.

The ING building forms part of the Wyong Business Park at 4 Dulmison Avenue with a 190m frontage to Pacific Highway and an overall area of 8.26ha which Gibbens Group are developing after acquiring it about five years ago.

Addressing those present, ING Australia's CEO, Uday Sareen said, "We have been on the Central Coast for almost two decades and we are one of the region's biggest employers. A quarter of our entire Australian workforce is based there. The Coast produces passionate, caring and dedicated people that we want to invest in to help build our business."

"For any organisation to succeed it needs to provide an environment where the



Image of ING Building Wyong

health and wellness of employees are prioritised. People are most productive when they have a good work life balance and this is exactly what our new Central Coast home is about."

"The building will help to increase our agility with new technology that will make it easier for teams to work collaboratively, even if their colleagues are working in another office or at home."

Significantly, the new office has been configured to enable ING staff working in other departments in their Sydney office to work in the new Wyong office.

ING Direct Australia Head of Contact Centres who is based at the Tuggerah Call Centre, said, "this means opportunities. Opportunities for our current workforce to



ING Australia CEO Uday Sareen and Gibbens Group CEO Matthew Gibbens turning the first sod.

expand to other areas of our business. It means career opportunities for our people who live here on the Central Coast without having to go to Sydney."

The new building is due to open in 2022.

Ravello to lead luxury residential market

CONSTRUCTION OF RAVELLO

Residences by Erina builder Stevens Construction for Bonython Property & Investments the development arm of The John Singleton Group is now well underway with completion set down for 2021.

Ravello, a boutique collection of 45 luxury residences at 65 Masons Parade on the Gosford Waterfront designed by East Gosford architects White + Dickson is described as presenting high-end hotel living of extraordinary scale and comfort where every element is simple, beautiful, yet highly crafted.

Features include wine cellars, furnished lobby entrance, cobblestone promenade and smart living amongst a long list of inclusions whilst encapsulating spectacular outlooks over the blue of Brisbane Water from almost every room.

In launching the campaign John Singleton said, "We wanted to develop something never before seen on the Central Coast ... residences of absolute beauty."

Ravello has definitely set a new benchmark in the area with regard to the level and quality of finishes being offered, this has not been seen before on the Central Coast.

2-bedroom apartments are selling from \$830,000 and 3-bedroom from \$1,180,000.

Three Penthouses have sold at prices above \$2.5 million.

Commenting on the buyer demographic McGrath Central Coast Managing Director Jaimie Woodcock said, "Downsizers have dominated the buyer group responding well to the spacious apartments, large terraces and very high end finishes.

Buyers have been mostly local downsiz-



Architect's Image Ravello

ers with many coming from coastal / waterfront areas of Terrigal, Wamberal, Green Point and Point Frederick indicating that they are very much a lifestyle buyer looking to continue that way of life.

Mr Woodcock said that after initially launching Ravello with a valet parking system, the developer responded swiftly to buyer response and undertook a re-design of the parking to allow traditional basement parking which was the preferred option for the downsizer market. "They also took this opportunity to increase the size of the apartments/terraces to further create homes suitable for those buyers looking to sell their family home and downsize without sacrificing their lifestyle," he said.



Crane goes upon Ravello construction site

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COVID and tolls make it tough for truckers

ACROSS THE VARIOUS business sectors in the economy COVID-19 is good for some and bad for others along with those in between but for the trucking sector generally business is down and by as much as 30% on last year.

On top of that tolls continue to add to the cost of road transport and with NorthConnex opening up soon heavy vehicles will be barred from using toll free Pennant Hills Road and forced to use the NorthConnex at a cost of \$23.73 each way and \$7.91 for cars. What is not mentioned is the timing of increases which for heavy vehicle is every 3 months vs annually for cars - and this compounds.

For Coastal Transport Services which is based at Warnervale and with a terminal at Wetherill Park in Western Sydney the toll from terminal to terminal will be \$60.45.

Ray Graetz Managing Director and Owner of Coastal Transport Services said that COVID-19 has been challenging. "Our first consideration was the safety of our drivers and the rest of our team. Our General Manager, Lisa Lord and her team communicated with our drivers personally to ensure they understood our customers' requirements and each driver and truck were provided with appropriate sanitisers and followed a 'one truck one driver' rule to minimise the chance of transmission of the virus thus ensuring a safe working environment."

Mr Graetz said that business has been patchy although, initially there had been a spike in business supplying essential items including large numbers of loads of toilet



One of Coastal Transport Services fleet of trucks

paper. "While business is down on the same time last year work from the infrastructure and manufacturing sector is consistent," he said.

Coastal Transport Services operates a fleet of 32 trucks and 91 trailers and around 30 subcontractors, with a depot at Wetherill Park servicing Sydney, Canberra, Central Coast, Newcastle and regional NSW.

"We have continued to offer the same reliable service to our clients during this crisis. While I have been rehabilitating following major surgery the Management Team led by Lisa Lord has stepped up to the plate to provide efficiency and safety in our operations. Lisa has a strong history in accountancy and management and has shown great commercial instincts together with a strong concentration on safety in the workplace. The whole team is to be congratulated on their performance in very trying conditions".

Commenting on the opening of NorthConnex and Sydney's extensive sys-



Coastal Transport Services General Manager, Lisa Lord with Managing Director, Ray Graetz

tem of toll roads, Mr Graetz said that the heavy vehicle industry is being well and truly slugged as they are seen as a problem. "Road transport in Australia is the basis of our economy but governments see us as an easy taxing source," he said.

The road transport industry is highly competitive and there are some operators who think they can absorb the toll costs. All they do is make it more difficult for those operators who strive to maintain strong safety systems."

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James Heddo returns to the Coast



James Heddo

Former CEO of the Gosford Race Club and currently Executive General Manager – Racing Services at the Australian Turf Club returns to the Central Coast this month as CEO of Terrigal Bowling Club.

Mr Heddo has held several senior positions at the Australian Turf Club over the past 5 years and was Acting CEO for 12 months during his tenure.

During his 8 years at the Gosford Race Club he transformed the organisation, now known as The Entertainment Grounds, into a premier events location with indoor and outdoor facilities for festivals, weddings and exhibitions as well as horse racing.

Mr Heddo takes up his position at Terrigal Bowling Club from mid-August.

The Terrigal Bowling Club has been part of the local Community for over 70 years.

In the last 12 months, over \$500,000 has been spent on upgrades to the venue, including new bathrooms and air conditioning.

My main goal will be to secure the Clubs long term future with a significant extension of the land lease agreement with Central Coast Council.

Accounting firm locates to Tuggerah Business Park



Jarrold Julian, Kieran Powell, Anthony Fowler and Stephanie Iturria

Accounting firm Powell Enterprises has relocated their Central Coast office from the home of Director, Kieran Powell to Unit 8, 1 Bounty Close, Tuggerah Business Park.

Established in 2013 Powell Enterprises with an office at Mayfield in Newcastle, has outgrown their home office at Wamberal and needed additional extra space to accommodate staff.

Prior to establishing Powell Enterprises Mr Powell worked for ten years with a top tier accounting firm as Practice Manager.

Powell Enterprises specialises in business advice to small and medium enterprises, taxation compliance and asset acquisition.

The Powell Enterprises team includes; Stephanie Iturria, Office Manager

/ Accountant, Jarrod Julian, Senior Accountant and Anthony Fowler, Accountant.

Mr Powell runs the Mayfield office along with business partner Warren Watson..

Erina barber retires



Scott and Aaron Bolton and Steve Monk

Well known Erina barber Steve Monk has retired and sold his T53 Barber Shop business at Fountain Plaza Erina to his two former apprentices.

Mr Monk opened T53 Barber Shop at Fountain Plaza some 12 years ago after many years at Erina Fair.

With 36 years in the business Mr Monks said it was time retire.

Mr Monk opened T53 Mens' Hair in Erina Fair in 1993 and remained there until 2008 having gone through a number of moves to accommodate Erina Fair's expansions.

New owners are brothers Scott and Aaron Bolton both of whom started as apprentices eight and six years ago and remained with Mr Monks.

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Mhairi MacLeod awarded Asset Finance Broker of the Year



Mhairi MacLeod

Well known finance broker, Mhairi MacLeod, Founder and CEO of Astute Ability Group has been awarded the 2020 National Asset Finance Broker of the Year Award at the zoom Australian Broking Awards held last month.

This award recognises the broker that specialises in asset finance and is best servicing the asset finance needs of their clients. Asset finance includes, but is not limited to, business and consumer car finance, and equipment and leasing finance.

Additionally, she was a finalist for the Industry Thought Leader of the Year award and Social and Community Engagement Program of the Year.

The Australian Broking Awards, hosted by The Adviser, recognises the outstanding contribution of professionals and businesses working within the broking industry across 28 categories. From individual brokers to support staff, mentors, aggregators, and mortgage industry leaders, the national awards program is the pinnacle event for recognising talent in the Australian broking industry.

Bouffant – A bakery café for Gosford



Andrew Mansfield inside Bouffant Café in Gosford

Andrew Mansfield and Markus Kung, a Spanish patisserie chef, who operate Oomph Café at East Gosford and earlier this year took over The Bakery (soon to be renamed Bouffant) at 101a Victoria Street, East Gosford have opened a new café in Gosford CBD also called Bouffant.

Bouffant is a new brand name which the two plan to roll out in other locations. The concept of Bouffant is based on the hugely popular Spanish bakery, Granier, whose owner mastered the formula of crafting quality pastries at an affordable price.

Bouffant specialises in baked delicious goods which they tag as “Fluffy Goodness for Everyone”.

Bouffant Gosford is located on the lower level in the heritage listed building on the corner of Georgiana Terrace and Mann Street,

Gosford near the Australian Taxation Office.

In the next few months they will open a Bouffant shop in Pine Tree Lane, Terrigal

Mr Mansfield opened Oomph in 26a Adelaide Street, East Gosford in 2005 as an organic and gourmet food store which has been very successful and become very well known.

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LSPS Urgency Motion by Deputy Mayor sidelines councillors

DEPUTY MAYOR JANE Smith caught Councillors, or at least some councillors, by surprise at Council's 29th June 2020 Extraordinary Meeting with an Urgency Motion amending the Local Strategic Planning Strategy, recommended by council staff following a period on public exhibition.

Council has been dragging its feet getting the LSPS adopted by the 1st July with councillors trying to put it off for 12 months.

Trouble is the Planning Minister said "NO".

So it had to go out on Public Exhibition for 28 days until 8th June and that saw hundreds of comments which had to be considered and bought into the 286 page document.

At Council's 9th June Ordinary Meeting Councillor Smith and Councillor Vincent moved a Motion of Urgency "that Council consider the Local Strategic Planning Statement as a matter of urgency", was agreed to.

This Urgency Motion, which comprised some 27 amendments to the Draft LSPS comprised in the Meeting Agenda (which Councillors received 14 days before the meeting so that they had time to inform themselves of the matters to come before council) was not made available to councillors until about one hour prior to this meeting. We are aware that Councillor Best voiced his concern that no Councillor could have had sufficient time to study and make an informed decision on the 27 amendments to the Draft LSPS which is 286 pages long.

We point out that the Draft LSPS had been on Public Exhibition for 28 days and that council staff had recommended adoption of this Strategy.

Consolidated Local Environment Plan and Development Control Plan deferred. Meanwhile the Consolidated LEP and DCP remains in limbo following a decision by Council to approve its deferral by Deputy Mayor Jane Smith in December who said that they needed time for legal advice on council's ability to rezone privately owned land holdings. She also wanted an updated table that compared the proposed changes with the former Gosford and Wyong councils' plans, which this process was consolidating, and a briefing on the environmental and urban edge review. Councillors were unanimous in voting for the deferral.

The LEP and DCP were out on public exhibition from late 2018 until March 2019 and attracted 756 written submissions. The consolidation of the former Gosford and Wyong planning instruments is the first stage in writing a Central Coast Comprehensive LEP.

Under rules set by the State Government when it amalgamated the two councils in 2016, the LEP had to be completed by July 26, 2020. That will not be happening any time soon.

Plans for a Gosford Regional Library move forward

At its 13th July meeting Council received a report detailing progress on the Gosford Regional Design Opportunity.

Three options were provided:

1. Council voted to continue to develop designs and documentation for Gosford Regional Library as per Resolution 1274/19 and report back to Council in August 2020 prior to Development Application submission.

This will provide the community with a Library building that is a minimum of 4000m², including multiple meeting spaces, large function space, Council customer service centre, incubator spaces and maker/creator spaces.

This approach provides the least risk from a funding and delivery perspective. This option is recommended.

2. That Council halt works on design development of standalone Library (option 1) and proceed to develop designs for Gosford Regional Library that includes an additional level of administration/ commercial office space and carparking and report back to Council in September/

October 2020 with documentation and cost estimates. That Council approve additional budget of up to \$550k to fund design development and documentation for Development Application. This option is not recommended.

3. That Council undertake designs of both options 1 and 2 and report back to Council in September 2020 for a decision on the preferred option for the Regional Library. That Council approve additional budget of up to \$550k to fund design development and documentation for Development Application. This option is not recommended.

In the end Council took note of the report and requested the CEO to continue to develop designs and full documentation for a standalone library consistent with the resolution of 9 December 2019.

Those voting FOR: Mayor Matthews, Councillors Burke, Gale, Greenaway, Hogan, Mehrstens, Smith and Sundstrom

Voting AGAINST: Councillors Best,

MacGregor, McLachlan and Vincent

ABSTAINING: Councillor Pilon

Councillors attendance at briefings and CEO updates

In response to Question with Notice at last Council Meeting here is the number of Briefings and CEO Updates that councillors have attended.

Individual Councillor attendance at the 78 Briefings and 12 CEO Weekly Updates where attendance was recorded is detailed below:

Councillor	Party	Briefings	CEO
			Weekly Updates
		Of 78	Of 12
Best	IND	17	1
Burke	LIB	58	1
Gale	LIB	42	5
Greenaway	IND	64	9
Hogan	ALP	64	12
Holstein	IND	60	11
MacGregor	ALP	61	9
Marquart	LIB	20	0
Matthews	ALP	48	9
McLachlan	IND	58	3
Mehrstens	ALP	59	3
Pilon	LIB	43	6
Smith	IND	72	12
Sundstrom	ALP	70	12
Vincent	ALP	38	9

Leadership Deficit Syndrome following storm

The disastrous storm that struck the Central Coast on 16th July causing damage to homes on the beach at Wamberal and threatening many others resulted in an Extraordinary Meeting of Central Coast Council which turned out to be a game of how to pass the buck.

At no point did anyone - councillors or staff do anything other than to try and work out how to avoid liability.

When asked whether residents could carry out their own emergency work Planning Director Scott Cox pointed out that any remedial or emergency works would require a Development Application which would have to be referred to the Local Planning Panel.

(Earlier this year the Minister for Planning had taken Councils planning powers away from them and replaced them with a Local Planning Panel)

After spending most of the meeting time working out a suitable Resolution Mayor Lisa Matthews called on the State Government to declare a natural disaster so that Council would have access to funds to repair damaged infrastructure.

Meanwhile 18 homes have been declared unsafe with residents given two hours to get out.

Councils amalgamation cost ratepayers \$38.7 million

At Central Coast Council's July 27 meeting Councillor learned that the amalgamation of Gosford and Wyong Councils cost a total of \$48.7 million of which the State Government contributed \$10 million.

Council's Operational Plan 2020-21 which Council adopted says, among other things, that it will take until June 2022 to complete the amalgamation process.

A number of the remaining projects and actions that need to be addressed include the consolidated Local Environment Plan and Development Control Plan, rates harmonisation and the introduction of new IT systems, prior to being fully consolidated.

Council has budgeted \$564.3 million for the delivery of essential services and \$225 million for capital works across the local government area.

Mayor Lisa Matthews said the Operational Plan responded to these unprecedented times and ensured Council could deliver essential services within its financial means without letting go of long-term goals for the Central Coast community.

"We have had to make income and expenditure adjustments which means that some capital works projects have been deferred and others have been prioritised for this financial year.

"We also have \$33million in additional capital works projects which are pending external grant funding, or are 'gated' projects where the funding is released once the project meets set criteria to continue," said Mayor Matthews.

CEO Gary Murphy added that Council would continue to respond to the evolving economic and public health situation, and also actively seek additional revenue opportunities through grant funding and other means.

"More than ever, our operating environment is dynamic and constantly changing as we respond like other businesses to the impacts of the Coronavirus on the local economy and household expenditure," said Mr Murphy.

"We are not standing still. We will be reviewing Council's financial performance throughout the year and making sound financial decisions about where we should focus spending aside from our delivery of essential services. For instance, what more we can do to provide economic stimulus for our region, helping local businesses get back on their feet faster," said Mr Murphy.

The 2020/21 Operational Plan forecasts Council's operating income as \$551 million, leaving an estimated budgeted operating deficit of \$13.3 million excluding capital grants and contributions. This differs to the forecasted operating deficit of \$32.5 million in the publicly exhibited plan due to income an expenditure adjustments as a result of Coronavirus impacts.

Sydney builder gets contract to build Warnervale School

Sydney construction company Richard Crookes Construction has been awarded the contract to build a new primary school at Warnervale.

Parliamentary Secretary for the Central Coast and Member for Terrigal Adam Crouch welcomed the contract award milestone.

"This represents the latest step in this major project which will provide high-quality educational facilities for families at the northern end of the Central Coast," Mr Crouch said.

"The facilities will include 20 air-conditioned classroom spaces, a library, hall, canteen, OSHC, toilets, a drop-off and pick-up zone, and staff and administration spaces.

"The school will be built to accommodate 460 students and can be expanded in the future to fit around 1,000."

Mr Crouch said main works construction would generate hundreds of jobs and pump millions into the local economy.

"This construction project is valued at approximately \$31.9 million and will provide jobs for 225 Sydney workers.

Club Wyong RSL confirms amalgamation discussions proceeding with Mounties Group

Club Wyong RSL has confirmed that it is currently in discussions with Mounties Group regarding a potential amalgamation, following an expression of interest released in early 2020 to engage merger parties.

As a smaller community club operating in a competitive market, Club Wyong RSL has been facing increased pressure to consistently grow and improve its services and facilities in order to attract members and retain support within the community.

Chief Executive Officer of Club Wyong RSL, Angela Sanders said that eight confirmed expressions of interest were received, with the Board choosing to move forward in discussions with Mounties Group.

"Like many other clubs across the state, we strive to keep pace with community expectations and with this comes an increase in costs and a push to become a more financially viable operation," said Mrs Sanders.

The Board of Club Wyong RSL and Mounties Group commenced amalgamation discussions in March 2020 and are working towards the development of a Memorandum of Understanding.

How a young boy fled Chairman Mao's China to a new life on the Central Coast



Dr Andrew Kwong was born in Zhongshan in the Pearl River Delta, China, and educated in China, Hong Kong and Australia.



He is one of the Central Coast's most respected medicos. In 1979 he moved with his wife Sheree and three children and established the Renwick Street Medical Practice in Wyoming where he continues to practice.

He has published many short stories and has been the recipient of numerous writing awards and fellowships. His upbringing during the Great Leap Forward was seminal. Those brutal times contrasted with the affection he received from his family and friends, which ultimately shaped his determined and hopeful spirit.

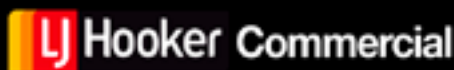
Andrew Kwong was only seven when he witnessed his first execution. The grim scene left him sleepless, anxious and doubtful about his fervour as a revolutionary in Mao's New China. Yet he knew if he devoted himself to the Party and its Chairman he would be saved. That's what his teacher told him.

Months later, it was his own father on trial. This time the sentence was banishment to a re-education camp, not death. It left the family tainted, despised, and with few means of survival during the terrible years of persecution and famine known as the Great Leap Forward. Even after his father returned, things remained desperate. Escape seemed the only solution, and it would be twelve-year-old Andrew who undertook the perilous journey first.

This is the poignant, resonant story of a young boy's awakening - to survival, education, fulfilment, and eventually to a new life of freedom.

HarperCollins – Available at all major bookstores and as audio and eBook

COMMERCIAL AND INDUSTRIAL PROPERTY FOR SALE/LEASE



FOR SALE

WARNERVALE - INDUSTRIAL DEVELOPMENT

Architect design, concrete panel construction, IN1 zoned. This premier industrial development is ideally situated on the Sparks Road M1 Interchange.

FOR SALE – FROM \$410,000 + GST

WYOMING - PRIME SHOWROOM / OFFICE

2 vacant strata units in 1 line, each unit is approx. 135m². Zoned IN1, this has been occupied for many years as a hobby shop (retail use) & is currently located between a VET & GYM.

FOR SALE \$612,000 NO GST APPLICABLE

WEST GOSFORD – QUALITY FACTORY BAY

High/wide roller door, kitchen, LED lighting, toilet, shower, office, air-con, new carpet, natural light, 5 car parks, area approx. 265m² inc storage mezzanine. Perfect for investors or owner occupier.

FOR SALE \$595,000 + GST (IF APPLICABLE)

WEST GOSFORD - DEVELOPMENT POTENTIAL

Site approx. 4,000m², total building area approx. 1,365, zoned IN1. 3 workshops/sheds, office/showroom, plenty of parking, hardstand, direct main RD access. Offers an array of outcomes for any serious developer.

FOR SALE \$5,200,000 + GST (IF APPLICABLE)

FOR SALE / LEASE

WEST GOSFORD - FREESTANDING WAREHOUSE

Yard space, parking at front & side. Yard at rear. Approx. 1,135m² inc office. Loading ramp, 5 roller doors, truck access. Can be divided into 3 units w/ TLC. Potential rental income \$98,500 N/PA + GST

FOR SALE/LEASE - EXPRESSION OF INTEREST

PROPERTY OF THE MONTH

LISAROW - FREEHOLD INDUSTRIAL

The freehold lot is 1.055 Ha approx. has huge exposure with 3 street frontages & massive concrete hardstand. 2 separate pads with one undercover work or storage area.

FOR SALE/LEASE - \$4.8m + GST/ \$293,080 Net PA + GST

TUGGERAH - PREMIUM OFFICES PRICED TO LEASE!

Consisting of approx. 410m², 12 offices, boardroom, reception, kitchen & balcony, plus a massive "open plan" area and 2 x extra-large offices - it must be inspected to appreciate!

FOR SALE/LEASE – EXPRESSIONS OF INTEREST

FOR SALE / LEASE

TUGGERAH - QUALITY INDOOR AQUATIC CENTRE!

This excellent facility must be leased or sold & represents a unique opportunity to secure a very high-quality aquatic centre. 1,140m² approx. under roof.

FOR SALE/LEASE – EXPRESSIONS OF INTEREST

FOR LEASE

WOY WOY - FREESTANDING WAREHOUSE

Industrial or showroom use (STCA), approx. 500m² Inc Mezz & hardstand. Refurbished amenities inc toilet, shower & kitchen. Double street access, high bay LED lighting, Epoxy floors & street frontage.

FOR LEASE \$45,760 PA NET + GST

GOSFORD - WAREHOUSE CBD LOCATION!

Factory/showroom approx. 139m², tilt panel concrete construction, high roller access, great value for size & location, rear unit. Available mid April.

FOR LEASE \$22,000 G/PA + GST

WEST GOSFORD – SHOWROOM/WAREHOUSE

Glass shopfront, high clearance, approx. 643m², 2 roller doors at the rear, small office area, kitchen, zoned IN1, illuminated signboard at the front. Huge amount of passing traffic every day!

FOR LEASE \$85,000 N/PA + GST

WEST GOSFORD - OFFICE/ SHOWROOM

Approx. 430m² ground floor office with air-con, kitchen, bathrooms, open plan foyer, disabled amenities, basement parking, secure site, remote gate access, zoned B5 & signage available.

FOR LEASE \$107,500 N/PA + GST

Visit our website for additional properties and more information
centralcoast.ljhcommercial.com.au

Suite 401 / 1 Bryant Drive, Tuggerah NSW 2259
87 Mann Street, Gosford NSW 2250

Phone 4353 7700



FOR SALE \$2,095,000
5 Apprentice Dr, Berkeley Vale

Freehold Industrial complex with 8 units!

- Eight (8) factory units
- Proximity to major Transport options
- Modern renovation
- Multiple building upgrades completed
- New roof over whole building, with clear span sheeting in each unit

Ben Purdue 0450 719 600

rhccc.com.au



FOR SALE From \$150,000
4 Dulmison Avenue, Wyong

An outstanding opportunity to secure a new business or storage unit within the tightly held Wyong business district.

- Located on one of Wyong's main arterial roads, and a range of zoning uses.
- Select from a limited release of 18 brand new units ranging in size from 50m², 75m² or 100m².

Brad Rogers 0459 921 122

Local Knowledge & National Strength



HUGE EXPOSURE

FOR LEASE

Suite 3, 36-40 Victoria Street East Gosford

- High profile, ground floor, corner position.
- Located at main intersection on Central Coast Highway.
- Customer car park on site.
1x undercover reserved space for tenant.
- 122 sqm internal area.
- Awning signage area.
- Ducted air conditioning, 3 phase power, ceiling, lighting, white walls.

Lee Woodward
0414 877 780 | 02 4323 7606
lee@vcmanagement.com.au
www.vcmanagement.com.au



CHAPMAN & FRAZER

COMMERCIAL REAL ESTATE

7 Palm Tree Road, Wyong From \$750k Excl GST

This is an outstanding new development of 5 Strata title units with completion only months away, so don't buy off the plan and wait for years to see something completed, 7 Palm Tree Rd is only a couple of months away from occupation. With so little stock available in this mid-size industrial unit range, it will be hard to find another option of this quality and fantastic inclusions list that includes 5.7Kw Solar System, LED lighting, NBN, 3 phase power with 80 amps per phase, Container height automatic roller doors, the choice of a mezzanine floor, top of the range furnishing, + many more features.

Somersby Industrial Land - 10 Ace Road, Somersby For Sale

Positioned in the Somersby Industrial Precinct with a Cul De Sac position this parcel of land offers a total site area of 4,475sqm (1.1 acres). Zoned IN1 General Industrial. Offering close easy access to the Sydney/Newcastle M1 Motorway. The parcel is suitable for owner occupiers and/or developers.

Ground Floor/91-99 Mann Street, Gosford For Lease

Premium Grade Office – 996sqm
Quality, ground floor office space of this size, in this position, do not come available often. The space, currently setup as a call centre for nib Health Fund, offers a flexible open plan design with meeting rooms, offices, a training room, abundant open plan workspace, and breakout spaces for staff. The office space is well appointed with LED lighting, ducted air conditioning, and quality amenities including a well fitted kitchen. With on-site parking, disability access, and a prime position, this versatile space ticks a lot of boxes!

Contact:

Mark Davies 0422 442 858
Daniel Mason 0403 889 530
Chris Watson 0402 430 213

Prices shown with * are inclusive of GST.

4325 0208

83 MANN STREET, GOSFORD 2250
www.chapmanfrazer.com.au

Strong enquiry for Triple Two Estate Somersby



AGENTS REPORT STRONG enquiry for the Triple Two Estate development at 222 Wisemans Ferry Road, Somersby.

A staged strata titled complex with a total of 28 industrial units on a 18,800sqm site Triple Two Estate is being developed by Sydney developer Tony Olding who acquired the property at auction in 2018.

Stage 1 comprises 7 units plus café at the front of the complex and 3 units at the rear.

Those at the front range in size from 167sqm to 209sqm with prices from \$395,000 to \$490,000. The 3 units at

the rear are much larger 892sqm and 914sqm with an asking price of \$1.52 million and \$1.56 million, both with 6 car spaces.

Karen Aubrey from LJ Hooker Commercial has sold two units:

Unit 1 has been sold to local builder Connex Management & Construction who paid \$480,000 plus GST for 209sqm unit.

A kitchen manufacturer has bought Unit 5, of 231sqm. Price paid was \$520,000. + GST

Ms Aubrey said that with the NorthConnex soon to open more businesses are looking at Somersby.

Sydney pool and spa warehouse buys at West Gosford

A Sydney pool and spa warehouse has acquired a 973sqm vacant lot at 415 Manns Road, West Gosford.

The property with no sewer connected is leased as a storage yard for \$20,394 per annum gross.

Price paid was \$635,000 (GST not applicable) or \$652 per sqm

Karen Aubrey from LJ Hooker Commercial Central Coast negotiated the sale.

West Gosford site for Sydney business



A 1,438sqm vacant corner lot with hardstand and 34sqm sales office at 2 Debenham Road South, (corner with Dyer Crescent) has sold to a Sydney business for \$850,000 plus GST.

The buyer intends to occupy the site. The sale was negotiated by Daniel Mason from Chapman & Frazer Commercial Real Estate.

FOR LEASE

PROFESSIONAL & SPECIALIST MEDICAL SUITES



152-154 PACIFIC HIGHWAY TUGGERAH

Easy Parking, great exposure, well maintained & presented property with well known quality tenants including Trader Vics, BCF & Super Cheap Auto, PRP Radiology, Australian Clinical Labs Pathology, Fullerton Health Medical Centre, Geriatrician; Psychologists, Dentist, Sports & Spinal Physiotherapy, Chiropractor, Cafe & more.

Ideal for the Professional, Legal, Financial or Medical Specialist with sizes from 16m2 up to 95m2 suitable to Lease or Purchase.

Features include:

- Flexible lease terms • Competitive rentals • Excellent parking
- Air-conditioning, carpets, kitchenette
- Balcony access for East Wing suites
- Exposure of Complex to Tuggerah Straight

For further details contact **Julie Davies** on 0402 779 186



HENRY
KENDALL
GROUP

TALK Agency relocates to Wyong Business Park



The fast growing digital advertising agency TALK Agency has relocated from Tuggerah Business Park to Wyong Business Park on Pacific High opposite Wyong Golf Course taking 437sqm of space that will give them space to grow even more.

Wyong Business Park is at the centre of the Central Coast Northern Growth Corridor identified in the Central Coast Growth Plan 2036, which runs from Warnervale to Tuggerah with the Pacific Highway running right through it.

TALK is just one of many businesses taking up space in this new 8.26 hec-

tare Park being developed by Gibbens Group.

TALK are located in one building along with Glee Coffee Roasters, Central Life Christian Church, Patched and Pieced, Training Wheels and Evolve Performing Arts dance studio

Wyong Business Park will be home to the new ING Australia call centre now under construction (See Page 7).

Other major tenants include Donaldson Australia, whose Global Headquarters are located nearby, Simply Storage and Sparkle Pool Interiors.

is 5 years with 5 year option at a rental of \$50,000 per annum including Outgoings plus GST

Daniel Mason from Chapman & Frazer Commercial Real Estate negotiated the lease.

Charmhaven industrial unit leased

Coastline Concreting has leased a 163sqm industrial unit at 3 Fairmile Close, Charmhaven.

Unit 12 of 163sqm unit is part of a complex of 12 units built in 2019.

Terms of lease are 2 years with 1 year option at a rental of \$26,000 per annum plus Outgoings and GST.

Ben Purdue from Raine & Horne Commercial negotiated the lease.

Logistics company leased in Tuggerah Business Park

Wagner Logistics has leased a 156sqm industrial unit at 3 Fleet Close, Tuggerah Business Park.

Terms of lease are 1 year with 1 year option at a rental of \$25,000 per annum including Outgoings plus GST.

Ben Purdue from Raine & Horne Commercial negotiated the lease.

Tobacco and gifts retailer leases at The Entrance

A tobacco and gifts retailer has leased a 45sqm retail shop at 30 The Entrance Road, The Entrance.

Terms of lease are 5 years with 5 year option at a rental of \$18,000 per annum including Outgoings plus GST.

Ben Purdue from Raine & Horne Commercial negotiated the lease.

Restaurant leased at The Entrance

A fully equipped restaurant, once known as The Old Bank Café at 115 The Entrance Road, The Entrance has been leased for 2 years with no option.

Terms of lease for the 95sqm premises is \$58,000 per annum including Outgoings plus GST.

Ben Purdue from Raine & Horne Commercial negotiated the lease.

Homewares retailer leases at Long Jetty

A homewares retailer has leased a 167sqm retail shop at 266 The Entrance Road, Long Jetty.

Terms of lease are 3 years with 3 year option at a rental of \$46,800 per annum including Outgoings plus GST.

Ben Purdue from Raine & Horne Commercial negotiated the lease.

Sydney buyer outbids for Wyoming child care centre



Some 15 registered bidders turned up for the auction of a Department of Housing community centre at 90 Maidens Brush Road, Wyoming on 4th July. In the end it got down to three bidders, all from Sydney, who bid the price up to \$1,362,000 - \$462,000 over the reserve.

The property on a 1,992 sqm site area comprised a 360 sqm childcare centre had DA Approval for a 45 child childcare centre.

R2 zoned site with a surplus land area allowing for compatible uses incl. medical centre, residential, land subdivision (minimum lot size 550sqm), townhouse devel-

opment or home business (STCA).

Selling agent was Anthony Scarcella from LJ Hooker Commercial Central Coast

LEASINGS

Café adjoining ATO Building leased



The café in the heritage listed building on the corner of Mann Street and Georgiana Terrace, Gosford and adjoining the ATO building has been leased to Oomph Australia Pty Ltd Trading as Bouffant, a Central Coast bakery.

The property had been leased to the operators of Jimmy G's which closed at the end of 2019.

Terms of lease for the 118 sqm space

In the shadow of COVID-19 – Sharpening your team for an uncertain future



By Warwick Ryan,
Partner, Hicksons
Lawyers

CENTRAL COAST BUSINESSES continue to travel in a very uncertain world. Businesses cannot afford to have underperforming or problem employees at a time when margins are tight.

We know that terminating employment of staff in 2020 is not simple, but is it still an option?

The short answer is: 'Yes', and here are the alternatives:

1. Termination without process for some employees:

If the employee is still in the first 6 months (12 months for businesses with < 15 employees), businesses can terminate them without providing a reason. In fact, for no reason at all. The employer needs to pay the notice under the Fair Work Act or the contract (whichever is the greater), then you are good to go. For a small minority of employees whose roles are not covered by awards and earn more than \$153,600 pa, this right for employers to terminate at will, applies throughout their employment. In either situation, you do not even need to meet with the employee.

There is always a qualification and the 'but' in this situation is an avenue for legal remedy called 'adverse action' and discrimi-

nation. Adverse action emerges where an employee asserts the reason they were terminated was because they complained about issues to do with their employment (i.e. having to work overtime or not being allocated enough overtime) or simply exercising a workplace right (using their personal leave or making a workers compensation claim). If they establish that element and that they were then terminated the onus then falls on the employer to show that neither the complaint nor the exercise of the workplace right factored in the decision to terminate the employee. That is not always an easy task.

If this is not well handled, the damages can be considerable - \$600,000 in a recent case.

2. Misconduct/poor performance as a reason for terminating employment –

Where poor performance or misconduct is the reason for the termination, there is a well known process involving (often) investigations, meetings, discussion and at least 2 letters of warning before the termination. In essence, there must be a valid reason and a fair process to avoid the ire of the Fair Work Commission. Of course, if the misconduct is serious enough (i.e. violence or theft) the letters of warning can be dispensed with. Many employers get caught out in a failure to follow a fair process (remembering that FWC tends to heavily favour employees when considering what is fair).

3. Redundancy - Businesses have found their needs for employees has fallen away, leaving redundancy as a reasonable option for terminating employees. Redundancy arises where a role is no longer needed by the business.

As a result, the staff member's employment is terminated. The trick to redundancy for most staff who are covered by awards is to show that you have "consulted" prior to making the final decision. Generally, this will involve meetings to discuss your plans prior to them being terminated.

Termination by way of a redundancy has an additional cost attached to it of up to 16 weeks pay, depending upon the employee's length of service (in addition to other entitlements). But not (apart from a few exceptions around the construction industry), if the employer has less than 15 employees.

4. Employees with long term illness or injury -

Finally, a basis for termination can arise if an employee is not able to return to their role because they have an injury or a condition that prevents them from doing so. There are threshold periods before you can take that step of 3 months and 6 months respectively, depending upon whether the injury/condition is acquired outside work or as a result of work. There are processes involved in establishing future incapacity and – the obligatory – consultation, prior to termination

It is important for any business to review employee numbers and performance on a regular basis. In these tricky times – even more so. Letting go of non-performing or disruptive employees can transform the culture of a workplace – as dedicated and enthusiastic employees can get on with their work without being undermined.

Now, more than ever is the time to end up with the team you need to run your business at its optimum. You will need every advantage on your side in these troubled times.

MIND YOUR BUSINESS



By Troy Marchant,
Director, Adviceco
Chartered
Accountants

Debtor Management during COVID-19

DEBTOR MANAGEMENT IS an absolutely crucial element of cash flow freedom for business. Although, collecting debts in the middle of a financial crisis can be a sensitive task. Many debtors may be in financial distress. Others (and let's hope less frequently) may be using COVID-19 as an excuse. It is up to busi-

ness owners to determine the financial position of your clients and customers, and to build a system that is fair, respectful and courteous to all.

1. Pre-payment

Pre-payment of a percentage or all of an invoice is ideal for cash flow purposes. If you are in a service industry, have a plan for how you will manage a charge for unforeseen and additional changes to the job.

2. Immediacy

If you invoice upon completion or provision, an invoice should be issued on the spot for immediate payment. Accounting software such as Xero will help you to issue the invoice straight away, and take immediate payment via eft, card or cash using a mobile or desktop device. This is effective because the customer still feels the value of the product or service you have provided.

3. Following up

If the client is slow to pay, it is important to have a combination of automated follow-up processes and a personal touch.

Applications like Debtor Daddy (funny name) and Apxiom are effective reminder tools that can link directly to your accounting software. They're especially effective for forgetful yet capable debtors.

A personal touch is necessary to understand the cause of the slow payment and to navigate the often strong emotions that accompany financial issues. If you believe a client or customer is genuinely in financial distress, convey your understanding and have a flexible process and payment plan available to offer. If you have reason to believe the client is capable of paying, a personal and sensitive explanation of your position and necessity to pursue payment via auto-

CONTINUED ON PAGE 18

Re-cap: The national economy and JobKeeper



By David Evers,
Managing Director
of AdviceCo

IN JULY, THE Federal Government provided an update on our national economic position, and separately announced some changes to its COVID-19 support schemes for business.

It's safe to say that the preservation of jobs is the economic survival and recovery strategy.

The news is, and will continue to be, sobering for business owners who are staring in the face of prolonged economic strain.

We share the below summary not to cast further shadow, but to encourage a realistic perspective, awareness of the support options available, and strength to define and achieve your own business success within our new environment.

An economic summary (see Table A):

- The government stimulus has so far totalled \$289 billion or the equivalent of 14.6 per cent of GDP.
- The government has, and will, forego taxes in the form of discounts of \$31.7 billion in 2019-20 and \$63.9 billion in 2020-21.
- The underlying cash balance is forecast to decrease from balance in 2018-19 to a \$85.8 billion deficit in 2019-20 and a \$184.5 billion deficit in 2020-21.
- Within the global context, all three major credit ratings agencies having now reaffirmed Australia's AAA credit rating during the pandemic.

- Our national net debt is expected to be \$488.2 billion (24.6 per cent of GDP) at 30 June 2020 and increase to \$677.1 billion (35.7 per cent of GDP) at 30 June 2021.

- As a result of the pandemic around 709,000 jobs were lost across the country in the June quarter.

- The unemployment rate is forecast to peak at around 9¼ per cent in the December quarter although labour market conditions are expected to strengthen beyond 2020.

- Further temporary and targeted stimulus measures will include:

- Extended JobKeeper scheme to March 2021
- JobTrainer Fund and Support for Apprentices and Trainees wage subsidies
- COVID-19 specific health, hospital and pharmaceutical funding.

This is a moment in history. Businesses are being tested for their agility, their ability to source and retain their ideal internal and outsourced specialist teams, and their defense strategies. But as history suggests, it is absolutely possible to come back (see Table B).

JobKeeper is extended:

The JobKeeper Payment is now extended beyond the original date of 27 September 2020 to 28 March 2021, and has some changed business eligibility terms.

Changes to the payment

1. For the October-December Quarter there will be a 2-tier entitlement:
 - i. \$1200 per fortnight for employees on 20+ hours per week Pre-COVID-19
 - ii. \$750 per fortnight for employees on less than 20 hours Pre-COVID-19
2. For the January-March Quarter there will be reduced 2-tier entitlement
 - i. \$1000 per fortnight for employees on 20+ hours per week Pre-COVID-19

Table A

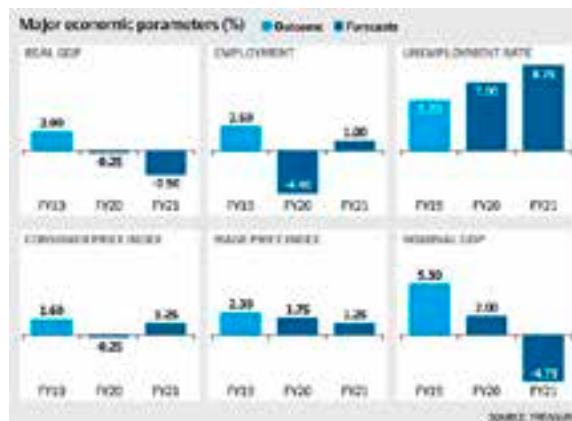
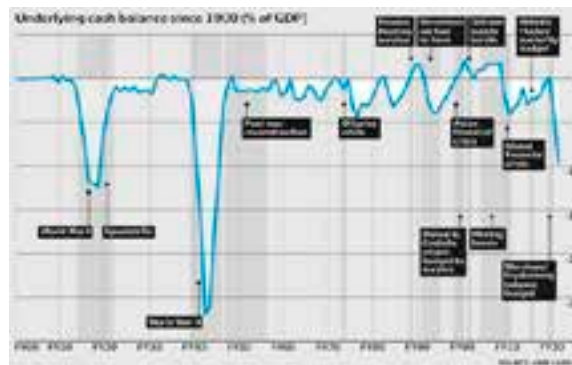


Table B



- ii. \$650 per fortnight for employees on less than 20 hours Pre-COVID-19

Changes to eligibility

Turnover tests will be reapplied for each quarter:

- For December Quarter, the turnover needs to have dropped in both the June and September quarters.
- For the March quarter turnover needs to have dropped in each of the June / September / December Quarters.

The current structure of \$1,500 per fortnight per employee for businesses experiencing a 30% downturn (15% for Non-profits, 50% for businesses with a turnover of more than \$1 billion) will continue until 27 September.

The Prime Minister described the need for the changes to target businesses and workers under sustained pressure due to COVID-19 and to wean businesses off government support.

With this new information, businesses must plan their financial and cashflow position for each upcoming quarter. For more information or support with JobKeeper, contact us on mail@adviceco.com.au or 02 4320 0500, or visit our website: www.adviceco.com.au

Debtor Management during COVID-19
 CONTINUED FROM PAGE 17
 matic process is advised. You may wish to offer a payment plan in this case too.
 The ACCC has introduced new boundaries and rules in relation to debt collection during COVID-19. If you are struggling to secure payment, always check your options with your accountant and build a measured plan.
 Troy Marchant is a Chartered Accountant and cash flow specialist. To talk to Troy about debtor management, email troy.m@adviceco.com.au

TWO GUYS, ONE old, one young, are pushing their carts around Woolworths when they collide.

The old guy says to the young guy, "Sorry about that. I'm looking for my wife, and I guess I wasn't paying attention to where I was going."

The young guy says, "That's OK, it's a coincidence.

I'm looking for my wife, too... I can't find her and I'm getting a little desperate."

The old guy says, "Well, maybe I can help you find her... what does she look like?"

The young guy says, "Well, she is 27 yrs. old, tall, with red hair, blue eyes, is buxom ...wearing no bra, long legs, and is wearing short shorts.

What does your wife look like?"

To which the old guy says, "Doesn't matter, --- let's look for yours."

Attending a wedding for the first time, a little girl whispered to her mother, "Why is the bride dressed in white?"

The mother replied, "Because white is the colour of happiness, and today is the happiest day of her life."

The child thought about this for a moment then said, "So why is the groom wearing black?"

A distraught senior citizen phoned her doctor.

"Is it true," she wanted to know, "that the medication you prescribed has to be taken for the rest of my life?"

"Yes, I'm afraid so," the doctor told her.

There was a moment of silence before

the senior lady replied, "I'm wondering, then, just how serious is my condition

because this prescription is marked 'NO REPEATS'.

Two small boys, not yet old enough to be in school, were overheard talking at the zoo one day. "My name is Billy. What's yours?" asked the first boy. "Tommy," replied the second. "My Daddy's an accountant. What does your Daddy do for a living?" asked Billy. Tommy replied, "My Daddy's a lawyer." "Honest?" asked Billy. "No, just the regular kind", replied Tommy.

A young accountant, straight out of uni, applies for a job advertised in the Sydney Morning Herald. He is interviewed by the owner of a small business who has built it up from scratch. "I need someone with an accounting degree," says the man, "but mainly I'm looking for someone to do my worrying for me."

"How do you mean?" says the accountant.

"I have lots of things to worry about, but I want someone else to worry about money matters."

"OK," says the accountant. "How much are you offering?"

"You can start on seventy-five thousand," says the owner.

"Seventy-five thousand dollars. How can a business like this afford to pay so much?" "That," says the man, "is your first worry."

A woman's husband had been slipping in and out of a coma for several months,

yet she stayed by his bedside every single day. When he came to, he motioned for her to come nearer. As she sat by him, he said, "You know what? You have been with me all through the bad times. When I got fired, you were there to support me. When my business failed, you were there. When I got shot, you were by my side. When we lost the house, you gave me support. When my health started failing, you were still by my side... You know what?" "What dear?" She asked gently. "I think you bring me bad luck."

A businessman who needed millions of dollars to clinch an important deal went to church to pray for the money.

By chance he knelt next to a man who was praying for \$100 to pay an urgent debt.

The businessman took out his wallet and pressed \$100 into the other man's hand.

Overjoyed, the man got up and left the church.

The businessman then closed his eyes and prayed, "And now, Lord, that I have your undivided attention..."

Quote of the month

"If your business requires your presence you don't have a business you have a job."

Benjamin Franklin

\$3000* COVID-19 Marketing Grant thanks to Gladys



Did you hear that the NSW Government is offering a grant of up to \$3000 to go towards marketing and advertising for certain businesses and not-for-profits? It's a relief measure aimed to help businesses to combat the Covid-19 downturn.

At GBD Advertising we have been helping to build brands since 1989. We can help you boost your brand with a range of marketing and advertising services. We are offering specific packages to assist local businesses to take advantage of this grant. Talk to us today about how we can help you:

- Optimise your website with new content, SEO and design
- Produce advertising or print materials
- Get your social media content buzzing
- Construct an e-commerce platform
- Write impactful customer communications
- Write an ad campaign

See the Service NSW website for more details to find out if you're eligible. *Conditions apply
Act now – this offer expires on August 16th. Call us today on 4365 6777 to discuss building your brand.

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