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Push for new bank
Small Business Ombudsman Kate Carnell calls for an Aussie version of the British Business Bank

ILIANA STILLITANO

A TAXPAYER-backed bank has been mooted as a “creative” solution for cash strapped small business locked out of traditional lending models. The Australian Small Business and Family Enterprise Ombudsman has called on the Australian government to consider adopting an Australian version of the British Business Bank because small businesses were struggling to get reasonably priced finance.

Ombudsman Kate Carnell said a government backed approach to small business lending was worth exploring, adding “other countries have identified a similar problem and come up with solutions”.

The government owned British Business Bank sources funds from banks, leasing companies, venture capital funds and web-based platforms to finance small businesses in the UK - start-ups, businesses scaling up or looking to stay ahead.

Mr Green said the Centre worked to provide a government-backed 75 per cent guarantee against the outstanding facility balance, potentially converting a ‘no’ credit decision from a lender to a ‘yes’.

Without a creative approach to small business lending in Australia we risk stifling growth, investment and employment.

For business advice, visit Western Sydney Business Centre at www.wsbusiness.com.au or Facebook.com/WSbusiness.

WHAT IS THE BRITISH BUSINESS BANK

The British Business Bank is 100 per cent government owned, but independently managed. It doesn’t directly lend money but instead works with a number of “partners” including banks, leasing companies, venture capital funds and web-based platforms. Businesses apply for finance through the partners who are able to lend more, especially to younger and faster growing companies.

Ms Carnell said in the wake of the Global Financial Crisis, banks had tightened lending requirements for small businesses.

“Banks are happy to lend to small businesses, but only if they have security such as property or cash,” Ms Carnell said.

“The requirement for property security limits capital availability for small businesses with good cash flow and good prospects. Funding for many small businesses is unavailable at a reasonable cost.

“The British Business Bank can provide a government-backed 75 per cent guarantee against the outstanding facility balance, potentially converting a ‘no’ credit decision from a lender to a ‘yes’.

“Without a creative approach to small business lending in Australia we risk stifling growth, investment and employment.

For business advice, visit Western Sydney Business Centre at www.wsbusiness.com.au or Facebook.com/WSbusiness.

Gnomes are on the move
Gnome Day celebrations in Glenbrook, the Australian Gnome Convention is in its 14th year and attracts thousands of family visitors every year.

Gnome villages are excited!
Glenbrook business community has thrown their weight behind the move to the new site and will sponsor a special edition of the Glenbrook ‘Gnome Hunt’ featuring various shops and restaurants with gnome displays.

All the favourite components of past Gnome Conventions, such as the Gnome train and Dr Clark’s Gnome Repair / Painting surgery, are expected to be on show this year.

Visit the Australian Gnome Convention on Facebook.
KPMG acquires YCG, adds 60 staff

KPMG has acquired Parramatta-based YCG Accountants, an accounting, audit and advisory firm with a significant presence in Western Sydney. The deal adds more than 60 professionals, including five partners, to KPMG’s Enterprise business, which services the mid-market.

YCG will join the existing Parramatta team immediately, increasing scale and expanding sector expertise into construction and hospitality in one of the fastest-growing regions in the country.

“This is an exciting development for KPMG in an area we see as a key place to be doing business in Australia,” said David Pring, Partner KPMG Enterprise, Western Sydney.

“The addition of the YCG business further strengthens our ability to service key growth areas and sectors of Western Sydney. The acquisition provides scale, capacity to take on more work, and expansion into new sectors such as construction.

YCG has been providing a full suite of accounting services in Western Sydney to private companies and family businesses for almost 35 years, and has been growing at around 20 percent per annum for the past three years.

Mr Pring reaffirmed KPMG’s Sydney growth strategy, servicing clients via a ‘three cities’ presence – Sydney CBD, Parramatta and Penrith.

“From opening our doors in Parramatta in February 2015 with just 40 people, to opening a Penrith office in March this year, and now adding YCG at Parramatta, KPMG is on track to employ more than 250 people across Western Sydney by financial year end,” he said.

Mr Pring said the region continued to be a significant for what they will deliver to the region, they are also significant for private business investment.

Western Sydney is one of the fastest-growing regions in Australia, with significant infrastructure and associated investment expected through the development of Western Sydney Airport.

The NSW Government is investing more than $1B in Westmead and there will be a further $2B invested into the project from the private sector. In addition, other key projects coming on stream include the NorthWest rail link, and North Connect which links the M1 and M2.

Western Sydney is growing by more than 30,000 people per annum.

“Art and culture has always had a central role to play in Blacktown, and I am proud that we are able to present this popular emerging art form right in the heart of Blacktown City,”

Characters including the Mad Hatter, Queen of Hearts and the Cheshire Cat will be on display. There will also be fun activities and sand sculpting workshops for children.

Sandstorm Events Director Sharon Redmond encouraged people to attend the pre-event opening from January 10-12.

“Special event has found the perfect venue in the Blacktown Showground, and we think thousands of residents and visitors will be amazed by the sculptures,” Mayor Ball said.
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Participation in TAFE property courses booms

TAFE NSW enrolment data for 2017 shows thousands of extra students wanted to take advantage of the State’s property boom and become real estate agents with huge growth in the course.

The Minister responsible for TAFE NSW Adam Marshall said enrolments in the Certificate IV in Property Services (Real Estate) had seen a huge 44 per cent increase in 2017.

“The State’s property sector is booming and students are flocking to TAFE NSW because they know they can get the best practical, industry-led and accredited training that will lead to employment in the sector,” Mr Marshall said.

“With a 44 per cent increase in the Certificate IV in Property Services (Real Estate) across the State there is no doubt budding real estate agents have chosen TAFE NSW as the institution of choice for their training.

“The NSW Government also offers a significant subsidy to eligible students of almost 85 per cent of the total course fee for the Certificate IV in Property Services (Real Estate) under Smart and Skilled as it is a qualification which plays a key role in growing the State’s economy.

“This means students looking to train in real estate at TAFE NSW not only get the skills they need to get a job but they can do so without accumulating a large debt from expensive tuition fees.

“The performance of TAFE NSW in this huge growth sector is another example of how the NSW Government is working hard to address the skills needs of the State.”

This year also saw strong performance for traditional trade qualifications including Certificates and Diplomas in building and construction, carpentry and plumbing both in metropolitan areas and rural and regional NSW.

TAFE NSW offers more than 1,200 nationally recognised courses from certificates to degrees. TAFE NSW is currently taking enrolments for Semester One 2018. Visit: www.tafensw.edu.au/TAFENSW/Courses

2018: what is on the horizon and how it will change your life

NEW technologies are exploding around the world, changing the way we live, play and work.

So, what can we expect in the next 12 months. Singularity University Australia Ambassador Kaila Colbin is working in the forefront of exponential technologies. This is what she predicts for 2018.

Driverless cars. NSW, South Australia and Western Australia have already started trials and the pundits believe that by 2030, 95% of auto miles in the US will be travelled by autonomous, on-demand electric vehicles. Perth is one of three cities in the world chosen to trial on-demand driverless cars capable of picking up passengers, with testing expected to start in the new year. Every car brand is heavily investing in research to win the race and gain market share. Tesla is aiming to have its driverless technology ready to go next year and BMW is aiming to introduce self-driving cars in China in 2021. Uber and Volvo have agreed to a $300m alliance to develop driverless cars and Toyota wants to be ready for 2020. While we might not see driverless cars zipping around the city streets in the next 12 months, we will see more and more trials being conducted and we will

Continued on page 7
Crackdown on use of gas appliances

The Government is cracking down on dodgy operators using portable gas appliances dangerously in NSW restaurants, Minister for Better Regulation Matt Kean said.

Mr Kean said a recent SafeWork-NSW blitz of restaurants, cafes and bakeries found an alarming rate of workplaces were using portable gas appliances unsafely.

During the blitz SafeWork visited 432 food businesses, where they found 99 were using portable gas appliances in breach of work health and safety laws," Mr Kean said.

"We’ve seen shocking cases of workers with horrific injuries when gas appliances aren’t used correctly, and have caused explosions and fires."

"We are taking a zero-tolerance approach to any business which chooses to blatantly float the rules and seriously risk the safety of workers and consumers."

"The safety of staff and customers absolutely must come first."

In the three years to July 2016 there were 18 workers compensation claims, costing more than $200,000, for hospitality industry workers injured in incidents involving LPG cylinders.

Most recently, a 35-year-old man suffered severe burns when a gas cylinder exploded in a restaurant.

Mr Kean said commercial kitchens should be cooking with gas connected to fixed mains or industrial cylinders, which must be stored and handled in accordance with dangerous goods laws.

"If you must use a portable gas appliance in your business, ensure it is only operated in well-ventilated areas, regularly check for leaks, turn it off when it’s not in use, and avoid storing it indoors."

Download a copy of SafeWork’s alert on this issue via www.safework.nsw.gov.au or call 13 10 50 for further information.

"If you are connected, you are vulnerable."

The Singularity University Australia Summit will be held in Sydney from February 19-21 2018.

Visit: www.su.org

Driverless cars will become mainstream.

Future Workplace

A company in Wisconsin offered voluntary microchipping for staff and around half the employees took them up on it. It’s coming, so companies need to deal with the privacy issue now rather than play catch-up when it arrives.

them to attract customers in retail environments such as bars and restaurants.

In your workplace, employee tracking will become more prevalent. A recent Australian study revealed that 36% of workers were already being tracked by GPS, with 10% being followed 24/7.

In the UK, the data gathered from employee tracking has resulted in an increase in sales as analysts figured out the optimal team size, environment and meeting time to achieve better sales.

A company in Wisconsin offered voluntary microchipping for staff and around half the employees took them up on it. It’s coming, so companies need to deal with the privacy issue now rather than play catch-up when it arrives.

Data security is paramount, and the number, length and impact of cyber-attacks are on the increase. This is a matter that affects everyone - governments, corporations and individuals. Technology advances are struggling to keep up with the threats and a "keep your fingers crossed, it won’t happen to me" attitude is not the answer.

As Singularity University Australia Summit guest speaker and author of Future Crimes Marc Goodman says: "If you are connected, you are vulnerable."

The Singularity University Australia Summit will be held in Sydney from February 19-21 2018.

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THE NSW Government has announced plans to rezone parts of Bella Vista and Kellyville to create new communities with town centres, facilities and green open space.

The project is expected to create 10,400 new jobs for Sydney’s north-west, said Planning and Housing Minister, Anthony Roberts.

Following community consultation, the Government approved a proposal to amend planning rules to rezone just over 100 hectares of land at Bella Vista and Kellyville around the Sydney Metro rail stations.

“We need to balance the growth challenges Sydney is facing with the need for unlocking more housing supply. A variety of housing choices for people of all ages, close to transport and jobs and with access to adequate open space, is what this growing community requires,” Mr Roberts said.

“This rezoning is a great opportunity to harness the benefits of the $20M Sydney Metro, Australia’s largest public transport project.”

Mr Roberts added that Landcom and Transport for NSW had signed a program development agreement that would allow the agencies partner to deliver great places at eight precincts along the $8.3B Sydney Metro Northwest corridor.

“In addition to the thousands of new homes and jobs, Landcom will facilitate 400,000 square metres of retail and commercial space at key sites, including 250,000 square metres at Kellyville and Bella Vista.

“This program aims to capture the opportunities created by this landmark investment in new transport infrastructure by creating dynamic urban centres on government-owned land around station precincts.”

Ensuring there was plenty of open green space for this growing community was a priority with 10 hectares of additional open space provided as part of the rezoning, with improved connections for pedestrians and cyclists.

“Families, first homebuyers, couples or downsizers moving into Kellyville and Bella Vista would also have access to a new town centre, community facilities, new parks, and recreation zones all within a stone’s throw from new train stations on the Sydney Metro North-west.

“A new primary school for the area at Fairway Drive in Bella Vista will also open in 2019.”

Rezoning of these precincts will see a boost of 8,400 new homes with a mix of housing types, including apartments and terrace-style homes in Kellyville and Bella Vista, over the next 20 years.

Member for Baulkham Hills, David Ellliott, said creating new communities on the doorstep of the thriving Norwest Business Park would benefit working mums and dads who want to work locally.

The draft rezoning proposals for Bella Vista and Kellyville were exhibited for 12 weeks from December 2015 to February 2016. For more information, visit http://www.planning.nsw.gov.au/bellavista http://www.planning.nsw.gov.au/kellyville

Images show artist impressions of the new precinct.

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Councils support housing boom

Western Sydney councils have responded to a government body’s ambitious plan to boost the West’s housing supply by more than 90,000 homes in the next five years.

The Greater Sydney Commission, which is charged with planning the future of Greater Sydney, released its updated draft district plans which sets housing targets for council areas, saying Greater Sydney’s population would grow to 8 million over the next 40 years with most of that growth taking place in the West.

The Western District, which encompasses the Blue Mountains, Hawkesbury, Penrith, Camden, Campbelltown, Fairfield, Liverpool and Wollondilly councils areas, is expected to deliver 39,850 homes. The Central district, comprising Blacktown, Cumberland, Parramatta and The Hills will see 53,500 new homes.

It is expected Blacktown and Parramatta will attract the greatest number of new homes - according to the commission’s five-year targets, the number of houses in those areas will increase by 13,950 and 21,650 respectively.

Camden is expected to provide 11,800 new homes while the smallest increase is expected in the Blue Mountains which has a target of 650 houses.

Western Sydney Regional Organisation of Councils president Stephen Bali said the growth figures were “gigantic.”

“Each council is dealing with this in their own way. The challenge we have as a group is how we build sustainable communities,” he said.

“These numbers will happen in the next few years while the major infrastructure projects like rail lines and the buses needed to move people across the Sydney basin are on the next 10 year plan. The lines should be built before the population arrives instead of the reverse mentality.”

Mr Bali, who is also the mayor of Blacktown Council, an area projected to surge by 300,000 new residents by 2050, commended the Greater Sydney Commission for kick starting the much-needed debate about Western Sydney’s population boom.

“The Commission has pulled together the ideas and the plans into one document. My hope is that this doesn’t just create another 10 years of planning before we deliver the infrastructure.”

Mr Bali said while each council would face individual challenges as it prepared to meet the commission’s targets, some would fare better than others.

“Fairfield has one of the highest population densities per household. It has a lot of new refugees and migrant population moving into the area initially before perhaps moving out and that means Fairfield needs assistance,” he said.

“The wider challenge is that all the councils are growth councils and while they may have what it takes now to build communities, the massive increase in population that is coming means they have to create new sporting areas, community centres, pools and libraries.”

The councils responded to the Commission’s draft district plans by the December deadline.

In its submission, Penrith Council said it supported the Commission’s plan but emphasised the “importance of delivering infrastructure to support growth, including North-South rail links, to ensure the plans’ success.”

It also said it had accelerated its housing strategy program to meet its housing targets.

Cumberland Council said it expected to exceed the Commission’s housing target of 9350 homes, saying based on current housing approval trends, it would see an additional 13,190 dwellings built by 2021.

The Commission’s plans are divided into five districts and provide the framework to achieve a metropolis of three connected cities – East, Central and West – where people can travel from home to work within 30 minutes.

The East city includes Sydney CBD, the Central city is greater Parramatta and the West centres around Western City Airport as well as Camden, Campbelltown, Liverpool and Penrith.

The draft district plans can be viewed at www.greater.sydney.
Penalty rate cut fails to stimulate jobs

A survey of more than 1,000 workers in the retail and hospitality sectors has found no evidence that cutting penalty rates on Sundays has led to additional hours for workers or employers hiring additional staff.

Last year the Fair Work Commission handed down a controversial decision to cut penalty rates for both Sundays and public holidays for workers covered by Award (minimum wage) agreements in Retail and Hospitality industries, potentially affecting around 700,000 employees.

Researchers from the University of Wollongong (UOW) and Macquarie University were keen to test the argument that cutting penalty rates on Sundays and public holidays would enable businesses to open longer and potentially hire additional staff.

Dr Martin O’Brien, a senior lecturer in UOW’s Faculty of Business, said their survey of more than 1,000 employees tracked hours worked in June and July, when the decision became effective, allowing them to measure its immediate impact.

“We really wanted to test three key claims from the Fair Work Commission decision: did the number of employees working on Sundays increase; did average Sunday hours for existing employees increase; and, did weekly average hours increase?” Dr O’Brien said.

Their results showed there was no increase in employment on Sundays in the retail and hospitality workforce after the penalty rate was introduced.

In addition, the average number of hours worked on Sundays in the retail and hospitality workforce after the penalty rate was introduced.

“Our survey results and statistical analyses provide no support to the Fair Work Commission’s assertions that a cut to penalty rates would stimulate either the number of people employed in the retail and hospitality sectors on Sundays, nor average hours of employment,” Dr O’Brien said.

The research was conducted by Dr Martin O’Brien and Dr Eduardo Pol from UOW with Professorial Fellow Ray Markey from Macquarie University.

Mirvac proposal inappropriate, say residents

THE Mirvac Group proposes to breathe new life into its ageing campus-style business park in West Pennant Hills but local residents have called the proposal an “inappropriate development”.

Mr Checchin said a residential complex with townhouses, terraces and apartments was now the most viable option for the site.

Residents groups are concerned about the entire site being used for accommodation at the expense of the green space and additional vehicle traffic on Castle Hill Road.

The proposal has been forwarded by The Hills Shire Council to the Department of Planning and Environment for Gateway Determination.

The site is currently occupied by seven interconnected low-rise buildings totaling 36,000 square metres of commercial floor space, two car parks comprising 1687 car spaces, and a levelled grass area.

An economic assessment prepared by Hill PDA, in January 2016, concluded that the site would face considerable challenges in maintaining commercial office uses once the current tenants vacated the site.

Among the challenges were the existing floor plate was out-of-date, the unsuitability of the site for commercial functions and the competitiveness of the site compared Macquarie Park, Norwest, Rhodes and Parramatta.

These employment centres were noted to offer greater amenity, transport access, retail services and flexible range of employment space compared to the subject site, the PDA report said.


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Building green cities and suburbs

Geoff Lee

Trees make suburbs liveable. Like good schools, they play a key role in influencing our choice of what suburb to live in.

In Western Sydney, we face the challenge of making our cities and suburbs highly desirable places to live and raise a family.

It is both hotter and dryer here, than in our coastal suburbs, and our growth, new development and roads are contributing to a ‘heat-island effect’, where higher temperatures in localised areas are being experienced.

Therefore, it is essential that we plan and deliver green canopies and open spaces in conjunction with housing developments.

As a past horticulturist it’s probably no surprise I like trees, and with hot summers on the way trees provide shade, have a cooling effect and also improve our public amenity.

With existing and continual development in Parramatta, this is an excellent opportunity to connect our existing parks and open spaces through pedestrian and bike paths.

Creating these “green corridors” improves connectivity from home to work, whilst also fostering social well-being by connecting people to the environment.

The NSW Government’s recent release of the green infrastructure policy, Greener Places, is an excellent step towards achieving this vision.

Greener Places recognises the need to partner with local government, developers, industry and community. Last year Parramatta Council released a number of plans that support this policy including their Bike Plan, Parramatta Ways – Implementing Sydney’s Green Grid to increase walkability and improve pedestrian networks.

We want our communities to have access to open spaces for recreation and exercise and good connectivity through pedestrian pathways and cycle ways.

What makes many of the NSW Government’s projects in Parramatta stand out is that this thinking is already incorporated into the planning.

Take the State’s first vertical high rise schools to open in 2019. Skilful design and architecture will allow these new schools to open up to three times more open space giving students greater access to gardens and grass areas.

Light rail is another project that incorporates this thinking, with eight trees to be planted for every one that needs to be removed. The project will also include an active transport corridor for pedestrians and cyclists, providing a connection from Carlingford to Parramatta.

Projects such as the $4.5M Subiaco Creek Link will assist by connecting multiple green spaces and maximising their use. Its recent completion has now allowed for almost 20 km of off road pathways from Parramatta Park through to Sydney Olympic Park.

The NSW Government has also committed to pilot a Green Grid in Parramatta. This provides a network of interconnected open spaces, linking homes, parks and green corridors to jobs and central business districts.

They are a great way to increase usage of pathways and river foreshores and promote healthy active lifestyles - encouraging more people to cycle, walk and run.

Connectivity is important and so is delivering new communities with access to open spaces. The NSW Government’s Precinct proposals recognise the need to complement more homes with both.

Along with some taller buildings and more density, the Telopea Precinct Proposal sees $5M invested local parks and street scapes as well as improved connectivity from light rail and the adjoining pedestrian and cycleway corridor.

Similarly, the Parramatta North Heritage Precinct, will not only deliver around 2,700 new homes but sets aside around 5% per cent of the site, about 7 hectares, for public open space.

Extensive landscaping, new tree plantings and rehabilitation of the river foreshore are planned and new children’s play areas, cycle ways and pedestrian paths as well as a light rail stop will further open the site and create a vibrant new community.

We recognise that increasing accessibility and connectedness to gardens; open green space will help make Parramatta Australia’s most liveable city.

Currently, Parramatta has significant natural bushland and creeks, entertainment venues, sporting and leisure grounds, as well as employment and housing precincts and this policy should help address the need to better connect these assets.

As our population grows, access to good parks and play spaces, community gardens and sporting will become even more important to building a great city and a happy, healthy and vibrant community as well as helping to combat the rise in obesity and lifestyle related diseases in the region by encouraging greater activity, increased uptake in sports and recreational pursuits important.

The Greener Places policy will communicate a clear Government position and provide an overarching strategy for future built environments.

To find out more or have your say visit governmentarchitect.nsw.gov.au/thinking/greener-places. Submissions close February 2, 2018.

Geoff Lee is State Member for Parramatta.
People behind the big events

ILIANA STILLITANO

If you’ve ever attended a football match, seen the impressive Sydney fireworks on New Year’s Eve or witnessed an Olympics opening ceremony, chances are you’re familiar with The P.A. People but just didn’t know it.

As one of the largest suppliers of audio visual, lighting and communications systems, the team of dedicated technical and design officers, qualified tradespeople and engineering and assembly personnel are responsible for bringing major events to life.

And it’s all done from the company’s Rhodes factory. For example, the Australian-owned company that operates locally and internationally was selected to provide the communications needs for the Baku European Games in Azerbaijan which included two-way radios, intercom, CCTV and technical services.

“The scale of the project was pretty remarkable,” said Chris Dodds, managing director of The P.A. People. “In many ways it was a bigger undertaking than Sochi (Olympics).” The P.A. People are stawharts when it comes to audio installations and event communications.

Handling communications for the spectacular ceremony was no easy feat given the scale of the event but the team succeeded. “The 70,000 seat stadium in Baku was the largest communications deployment for an event ever. We had three 40-feet containers of equipment that left Rhodes, 22 staff on the ground and rehearsals over four months,” said Steve Drury, head of Development and Marketing.

“The stadium was full, the clock ticked to zero and everything had to work.” Were there jitters in the background? “No, you have to have the ability to focus and push through, reliant on your preparation and your team, particularly in a live environment. Your reputation is certainly at stake, but it’s the success of the show you have to keep in mind.”

It helps that the team has had plenty of experience when it comes to live events – they supplied most of the intercom equipment and systems for many Olympic and Paralympic games, communication systems for the Formula 1 Australian Grand Prix, pre-game entertainment at the NRL, grand final and production audio for Monster Jam’s national tour. And that’s just the company’s events division. They also run a service department and have an installed service systems team. The latter counts ANZ Stadium, Taronga Zoo, Sydney Airport and NSW Parliament among its clients.

Projects have included the new Sumatran Tiger experience at Taronga where The P.A. People installed outdoor screens that display information about the tigers and speakers for voice announcements. The audio services at Barangaroo Ferry Wharf is also the work of The P.A. People and you may have seen their creative genius at work at the Australians Open – they created the bespoke A and O letters covered in LED pixels, stunning audiences with its sheer size and imagery.

The company has soared from its humble beginnings to its current stature. “That was pre the digital age when engineering was more pedestrian. Now there is greater technical sophistication, greater client and audience expectation and the bar has been raised,” Mr Drury said.

Aussie stars headline Australia Day at Parramatta

PARRAMATTA will host a 15-hour marathon celebration this Australia Day, featuring an array of entertainment, family fun activities, live music and great food in the picturesque surrounds of the World Heritage-listed Parramatta Park.

Kicking off from 6am with the ever-popular hot air balloon display, the celebrations will continue all day with The Big BBQ competition, CARnivale display, Parravision Grand Final, kids workshops and activities, and will culminate with a spectacular fireworks display at 9pm.

City of Parramatta Lord Mayor Andrew Wilson said: “The City of Parramatta’s rich colonial heritage puts Parramatta front and centre at the celebration of the founding of this country. Council looks forward to celebrating our rich history and what it means to be Australian in 2018 as we look forward to another year of building Australia’s next great city.”

“There is no better place than Parramatta to enjoy Australia Day and I encourage everyone to come along and be part of this wonderful celebration which truly offers something for everyone.”

Australian singing icons Daryl Braithwaite and Kate Ceberano will headline the evening concert on the main stage; a highlight that marks the annual stage presented into the ARIA Hall of Fame, Daryl is expected to perform some of his greatest hits such as ‘The Hunter’, ‘As The Days Go By’ and ‘One Summer’.

I’m excited to be part of the Australia Day festivities at Parramatta Park along with so many talented performers. It’s humbling that these songs which mean so much to me continue to strike a chord with so many people of all ages across the country, and I’m looking forward to putting on a great show for my fans in Western Sydney,” Mr Braithwaite said.

A special Welcome Ceremony by Darug Auntie Jacinta Tobin will commence the evening stage program. West Australian singer-songwriter Trisha, children’s favourites Hi-5 and popular duo Busby Marou will also hit the main stage ahead of the headline performances.

Emerging Western Sydney artists will feature prominently in the event line-up. The Aerial Stage will host a student performance by Western Sydney-based music school Stormer Music, choirs including Circula Keys and Western Sydney Youth Orchestra, and many more. The Red Bull Stage and Bar will feature the sounds of emerging Western Sydney female DJs including Alexandra Falk, Angie Galindo, and more.

Sydney’s favourite display of classic and vintage cars, CARnivale will this year include a 1910 International Auto Buggy manufactured by the International Harvey Company of America and a 1959 Ford Prefect converted to electric power, both from the collection of the Museum of Applied Arts and Sciences.

Among other highlights throughout the day will be a range of interactive activities for the whole family including a children’s ‘Parade of Creatures’, roving performers; circus, magic shows and work shops, and plenty of rides and food options.

For further details visit www.abc.net.au/sydneyparramatta.com.au.

Kate Ceberano.

Daryl Braithwaite.

Gozo, Nicole Hamblin-Walker, Yemisul and KT Kosmic.

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New air quality stations built

EW air quality monitoring stations have been built in Parramatta, Gunnedah and Narrabri, expanding NSW’s nation-leading Air Quality Monitoring Network, Environment Minister Gabrielle Upton announced.

“NSW has led the rest of the country in air quality monitoring and protection, these monitoring stations add to our sophisticated Air Quality Monitoring Network – the largest and most comprehensive in Australia,” Ms Upton said.

The new monitoring stations in the Parramatta CBD, at Kitchener Park in Gunnedah and at Narrabri Airport have been completed and are already operational.

The NSW Government is also partnering with industry and the community to establish a monitoring network in the Namoi Valley.

“We are establishing a Namoi Regional Air Quality Advisory Committee to work on the North West Air Quality Monitoring Network,” Ms Upton announced.

“These new stations give us the information we need to understand air quality in areas where people work, live and play in NSW.”

The NSW Air Quality Monitoring Network collects information from 48 stations across the state, providing up-to-date information on air quality.

For more information on the air quality monitoring network and daily air quality monitoring data please visit: https://www.environment.nsw.gov.au/topics/air/monitoring-air-quality
Jobs Available Western Sydney (JAWS) offers the only platform that solely focuses on matching job seekers with employment opportunities in Western Sydney.

JAWS achieves results like no other job advertisement options; at an affordable cost. The nature of job posting allows job seekers to easily interact with the jobs they are interested in.

Employers have a unique method to find staff, allowing them to see interested people first hand. JAWS has posted over 3,000 jobs inside Western Sydney since its inception in late 2013. 

One of the most unique aspects of this platform is the ability for our fans to ‘tag’ friends and family to specific jobs; offering employers a more targeted advertising solution and new age recruitment opportunities that other online and offline services cannot deliver.

Visit www.jobswesternsydney.com.au today and discover a more effective way to reach the region’s best job applicants.

Major Sponsors

JAWS benefits include:

• JAWS website is updated EVERY day with new job opportunities available.

• JAWS Facebook page has over 29,000 fans.

• JAWS is supported by two of the region’s leading newspaper groups – Western Weekender and Western Sydney Business Access; ensuring that the brand is well promoted at all times.

• Advertisers can select from packages that include social media and traditional print advertising.

• JAWS offers value for money compared to more conventional forms of job advertising.

• Gets real results that you can observe.

• Many businesses use only JAWS when advertising available jobs.

• It is modern recruitment; JAWS gives the employer more control.

• JAWS newsletter database exceeds 5,000 recipients.
How to recognise them

The Access News Australia Regional Roundtable is an invitation-only forum of influential people that have an interest in developing business excellence, exchanging ideas and networking. The ANARR meets in a private boardroom setting. Following is an edited transcript of the most recent Round Table session, held at KPMG offices in Parramatta.
Exploring Growth - Unlocking Value

Jim Taggart: Good morning ladies and gentlemen. On behalf of Access and our key supporter today, KPMG, a most warm welcome. Each one of you has been asked here because of your skills and expertise. Many of you have been in business for a long time and have morphed from a single unit to quite large businesses through acquisition, mergers, sheer organic growth, or a combination of these. Today we’re looking at what are the drivers that bring success in a very competitive and now global world.

David and Angela, I’d like to thank KPMG for your continued support, particularly to businesses in Western Sydney.

I’m going to ask each of you to introduce yourselves.

David Amaneddine: Good morning everybody. My name is David Amaneddine, the director of AAA City Removalists. We conduct close to 10,000 relocations a year. I come from a marketing background but as I’ve grown my business I’ve taken a wholistic approach. I try to tie all things into my business decisions. I’m looking forward to the discussion today. Thank you for having me.

Jim Taggart: Thanks David.

Nathan Rees: Nathan Rees. I run my own consultancy firm and have a range of clients in the tertiary education, local government, engineering, legal and medical research space. The value add that I can bring to this forum are ideas about what Western Sydney needs to do to grow in the context of NSW Policy frameworks, but also the national context.

Jim Taggart: Thank you very much, Nathan.

David Pring: Hi. David Pring. I’m privileged to lead the KPMG Practice in Western Sydney in Parramatta and Penrith. We’re finding that companies are looking to grow or transform from being domestic suppliers to the domestic market to being globally competitive. Many companies are struggling with the issue of how to keep up with growth and the constraint which that often brings. I’ve lived and worked in Western Sydney for the last 20 years and, I’m very excited by what I see happening from a community point of view as well as business in Western Sydney.

Vanessa Ferreira: Good morning. Thanks for the opportunity to be here today. I’m Vanessa Ferreira. I’m the Manager of Engagement for Parramatta Light Rail. In stage 1, Parramatta Light Rail will connect Westmead through to Carlingford via Parramatta CBD. We also recently announced the Stage 2 preferred route, connecting Stage 1 north of Parramatta to Carlingford via Parramatta CBD. We’re very pleased to be based here in Parramatta and are celebrating our first anniversary. We’ve got around 160 staff based here, and I’m sure that number will increase with Stage 2 now being announced.

Richard Greombo: Richard Greombo. I’m a builder/developer. I have a family business with myself and three brothers in which we build custom homes. We also do larger developments such as land development, industrial development and home units.

We also have a Sports Medical Company that services sports clubs throughout Australia. We also recently launched an online recruitment portal: I Want to Work, that I guess is a start-up business. So that’s been an interesting challenge as well. Our family is also the founder of Jersey Day, unfortunately, due to a family tragedy, Jersey Day supports Organ and Tissue Donation. So we’ve got quite a broad spectrum of businesses. But we’re certainly a Western Sydney-based family and we love being in the Western Suburbs.

Jim Taggart: Thanks Richard. Theo?

Theo Drivas: Theo Drivas from Waterview in Bicentennial Park is the largest of our venues. We have other venues which we’ve been dealing with for the past 47 years. We started off at Waters Edge at Pier One which we had for 30 years. We also have Dockside, Blackwattle, Star Room, Waterfront, Wolves, Island Village. We’re very proud to be in the hospitality industry, and we love dealing with events and people in general. So, it’s a pleasure and an honour to be here today with such distinguished people.

Lloyd Gilbert: Lloyd Gilbert. Like David, I’m one of the founding members of the office here in Sydney. We kicked off in February 2015. My areas of focus are networks, business development, focus on strategy and also developing new markets, which has been very exciting. And I love being in Western Sydney as well.

Jim Taggart: Thank you, Lloyd.

Steve Phillips: Good morning. I just want to firstly thank obviously Mike Walls for the invitation, Dr Jim Taggart for hosting, and obviously KPMG.

My name is Steve Phillips. My professional career has spanned a multitude of industries. I run a small consulting business out of the Hills District – heavily involved in franchised services for companies. We also consult with a Blacktown manufacturer that exports to China, North America and Columbia.

My history is mostly in and around business building extension and fixing those companies that come to a grinding halt for whatever reason.

Jim Taggart: Thanks very much, Nick.

Nick Slack: My name is Nick Slack. I’m a Partner at the law firm, Hall & Wilcox. We are a law firm that, unlike a lot of others has had exponential growth in the last four years. We started off as a Melbourne-only firm, which is 100 years old, but expanded from Melbourne four years ago with 40 partners, to now being 70 partners nationally. We’re one of the few firms that actually growing in an increasingly fragmented market. I’m one of a couple of partners who are leading the charge grow our presence in Western Sydney. So we’ve opened an office here. And we are looking to grow at the same rate.

Jim Taggart: What is your area of expertise within the law firm?

Nick Slack: I’m a Banking and Finance Partner.

Jim Taggart: Thanks Nick. Yelenia? Yelenia Wemman: I’m Yelenia Wemman. My passion is Higher Education and business transformation. My career spans across organisations from large scale to start-up. I do business advisory and consulting, a lot of work around strategy enablement, portfolio alignment, in a variety of different industries. I then bring that experience to the Boardroom, and into Risk and Governance work, where Boards interface with Executive Teams. So, that’s where my sweet spot is.

Jim Taggart: Thanks Yelenia.

Susan Skuodas: I’m Susan Skuodas from Sydney Olympic Park Authority. We’re a NSW Government Agency responsible for managing and developing Sydney Olympic Park. We have three major entertainment venues, 11 sports venues, 430 hectares of parklands at Sydney Olympic Park. We host over 10 million visitors every year, and the real growing area for that is the number of people coming to our green spaces: we get 3 million people coming to our parks, alone.

We’re also in the midst of transforming Sydney Olympic Park into a thriving business and residential suburb as well. Today we have 20,000 residents, workers and students in the Park. But in the next 10 years, that will grow to over 60,000 – not to mention what’s happening on our boundaries.

So, it’s a great time of transformation of us. Thank you for the opportunity to be here today.

Jim Taggart: Thank you.

Ben Brokken: My name is Ben Brokken. I’m a Director of KPMG in the Deal Advisory Team. I bring about 12 years of Corporate Advisory experience, two secondments into banking institutions, one secondment into government, I have dabbled in real estate advisory, capital markets, transactions, IPOs, vendor due diligence, acquisition due diligence, turnaround strategy and formal appointments. I specialise in turnaround strategy – so, working with companies going through periods of change, resetting operating models, negotiating with key stakeholders and also, changing the course of their destiny. This is my first time in Western Sydney – and what a day to be here – and what a community to participate in discussion with. Thank you for having me.

Jim Taggart: You’re welcome, Angela? Angela Haynes: My name is Angela Haynes and I’m a Director in our KPMG Western Sydney office. I specialise in Restructuring Services and, in particular, the work I do tends to be around operational improvement – so, driving profit or driving cash.

At the moment, the economy is extremely well so a lot of the work is around growth and expansion. I grew up and went to school in Western Sydney and I’m an Alumni at Western Sydney University. So, for me this is very much a real place to work. In our early 20s, my husband and I, then a boyfriend and girlfriend, started a transport company that we still run today. It delivers around the East coast of Australia and Adelaide – mostly refrigerated trucks, go into chain stores. It’s based in Moorabbin. So I feel like I’m Western Sydney through and through.

I’m delighted to have you all here today. I think there’ll be some really great wisdom at the table.

Jim Taggart: Thanks Angela. Set the scene for us, for today.

Angela Haynes: OK. We’re exploring growth today. Each year, KPMG does a CEO survey. I’ve pulled a couple of the key findings out of that survey and what the CEOs are telling us is that they expect growth, but there is uncertainty. The area that they’re seeing the most growth is in head counts. 91% of CEOs expect to increase their head count over the next three years which reflects the underlying growth expectations.

Our CEOs are evolving. They’re looking more widely for their skills. And they’re not coming to the table with an expected: I know all about this business. So, they’re collaborating a lot more and they’re looking for high emotional intelligence in their employees, as opposed to skills-based hiring. The last thing is a cognitive revolution. They’ve increased their investment in cognitive technology, moving away from: I make, I do, I service, into looking at: How can I do that better, with a cognitive framework. So, a lot more around the thinking behind what they’re doing – and going beyond simply strategy.

From these findings, there are risks and there are opportunities. This is what is front of mind for our CEOs:
Cyber Security – it’s a top investment priority and a large risk area. Understanding cyber security is quite difficult. It’s not something that we grasp just through our communities or through our interactions. It’s huge, and our CEOs really need to invest in both understanding and to mitigate the risks associated with it.

Innovation – which is underpinning our growth. Innovation requires investment and 55% of our CEOs are investing heavily in this area. That means new products, services and ways of doing things. And we’re seeing the introduction of businesses transforming and this is the underlying route to growth.

Data – Data is a way of obtaining our customers and our stakeholder insights. Without data quality, we really can’t see where our business should head, what the biggest opportunities are and how we can service our customers so we can service them better.

The other top 3 which are in the forefront are: regulatory changes, geopolitical uncertainty and global economic factors.

KPMG also does some work around the SME space. I’ve been with these stats from the Nab ‘Business View’ Issue 24, Summer 2017 to highlight growth in this area.

SMEs have recorded growth in the last 12 months. This is relevant because Western Sydney really thrives on its SME businesses. And what is an SME today can turn into a large corporate. That’s where a lot of Western Sydney’s growth has come from, in particular ‘FamBiz’, which is the heart of a lot of Western Sydney, and particularly the fringe areas.

66% of SMEs are confident of their growth going forward. 43% of them intend to expand. Medium SMEs are looking to expand outside Australia to break into the international market.

KPMG ran an Export Asia Conference about two months ago and questions that kept coming up: How do I export? Where do I export? And for those that are exporting, where do they go next or how do they do it better?

Theo Drivas: Business growth, Change. 28% of SMEs have changed the nature of their business since they started. That’s an enormous amount of disruption indicating our Western Sydney businesses are very resilient, and adaptable.

There are road blocks. 33% have wanted to expand but have been restricted due to uncertain economic conditions, too much competition, they’re worried about taking on extra work, they’re not sure of the workforce, lack of skills, lack of people to pick from. But we want to have the right people and the right skills. People who are more experienced and have better qualifications aren’t necessarily the people I’m looking for. I’m looking for people who will grow within themselves and within my family of staff. That’s what I’ve told all my staff.

We’re a family and we’ve got to grow as a family. When we host an event it’s like coming into our home. Just like we open our doors to our relatives, our friends, the same thing applies with our events as well. Everyone who comes into our venues is treated like they’re coming into our own home. If we disrespect them, well then we’re disrespecting our family, and it shows.

Jim Taggart: And that’s a cultural thing, which comes through all your organisations. You shared with David and I, that one long weekend, you had 13 weddings.

Theo Drivas: Yes. It was a long weekend. It was the days when we had the Waters Edge down at Pier one. Now I’ll just give you a picture of the venue. There are two dining rooms upstairs, one who comes into our venues is treated with the utmost respect. I lead by example. And that’s the same thing applies with our events as well. Every one who comes into our venues is treated like they’re coming into our own home. If we disrespect them, well then we’re disrespecting our family, and it shows.

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up, I’m the Patron of Greater Blacktown Chamber of Commerce and I’ve spoken to the other chambers and Councils. I know that if there was the right vehicle to bring together a cross section of businesses and their stakeholders, that would be good for that area in a health care, but we don’t have it. We don’t have the forum for it. And if we’re all singing from the same sheet, then I think we’re not doing as good a job as we can. So to everyone in government, everyone in big business, that would put us in a much better position. In respect to Parramatta, it’s such a big opportunity that if the stakeholders understand that they need to change or do or be number one. And then, in my opinion, what’s poorly executed with these companies is communicating that to their teams.

Jim Taggart: Thanks for that, Steve. Yelena? Your thoughts. You did a massive transformation at Western Sydney University and other institutions. Yelena Wenman: It’s really good to hear that people want businesses with culture at the top. Because when you go into businesses you need to deliver the message that unless the culture at the very top says that there’s a lot of transformational dollar spent will actually make much of a difference. If you look at the drivers of change. If you ask the infrastructure as a skill set, they will never change an organisation as much as people and an attitude will. Every time I go into an organisation, I need to build a team that is fit for purpose. For many years I got. Let’s get the best skill set, but now we’re saying: Get the person with the best attitude, and train them if you need to – because if their attitude is there, they can do anything with the right conditions and the right leadership.

But when you go into an organisation to transform it, and the people that the company was at the front then, there’s a lot of work to be there. Let me tell you something, the people that you’re there, it’s very hard to drive the value up. Sometimes you go into a place and you’re given a very nice, shiny strategy paper. And you read it and say: I have no idea what it says. It’s 26 pages of real nice stuff but it has no relevance to implementation because you can’t take it to the table where we are, where we want to be and here’s how we get there. You have a whole load of aspirational statements, but the hard work by the company should be: This is where we’re at and this is where we want to be – and then every ounce of company resources and attention gets driven in the same direction to deliver that value. So let’s look at the resources we’ve got, and I’m a consultant, but there’s only so much we can do to help you. The real change will happen when they make the commitment that organisation change with their goals.

Angela Haynes: I want to pose a question to Ben works with companies that grow. Where he starts with them through, it’s a few steps back perhaps than where we would all like to see companies experiencing challenge or even distress, what is it that they are driver of change in that place?

Ben Brokken: I think there’s some really important statements that have come up today. There’s a saying which has been going round in my head. And I forget who said it but it was: Culture eats strategy for breakfast. In terms of the discussion today, that’s very much true. If we reflect on the points around innovation, there’s disruptive innovation such as Uber, but there’s also incremental innovation which are the things in the business that you change in a relatively small way, but collectively they have a big impact.

Some of the words that have come out – culture values, passion, purpose – you know – having the clarity of that culture and that environment where people feel safe to put their views forward and challenge a culture and bring a company forward. So it’s been really interesting to hear a lot of that. That’s Angela’s question. I wrote down three qualities that every company that I’ve worked in have. These are companies which were very successful. I mentioned some consistent factors that you generally see are: a disruptive culture, poor financial and operational performance and customers they monitor and the things that they focus on, and the third thing is a failure to change and the way we do things. Yelena’s question, I wrote down three qualities that every company that I’ve worked in have. These are companies which were very successful. I mentioned some consistent factors that you generally see are: a disruptive culture, poor financial and operational performance and customers they monitor and the things that they focus on, and the third thing is a failure to change and the way we do things. Yelena’s question, I wrote down three qualities that every company that I’ve worked in have. These are companies which were very successful. I mentioned some consistent factors that you generally see are: a disruptive culture, poor financial and operational performance and customers they monitor and the things that they focus on, and the third thing is a failure to change and the way we do things. Yelena’s question, I wrote down three qualities that every company that I’ve worked in have. These are companies which were very successful. I mentioned some consistent factors that you generally see are: a disruptive culture, poor financial and operational performance and customers they monitor and the things that they focus on, and the third thing is a failure to change and the way we do things. Yelena’s question, I wrote down three qualities that every company that I’ve worked in have. These are companies which were very successful. I mentioned some consistent factors that you generally see are: a disruptive culture, poor financial and operational performance and customers they monitor and the things that they focus on, and the third thing is a failure to change and the way we do things. This is a failure to change and the way we do things.

Jim Taggart: Thanks Ben. Richard? You’re in the building industry in a very competitive market in Western Sydney. What’s happening in those things holding me back: talent and body shape.

Now, using that as an analogy, you carry that weight and you’re not able to go for a run. Same thing for businesses want to be a Facebook or a KPMG. A lot of businesses want to be big businesses. Unfortunately, they’re just not going to have what it takes.

I fully respect and understand people who coach businesses and business development. Brad Arthur’s a great rugby league coach but he won’t turn me into an NRL player. And I think that, if the most important things busi-nesses should understand is their limits. They can get business coaches but if they don’t have the right vehicle, you are just going to grow into a larger business. And it’s just a very cold, hard truth that some people have the skills required to take a large business. Jim Taggart: Richard, be more specific. What skills are we talking about, so we’re on the same page?

Richard Gremmo: One analogy I always use is: growing up I wanted to be an NRL player. Like a lot of boys in Western Sydney. I was thinking things holding me back: talent and body shape.

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Jim Taggart: I don't understand what you're saying.

Susan Skuodas: Is it a lack of leadership? Jim Taggart: Sorry. Is that a question or a statement? Susan Skuodas: It's a question. There's a lack of leadership across these businesses where the owners and leaders within the business don't actually understand the role required of them.

Yelena talked about going into businesses where if the leaders don't change, then you can throw a lot of resources at it but you won't get businesses that grow. And I think it's also what you touched on is all about valuing change. So, is it the leaders don't have the skill and the training?

Jim Taggart: Who sets the vision for your business? How do you get that collective vision for leadership? Where does it come from?

Ben Brokken: Straight from the top. It's got to be. It's got to be the person who's driving the bus.

David Amaneddine: I also think you've got to constantly talk about it. We come together formally, once or twice a week. Lloyd Gilbert: It's got to be the person who's driving the change. And I can't really fix the back. So I'm not going to say we're all doing the same as each other. So the more we looked at it, we said: We can take the principles that we use to build luxury homes and apply them to sports tape.

Going back to the App thing: a guy that was developing one of the Apps with us said he would put 14 videos into the App but then thought nothing of it. I rang up the guy we did the App with and said: Maybe we should have a look at starting our own tape company, just to recover a little bit of the cost.

Nick Slack: I think part of the mix between leadership and change and innovation is creating within an organisation a culture of exploration and allowing people to try something new and giving permission for people to fail, and fail fast.

David Amaneddine: Yes, we have constant engagement. Lloyd Gilbert: I think there's a fear of change. I've seen many leaders of their businesses with their head in the sand. And it's either a fear of, I don't want to go there. I've worked very hard to get here. That's going to be scary, because it's a new environment or it's a denial of what might be going wrong in the back pocket, already, and 'pocket' meaning financial but also the operations.

So there's this inertia, really. Of, 'Can't go forward, and I can't really fix the back. So I'm caught in this rut.'

Nick Slack: I think I part of the mix between leadership and change and innovation is creating within an organisation a culture of exploration and allowing people to try something new and giving permission for people to fail, and fail fast.

Jim Taggart: Again, I come back to it: law firms are very traditional, have very, very staid environments. Our leadership says: We want you to go out and try a few different things within this framework. Go explore. Go try things. And, if you fail, that doesn't matter.

There's got to be a rigorous process about putting an idea forward. But go and try different things. And, if you fail fast, so be it.

Angela Haynes: But that's seen as a side of change and supporting that change. What if they just can't afford to fail? There's a cost.

Nick Slack: It's around parameters of fail- ing, though. It'd have to be a pretty spectacular failure to compromise a business. There's a lot of incremental changes that can be made. So I think it sort of comes back to the point around parameters. You don't want someone trying something that's going to ultimately compromise the business.

Lloyd Gilbert: No. It can't be done if it's going to have a fundamental impact.

Angela Haynes: But Richard's business is diverse. I hadn't appreciated actually how diverse your family business is. How did you go from being a carpenter/builder/developer into a range of businesses?

Richard Gremmo: It's quite interesting how we got into the sports tape/sports medical business. I hurt myself at the snow and went to the physio. He said he was thinking about building an App. I said: That's interesting and then thought nothing of it. My brother was strapping his knee that night and I said: Do you know what you're doing?

He said: Not really. So I rang up the physio and said: Let's have a crack at this App.

And I won't lie to you. I thought: Oh well, we'll throw 5 grand in and just see what happens.

Richard Gremmo: It's hard making Apps – let me tell you.

From there, we couldn't really get any of the tape companies to sponsor it. And then I was flying from New York to Nashville and was looking out the window thinking: 15 grand in a physio App. I'm a carpenter. And we're saying: We're not going down with the ship. I rang up the guy we did the App with and said: Maybe we should have a look at starting our own tape company, just to recover a little bit of the cost.

Jim Taggart: The entrepreneur. Richard Gremmo: So we started looking into it. And the more I looked into the sports tape/sports medical business, I saw the big players had very poor marketing and were very staid in their business models. They were all doing the same as each other. So the more we looked at it, we said: We can take the principles that we use to build luxury homes and apply them to sports tape.

Graham Young: Going back to the App thing: a guy that was developing one of the Apps with us said he would put 14 videos into the App but then thought nothing of it.

I said: Well, you said there's 14. There's only 10.

And he said: Yeah. But the app is only 99 cents. Nobody will care.

I said: No! If somebody is spending 99 cents with us, or a million dollars, they get what they paid for. If we say we're giving you 14 videos in the App for 99 cents, you're getting 14, not 10.

I applied those same business principles: This guy thought I was mental, because it was only 99 cents. They're out of business now. So, that attitude of: Near enough is good enough that he took to his business – it's not good enough.

So, it's the same business principles – value for money, treating customers/customers with respect, giving them what they pay for. These principles work across different forms of business.

"The key features in our business, which is hospitality, is not so much the skills but mainly about people having the right attitude. I'm finding that people who are more experienced and have better qualifications aren't necessarily the people I'm looking for." - Theo Drivas.
But, going back to the original point: you do have to have a certain skill set to be able to operate in different businesses.

Jim Taggart: And that transforms into what David, and I think Lloyd and Theo, were talking about it being cultural. Excellence is not up for negotiation. That’s really important to get into people’s minds. Richard would know about this. You’re just finishing a development of $60 million – right? So, your understanding of business principles at such a young age is sound. But that transmits across all your brothers. Right?

Richard Gremmo: Yeah. Sure. But again, amongst the four of us we’re very lucky to have different skill sets.

Jim Taggart: Yeah, you are.

Richard Gremmo: Two of my brothers will openly say they have no idea when it comes to marketing, graphic design and the like. I’ve got a few skills in that area. So if you can get a team together, they can complement each other.

David Pring: Can I just make a point in relation to that? We were talking before about why businesses should think about what they’re currently doing and look at doing things differently. If you can’t figure out how to canalise your own business, then someone else will.

Jim Taggart: Yeah. That’s fantastic.

David Pring: And, you know, if you went out to any of the health organisations and said: Where is your next threat coming from, from new entrants? I’m sure you weren’t on their list.

Richard Gremmo: I don’t think we were and we still wouldn’t be. We’ve probably got 8% or 10% of the market. I’m sure they’re still thinking: Why me?

David Pring: And, the same thing is, you’re not necessarily going to know where it’s coming from because someone’s going to look at a market and say, We do what’s better than the incumbent. And we’re going to bring the skills that we have – just like you said. Imagine signing up for that house and finding out there’s one bedroom not delivered. It would be mayhem.

Jim Taggart: Thanks David. Susan?

Susan: Thank you. What David said was really interesting to me when you took the principles from your development business into a very different sphere. I think a lot of business leaders, particularly at that SME level, see themselves as subject matter experts: I’m in the business of this, as opposed to: I’m a business manager who has these principles. And maybe that’s something that should be taught in tertiary education, so that we have university students entering into the workforce not as subject matter experts or: I’m in this field, but with skills which are transferable across multiple industries. That could be the gap that needs to be filled.

I don’t know if that happens in tertiary education. Yelena, is that something that you’ve seen in your experience with Western Sydney University?

Yelena Wenman: What I see, of course, is a lot of very specific skills development and specific knowledge development. But what I also see is that people who will become University students in 5, 10 years time are actually not looking for knowledge at school. They’re looking for knowledge on Google. What they need is to learn how to apply that, how to have the right behaviour, and the right attitude, how to apply the plethora of information that’s bombarding them every second into something that’s tangible and something that they direct. That’s the skill set we don’t know how to teach yet. I don’t think there are many universities that teach that. So, by default, you sort of go back to Accounting 101 and Statistics 101 and Business 101. And it gives you a reasonable grounding. But I don’t know where the transcendence happens from that and how you apply that.

The connection that Nathan was talking about between how you take kids at the universities and put them into a work environment before they even come up with a degree, ready to deliver value. There’s a difference between becoming a graduate and delivering value. And that gap is quite substantial right now.

Nick Slack: I don’t want to be the naysayer here, but I assume, you’re not transferring, isn’t that what experience is?

Yelena Wenman: With knowledge, but without application.

Nick Slack: With some knowledge. I mean a Philosophy Degree might be very orthogonal, useful to the world of commerce. But it might give you a strategy for thinking and analysing things. I sometimes think, in the current climate, there’s almost an insane urge to say that our graduates need to hit the ground running on Day 1. All of a sudden, they’re meant to be able to solve problems that we ourselves with 20, 30, 40 years experience haven’t been able to solve. It’s that experience that ultimately gets you where you need to be.

David Amaneddine: What you’re saying is correct. A lot of the people come out of university with compartmentalised learning. And this can be used to our benefit. That is what Steve Jobs was. He was a conductor. He wasn’t the most intelligent person, but he conducted the show the way it ought to go. I surround myself with people that are smart.

Angela Haynes: What you can’t afford to surround yourself with smart people – and there’s a lot of businesses out there that just don’t have that spare capital to be able to spend on increasing their internal skill set or on free themselves up to go out and actually have that thinking time. How would you suggest that somebody does that, when they’re really got to be in their business because they’ve got all these pain points?

David Amaneddine: That was one of the hardest decisions that I’ve made in my life. One year ago, I let go of 9 trucks in one day at the detriment of $6,000 a week. I was looking back into the business. I had a decision to make. Integrity, or let’s keep these guys that’ll work 24 hours a day 7 days a week who say: Yes boss, everything, but were not up to the standard that I expected. I had a decision to make. I am going to walk my walk and walk by faith, or by sight? And I walked by faith. The decision was: basically these guys are affecting my business anyway, so I jumped into the unknown and haven’t looked back since. And that was one year ago. I don’t know if that’s going to be applicable to every single person over here. But it was the most difficult decision I made in my life.

Jim Taggart: Thanks for sharing that. Let me pose this question: Where do you get your advice to make decisions?

Theo Drivas: Reflecting on what Richard said about his four brothers, if you’ve ever had a family-run business, it’s very hard to be in partnership with somebody, let alone your own sibling, your father, your own brother.

Jim Taggart: And respectfully, they partners.

Theo Drivas: Correct. And that’s one thing with my brothers and I – in particular Chris, my second brother, who I’ve been partners with for 47 years. There are things that he can do that I don’t do as well. And there’s things that I do that he just doesn’t want to go through. And that’s fine. And that’s, you know, like everyday events and people.

In my case, I’m a mediator, I’m a marriage counsellor, I’m a celebrant. I’ve got three other brothers – so I can totally sympathise because even though you’re from the one hand, all the fingers are different. So, there’ll be opinions. But you’ve got to have that demarcation. You’ve got to have that chain of command. And, you’ve got to know that line fine you don’t cross. And, if you do the other person doesn’t tread on your toes.

The fish sink from the head. So there’s got to be somebody leading the way. And you’ve got to take responsibility. That’s what we do in our company. It’s not about you. It’s about us. It’s not ‘it’s your fault – it’s our fault’. We’re all in it. So, if we’re going to take the praise, we’ve also got to take the blame.

Jim Taggart: I agree with that.

Ben: You’ve got a lot of experiences with firms over many years. When you go in, do you question where they’re at? You know, in the sense of maybe poor quality advice that’s got them into this situation, or processes, or things.

Ben Brokken: The biggest things we sell are circumstantial and external challenge. So, really, most of what you’re doing is challenging the thinking in a business around their trajectory or what they’re focusing on, in an informed way, because you have relevant expertise and you’ve seen a lot of different situations unfolded. So when you break it down, that’s ultimately what you’re doing.

I finished an MBA a couple of weeks ago. The most interesting subjects I did were philosophy, and the other one was around decision frameworks and bias – and the amount of bias in businesses around maintaining the status quo.

It’s quite insightful when you’re in business and you see the decisions that happen, how front of mind those biases are at the table and the different shortcuts that are on the trajectory of the business. So, yeah, that’s something that I definitely see a lot.

Yelena Wenman: It’s always a lot of faith and working with the term called “Business Detox”. We come to Christmas where we want to cleanse our businesses, our family, our friends – and all that type of stuff. But, do they really own it? And, do they really understand what it means to sacrifice to do those things?

I’m not being condescending about Business Plans. Far from it. But I’m wondering whether businesses have the skills to really pull their business apart on their own – right? And I’m saying no. When we were in business – well let me say today – I will ring you up. I’ve run David up and got help – all the time.

And the third one is: the relationship. I don’t know this. Can you help me? What I’m saying is: in a business that’s changing so rapidly, for example, two of my sons are working in Western Sydney. There’ll be half a million businesses. The change is incredible. How do you do that?

Lloyd Gilbert: Can I make a comment? Jim Taggart: Sure.

Lloyd Gilbert: Detox piece – I think people actually need independent and objective – I wouldn’t say “advice” – but sometimes the direction you’re going in or whether you’re just working in Western Sydney. There’ll be a half a million businesses. The change is incredible. How do you do that?

Jim Taggart: How do they find out about people like you?

Lloyd Gilbert: You ask a few questions. And just say to somebody: Do you challenge your strategy every 6 months. No. Well, you’re probably missing something.

Jim Taggart: I think that’s a good take-out: challenging the business every 6 months.

Lloyd Gilbert: Yeah. You’ve got nothing to lose. You’ll probably make the leadership team more collegiate and you’ll probably get better ideas.

Jim Taggart: What about myself with 16 people? I turn over $2 million a year. I’m just making sure that there’s the ownership.

Lloyd Gilbert: Of course. I mean you don’t want to remain on $2 million a year. You want to go to $20 million a year.

Jim Taggart: I want to grow by 10% next year or 15%.

David Pring: I think, regardless of what size the business is, you need a mindset of looking for sources of input. That could be people with skills that you don’t have. Look for someone who can provide you advice in a certain area.

The other areas which are really critical is leveraging the wealth of talent in your organisation – if only we’d ask them what changes they could make. The people are there.

So perhaps a quarter a year we go out and ask for people for their one, two or three things that happen. And it’s quite interesting. Sometimes it’s an absolutely brilliant idea that comes through. But sometimes it’s a theme. It’s a customer issue or whatever else. And you get the collective wisdom coming through from individuals. You could ask your kids, your partner, or mum, but it’s a missed opportunity not to.

And the third one I have is: who are those people? How do you find them? They don’t actually exist in your sphere, which are in an adjacent sphere.

I’ll often be talking to clients about their business and issues they’re having, and thinking about that relates back to me.

Steve Phillips: I don’t know if the question’s been answered that Angela asked: How do you afford it? So, you drawing it back to that if you don’t mind...
Steve Phillips: I think that the way to do that is just basically meet people who are in similar situations. You go and seek them. Most people want to talk to you. Some people want to talk to you for it, and that’s OK. But if you’re in a position where you don’t have capital or you can’t raise seed, and need to go out there and talk to people that are in the industry. And people want to talk, because they want to bounce ideas. You Tube Webinars are a perfect forum for that, where you can go on and talk to people. Go and ask, and you shall find out – if you ask enough people. The other thing to do, is just read all the books that everybody reads – all the biographies, all the Steve Jobs. The messages in those books have most of our answers. You don’t need to necessarily go and get it structurally formulated and paid for. So, does that help with the answer?

Vanessa Ferreira: Can I also just jump in on that?

Jim Taggart: Vanessa?

Vanessa Ferreira: My role prior to joining Light Rail was with the Office of the NSW Small Business Commissioner (OSBC). So my experience is communities and small businesses working across NSW. What I know is that small businesses are not great at embracing change, especially when it comes to the digital economy. A lot of small business owners are should I ‘older’ and technology doesn’t necessarily come as easily to them as to teenagers.

A program I was aware of during my time at the OSBC, partnered small business owners with high school students to assist them to create websites, and social networks for their businesses. But what I was picking up on was that opportunity has given these students work experience that they may never otherwise have had.

Experience in a real world setting, learning about the business and from the small business owner directly. So, when these students got to university, they’ve got a different perspective. Or I would say to any small business owner that embracing change and new technologies doesn’t have to be cost prohibitive. Look outside the box at what other options and resources are out there. We know that high schools and universities are craving opportunities for their students to gain practical experience. We just need to create opportunities for that.

Jim Taggart: I think that’s excellent. I’m going to make a statement and then, I’m going to shoot to you, Angela, if I can – because I think you know how you’ve got areas where you have a massive range of skills, but particularly the influence of cash flow on a business.

Let me give you this quote, I found. It’s only 2 lines, and it’s in a form of a question.

Is poor cash a symptom of the business, or the cause of the problem to the business?

Angela Haynes: Budgets are sometimes like a crystal ball, but inevitably the most organisations do them. But they’re often not supported by a cash flow forecast. And we all know that a P&L or a cash flow statement is not a cash flow forecast – nor is a P&L that adds 4% CPI increase and one or two changes.

The businesses that I’ve gone into that are distressed – or even just unable to move in any direction – are that way because they can’t extract the cash or the funding out of the business to make that change.

Sometimes it’s not because it costs too much to change. It’s more about finding where you can actually unlock that cash so I can invest in that change or that innovation, or that business improvement piece? My suggestion is: aside from producing a cash flow forecast that dovetails into your P&L or your budget, say every 12 months, try running a 12 or 13 week cash flow, followed by monthly. You always have unexpected expenses, but you’re more prepared. Over time you can build a cash reserve that you probably didn’t know that you had.

It might mean pulling some working capital, selling off some obsolete inventory, it might be attacking your debtors and turning your creditors’ payments, or it might be looking into your supply chain and your procurement practices. There are a range of operational measures. But equally, it’s getting in there and finding where those little gems of cash are so that you can then take the business forward and invest.

Ben Brokken: Most situations I go into it’s because, you know. We can’t pay our wages next week.

David Amediniedine: If I may ask a question? In my business I don’t have any debtors. We deal with charities and government organisations, and they pay within 30 days – 40 days maximum. For the rest, we get paid at the end of every single job. How do I forecast when there’s minimal debtors? How can I forecast when I’m at the mercy of the market based on what’s happening outside in removal world?

Angela Haynes: That’s on your revenue side. And you do a lot, in your sort of business, you probably have got more control around your costs. And that’s really the area you can try to get ahead of that value, if you’re constrained on the revenue side.

Steve Phillips: So, the two pick-ups on that is: you can actually change your customers. And you can actually go into a company and apply two principles. One of them is looking at whether they can sustain cost reduction, and then using that cash to propel some growth. But you can also go through and weed out – if you’re dealing with customers that pay you on time, you’re one of the few, because there’s a lot customers that don’t. Everything gets deducted out to 60 or 90 days, you see.

Jim Taggart: Thanks Steve. Ben?

Ben Brokken: What I see with SMEs when it comes to cash is there are a lot unpredictable things in your business. Is that what you’re saying?

What generally happens is, as soon as there’s a growth agenda, people make growth decisions without adequately thinking about the cash that’s required to make those decisions, or execute on those decisions – and that’s ultimately when they run into problems.

So, when you have a predictable business, you know when your revenue is going to come in, you know you deal with the same suppliers, you know you pay them the same time every month. That’s all routine. But it’s when you’ve got a growth objective and you need to fund that, that we see, particularly with SMEs, they get in strife if they haven’t adequately forecast their cash flows and made the right allowances for those growth objectives.

Yelena Weisman: Can I just add to this?

Jim Taggart: Please Yelena. Thank you.

Yelena Weisman: Something which you mentioned right in the beginning – which is key to making sure that your growth agenda is absolutely embedded in your budgeting.

How often do you go into any business and they have a budget that absolutely replicates, with changes, what they’ve always done? And then, on top of it, you have a transformation agenda or a programme of work or a strategy implementation that’s completely divorced from the money that will fund that.

So the first question is: which one trumps the other? Of course, the money will always trump the aspirations – unless it is very clearly supported by planning all the way through.

Angela Haynes: Say, for a hypothesis, I’m going to spend $500,000 on putting a new technology in my business. You might actually put away that $500,000, or you’ll get a funding structure to support that. But what happens as you proceed? There could be positive aspects and there could be negative cash impacts along the way. It might be that I’m putting in a technology project and it’s taking longer than forecast so it’s going to drain cash. Or, I’m gaining these efficiencies but I suddenly have excess staff.

It’s all about budgeting and cash forecast – particularly when you’re preparing for change – it’s more than just: I’ve got a project budget, and this is my investment. It’s ‘how does that dovetail into your budgets AND your cash flow forecasts?’. I will taggart: I will give you the second last word. And then Angela, if you’d wrap up.

David Pring: Thank you all for coming along today. I’ve approached my custom of: we’ve got a business here in Western Sydney that’s new, it’s growing and it’s less than 3 years old. So, listening to all the comments has been really helpful for me in terms of running our business.

Richard, thanks very much for your thoughts on customers and the way we look at businesses.

So I hope you also gained something from today. I look forward to continuing the conversations around growth and how we can take all of our respective businesses forward.

Jim Taggart: Thank you, David. Angela Haynes: Thank you all for coming.

I just had a quick look at my take-aways here. Culture came through, innovation came through and we all be NPL; players came through! And that attitude enables change.

I think in essence what we’re all saying is: share knowledge, be open, and when we’re open, others can learn and it encourages the others to give back.

When you get open conversations, you build trust and you can unlock knowledge. Growth’s exciting. It’s really exciting!

Theo Drivas: I just want to make one final comment. I think Nathan’s comment about: there is no plan for Western Sydney is one that’s hanging out there and needs to be addressed.

Yelena Weisman: Yes.

Jim Taggart: On behalf of Access and KPMG, thank you everyone. It’s been a great session. We wish you and your family all the best in 2018!

WISDOM

“’Western Sydney has burst onto the scene, politically and economically. What we don’t have is a Western Sydney Plan. If I asked everyone around the room: What’s the plan for Western Sydney? I’ll get a different answer from everyone.”

- Nick Slack.
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Cumberland Council - helping reshape the economy in Western Sydney

Cumberland Council is working on shaping industry investment and business in Western Sydney.

With over 15 separate employment land precincts offering unique investment opportunities Cumberland is establishing a land use framework that will put it at the forefront of the business innovation potential of Western Sydney.

Cumberland’s Employment and Innovation Lands Strategy embraces innovative thinking and practical solutions to capitalise on the region’s locational advantages and its existing industry base. It recognises the great potential for the regional economy to transition into one that is driven by higher order knowledge and innovation based industries and businesses.

With places like the Lidcombe Education Precinct, the creative and commercial corridor in Auburn, the Intermodal Terminal in Yennora and growing regional centres like Merrylands the potential is there for all industry sectors.

So if you are looking for a site that is centrally located, benefits from a culturally and socially diverse population, and offers exciting and affordable opportunities to both existing and start-up ventures, then Cumberland is the place to be for smart business.
New Year at Loxley a sell-out

LOXLEY On Bellbird Hill’s 185th birthday celebrating was a total sell-out with 130 guests attending.

Owner Paul Maher said he was delighted with turn out and paid tribute to the music of Blake Morrison and his band.

Guest enjoyed a great atmosphere with speeches from Mr John Miller (Ambassador for the Hawkesbury), Mr Brian Dunstan (Loxley’s historian) and Mr Frank Holland (President of the Kurrajong Commeroy Historical Society).

Lots of prizes were given away.

Loxley has a distinguished history and is known throughout Australia as a premier wedding venue.

Proud history

Owner Paul Maher was born in Rankin Springs, NSW in 1950. His grandparents pioneered the Riverina over 100 years ago and started farming.

He moved to Parramatta in 1955 and was educated at St Monicas and then went on to Oakhill college, Castle Hill.

After leaving school Paul joined the Commonwealth bank, head office in Sydney and then AMP.

He stayed at AMP until 1997 operating a very successful business out of Paramatta, and then decided to move into the hospitality industry.

He purchased Loxley in 1997 which was, at that time, a two-bedroom cottage with a history dating back to 1833, situated on 27 acres.

With Hawkesbury council’s support, Paul turned the property into a tourist facility by adding accommodation and the Kauri function room and it has turned out to be a multi-award-winning tourist facility included being inducted into AHA’s inaugural hall of fame.

Paul is excited about Loxley’s future and 2018 looks very positive with lots of bookings for weddings, accommodation, corporate events, romantic escapes and private dining.

Loxley on Bellbird hill has created an amazing footprint in western Sydney and beyond for its uniqueness, reputation in the boutique hotel market nestled at Kurrajong Hills, NSW the gateway to the Blue Mountains.

VISIT: WWW.LOXLEYONBELLBIRDHILL.COM.AU

Owner Paul Maher.

Loxley on Bellbird Hill

- Weddings
- Conferences
- Events
- Accommodation

Your Perfect Wedding from beginning to end without leaving Loxley.

Images by Indiglo Photography.
Welcome to the January 2018 KPMG Family Business feature articles. If you would like to discuss these articles or how KPMG can help with your business please feel free to contact me on 9455 9996 or davidpring@kpmg.com.au

KPMG’s sixth edition of the European Family Business Barometer has recently been published, with more than 1,100 responses received from family business owners across Europe.

KPMG Enterprise in conjunction with Family Business Australia also release a family business survey prepared with the University of Adelaide. When comparing the two pulse checks, there’s no doubt that family businesses across the world share similar concerns.

Just over 50 percent of Europe’s 14 million businesses are family-owned, compared to around 70 percent of Australian businesses.

Overwhelmingly, they’re optimistic about the future. Nearly 80 percent of European businesses and 71 percent of European businesses were confident with the economic outlook for the next 12 months. Of course, issues such as Brexit were of prime importance to Europeans, with a call for the EU to strengthen and unify.

Nevertheless, even the shadow of Brexit hasn’t affected profits: nearly two thirds of family businesses reported increased turnover, especially in Austria, UK and the Netherlands.

More than half are calling for simpler tax rules, especially in Austria, UK and the Netherlands. Family businesses reported increased turnover, with growth especially in Austria, UK and the Netherlands.

But the most important issue for Europe is the ‘war for talent’, with nearly half of respondents facing both a shrinking labour market, which puts greater pressure on family businesses to compete.

To compensate, businesses are continuing to concentrate on innovation, with growth coming from new products and services, strong marketing and sales, effective internal processes and judicious pricing. European businesses are exporting and diversifying their processes and judicious pricing. European businesses are exporting and diversifying their processes and judicious pricing.

In Europe, financial literacy was noted as of prime importance to leadership, and more than 70 percent of respondents believe non-family executives would bring increased expertise to the business.

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The need to formalise business arrangements, particularly when handing over the business, is a great catalyst to rethinking business structure and the roles everyone plays in helping the business evolve successfully.

The next KPMG Enterprise and Family Business Australia survey will be released early in 2018.

If you would like to know more or receive a copy of European Family Business Barometer or KPMG Enterprise and Family Business Australia survey when released please contact David Pring davidpring@kpmg.com.au

Just one big family (business): Europe matches the concerns of family business in Australia

KPMG Enterprise, comments that European family businesses and the mid-market as a whole, share these concerns too.

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The European Family Business Barometer proves that despite ongoing challenges, family businesses are still confidently moving forward and seeking new opportunities to foster sustainable growth.

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The need to formalise business arrangements, particularly when handing over the business, is a great catalyst to rethinking business structure and the roles everyone plays in helping the business evolve successfully.

The next KPMG Enterprise and Family Business Australia survey will be released early in 2018.

If you would like to know more or receive a copy of European Family Business Barometer or KPMG Enterprise and Family Business Australia survey when released please contact David Pring davidpring@kpmg.com.au

It’s not what you see, but how you see it.

Welcome to the January 2018 KPMG Family Business feature articles. If you would like to discuss these articles or how KPMG can help with your business please feel free to contact me on 9455 9996 or davidpring@kpmg.com.au

KPMG Enterprise can help you take the next steps to growth. Whether you’re an innovative start-up or thriving business, KPMG Enterprise can help you take the next steps to growth.

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Anticipate tomorrow. Deliver today.

By David Pring

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Building the right team for each stage of growth

WHEN a business evolves through the five key stages of development, and its goals posts shift, it needs a unique talent composition at each stage.

However, managing that process takes much more planning and strategy than many realise. As a business grows and evolves, the need to better manage talent, crafting the right mix of skills, experience and innovative thinking is critical.

To help guide you through, KPMG’s Mark Hassell presents the five stages of growth:

1. Start-up – It’s all systems go, with a team matrix, values and culture instilled, a focus on innovation, and the customer at the centre of every decision. The founder advances skills and support leadership development. Succession planning and talent management become important.

2. Business is steady, usually with a head office and a decentralised workforce. It’s the moment to focus on performance and reward for staff.

3. Accelerate – It is time to speed up growth, reach new markets and focus on profit. More structure is implemented, new leaders are hired, and management is put in place for specialised areas.

4. Me, my life, my wallet – Business is running fast to generate revenue. While people need to identify the gaps, and hire the right talent, they must be adaptable and able to work across different parts of your business.

5. Thrive, enterprises must think about how they will grow, be customer-centric, and put the right management structures and systems in place to support the business.

It is important to keep reviewing the stage of the business and its resource needs regularly. "You have to think about your talent as serving a strategy and not as part of a transaction. You need to question why someone was doing a certain role in the first place, and whether that still works for where you want to go, or if their role needs to evolve,” says Hassell.

Flexible specialised knowledge

As challenges arise at each stage, specialised experts may be needed to implement solutions.

"For example, for technology issues, enterprises will need to tap into the knowledge of experts without spending an enormous amount of money,” he says.

Getting the right mix of skills, experience and innovative thinking to bring the strategy to life. In an increasingly competitive global world, they need a workforce with innovation, cross-functional business expertise, and strong technical and analytical skills to thrive.

Diversification makes a difference

It is also vital to have diversity of thought and approach in the workforce, so that fresh ideas evolve and the organisation is competitive. Jones says reverse mentoring (learning from junior staff) in different positions can increase decision makers’ understanding of their enterprise.

"Think about the differences in generations; the long-term board member may not know a lot about digital disruption, but the graduate doing financial analysis might be able to contribute a lot about social media or digital trends,” Jones says.

Outcomes-focused

At every stage, particularly in Sustain and Thrive, enterprises must think about how they measure the effectiveness of their people, and to keep people focused and engaged. People succeed better with clarity around their roles and accountability for the outcomes.

"You need to set goals that are aligned to the goals of the organisation. But you need to sell them on how outcomes will be measured. If goals are too burdensome it becomes cumbersome and stifles growth," Jones says.

A connected strategy

A customer-centric organisation puts the customer at the centre of its overall strategy, whatever the unique challenges and opportunities are.

"Are you the new market entrant that needs to have your brand considered by your target customers?" Hassell says. "Are you well established, and do you want to become the most preferred brand in your sector?" Once clear on this, you say, what are the key customer drivers that need to be put in place and consistently delivered to give yourself every opportunity to fulfill your purpose.

To do that, as stated in KPMG Internationals’ 2017 Me, my life, my wallet report, it is important to understand customers in their own context – their lives, needs and the forces that open and close their wallets. And whatever the challenges you are looking to retain and win customers and drive greater loyalty through cost effective, differentiated management that meets the high expectations and ideals, exceeds customer expectations,” says Hassell.

"Ensuring the aspiration to be customer centric can only be realised if it is backed up by a robust operational delivery model that aligns well with the organisation.

Mark Hassell, Partner, Customer, Brand & Marketing Advisory, KPMG, says he often asks his clients: “Are the operational parts of your business 100 percent behind the strategy with compelling solutions? Are your teams engaged, do they embrace the vision, and are they energised and equipped to bring it to life?”

Why it’s worth it

Organisations that have a clear customer strategy, align their operations behind it, and get their people on board from the start will present a consistent, open and responsive face to their customer.

Owens says: “KPMG research shows this pays out in a range of measures from increased repeat purchase in market share and lower costs, to stronger customer retention, higher customer lifetime value and team engagement.”

Regardless of industry, it is clear that aligning operations and people to deliver a customer-centric vision is vital for a sustainable future. Over the next 3 years, almost 90 percent of companies expect to be competing on the basis of customer experience alone. Hassell says: “If your ambition for the business, being a customer-centric organisation is an essential enabler in putting yourself ahead of the competition in a crowded market.”

If you would like to receive a copy of KPMG Internationals 2017 Me, my life, my wallet report please contact

David Pring davingpring@kpmg.com.au

Article first published by Kelly Owens - Executive Director, KPMG Customer, Brand & Marketing Advisory and Mark Hassell - Partner, KPMG Customer, Brand & Marketing Advisory.

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Unforeseen events, family disputes – PT 2

Essential tips for preparing or updating your estate plan

JAMES WHILEY

In our article in the December issue, we considered why it is important to prepare or update your estate plan including the role of executor and the importance of choosing the right person for this role. In this article, we consider key points to consider when preparing or updating your estate plan.

Your Will

Your Will is the essential part of your estate planning, as it sets out how your assets will be distributed on your death. There are several important parts to your Will.

Executor

Your executor is the person who administers your estate after your death. This role was discussed in more detail in our previous article. It is usual for couples to appoint their spouse as executor, and then to appoint their children (if they are able to act), or family members or close friends to act as alternate executors. The alternate executors would only act if the first executor cannot act or has died.

Gifts to individuals or charities

You may want to make specific gifts to family members, friends or charities. These can be set out in your Will as specific gifts.

Your residuary estate

Your residuary estate is all the assets left in your estate after paying your debts, funeral and other expenses, and any gifts.

You may consider passing your residuary estate to your spouse and then to your children (if they are able to act), or family members, friends or charities. These can decide the best course of action at the time.

Testamentary trusts

Many people use testamentary trusts to distribute their residuary estate. A testamentary trust is like a family discretionary trust; however, it does not come into operation until your death. Testamentary trusts provide many benefits including:

- asset protection from creditors (as the assets are held by the trustee for the beneficiaries of the trust);
- some protection in family law disputes (depending on the circumstances);
- taxation benefits, including the ability to make distributions to a wide range of beneficiaries (determined by the trustee) allowing for tax effective distributions and
- there are also concessions for children under 18 years, which allow around $20,542 per year (as at 1 July 2017) to be distributed to each child tax free. The following table provides an example of how much tax can be saved every year in a three minor child family:

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<th>Trust Type</th>
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Testamentary trusts can also be optional, allowing the residuary estate to pass directly to a person or through to a testamentary trust. This gives flexibility and means the executor can decide the best course of action at the time.

The trustee of the testamentary trust decides how the trust funds are invested and distributed.

The appointor of the trust has the power to remove and appoint the trustee.

The trust can last for up to 80 years, however, it can be ‘wound up’ at an earlier time if needed.

The main beneficiary of the trust is called the ‘primary beneficiary’. The trust also has general beneficiaries.

The general beneficiaries usually include relatives of the primary beneficiary (including parents, spouses, siblings, children, grandchil-
dren, aunts and uncles), as well as companies that the primary beneficiary has an interest in, trusts they are a beneficiary of and charities.

The trustee can distribute funds to any primary or general beneficiaries at the trustee’s discretion.

If the main beneficiary of the trust is an adult, they are often appointed as the trustee and the appointor. If the main beneficiary is a child, or someone who needs assistance in controlling their financial circumstances due to vulnerability or disability, a relative, close friend or trusted advisor can be appointed to act as trustee and appointor of the trust.

Default position

You may want to consider a default position to distribute your estate in the event you and your immediate family are not surviving (i.e. the plane crash scenario). This could be to your siblings, parents, charities or friends.

Guardian

If you have children under the age of 18 years, you can nominate a guardian to act after the death of the last parent through your Will.

Letter of wishes

A letter of wishes is a document that sits with your Will and can be used to give guidance to the executors and trustees of your Will about the distribution of your estate. It is important to note that the letter only gives guidance and is not binding on your executors and trustees.

You can set out your wishes regarding any family trusts, business interests, testamentary trusts established under your Will, guardians of your children, division of your personal assets, funeral arrangements and other personal matters that are important to you.

Discretionary or family trusts

Discretionary or family trusts continue to operate despite your death. Assets held in a trust are not distributed under your Will and remain with the trust. You are able to deal with the succession of control of a trust as part of your succession planning. The positions of control in a trust are:

- The trustee – who decides what investments are made and how trust funds are distributed (the trustee can be an individual, or a corporate trustee).
- The appointor (or guardian) – who can appoint and remove the trustee and has ultimate control over the trust.

Documents should be prepared dealing with the succession of these positions.

Powers of attorney and appointments of enduring guardians for incapacity

Powers of attorney and appointments of enduring guardians are documents that allow you to appoint people to make financial and legal decisions, and medical treatment and lifestyle decisions, if you are unable to make those decisions.

It is common to appoint a primary attorney and guardian (usually the other spouse) and an alternative attorney and guardian in case the primary attorney and guardian cannot act.

What next?

This is not an exhaustive list and there may be other points that are important to your estate and succession planning. In our next article, we will consider how to deal with succession to family trusts, businesses and self-managed superannuation funds. These are three common issues (where relevant), which must be dealt with to achieve your intentions.

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How facing challenging situations can prepare your child for school

JENNIE HUDSON

Children are going back to school soon and, for many, it may be a time of change. Maybe it is your child’s first year of school, their first year of high school, or maybe they’re switching schools. Whatever the change, it will bring many new opportunities for friendships and learning. But is your child ready? Some children are born more resilient to change, but others can be sensitive to the world around them and need more support to manage.

For every child, a new school or new stage in their schooling is an opportunity to develop or boost their skills in managing transitions. Making this transition smooth is not about removing the obstacle itself; instead, giving the child skills to manage the change.

Children feel worried or nervous in a new situation if they think something bad might happen or if they feel they won’t be able to handle the situation.

The best way to learn a negative outcome is not as likely as predicted is to practise facing the situation.

Practising new or challenging situations provides opportunities for your child to learn to handle new situations. This is best done in a gradual, step-by-step way.

To help prepare your child for change, consider what it is they might find challenging. Think about opportunities you can create

Continued on page 33
Before school starts to practice this specific situation. It is about catching the bus independently? Is it making friends? Or is it handling uncertainty? Have that conversation?

It may also be valuable to have an honest conversation with them about what they need from you and how you can best support them in their final year of school.

- Jennie Hudson.

Are you ready?
Children look to their parents and caregivers to know when they should be worried or fearful in a situation. If you are communicating messages, subtle or overt, that the new school is a scary situation, then this will serve to increase the child’s first-day jitters. Children look to their parents and caregivers to know when they should be concerned or to provide reassurance. It is important to normalise your child’s feelings of anxiety on the first day, but it is also important to communicate the message that you think they can handle it.

Are first-day jitters normal?
Fears and worries are common in childhood and adolescence. For some children, this worry may become unmanageable and might prevent the child from attending school, making friends, sleeping or from achieving their best at school.

Orientation days are a good way to find out more about the school. Practise any new tasks, like catching the bus, before school starts to reduce anxiety about this on the first day.

Some may need to practice getting used to unpredictable routines or not knowing every detail beforehand.

First year of high school
The first year of high-school will, for many students, bring new routines and structure. This may include different bell times, multiple teachers, new transport, and new expectations. Orientation days are a good way to find out more about the school. Practise any new tasks, like catching the bus, before school starts to reduce anxiety about this on the first day.

Some may need to practice getting used to unpredictable routines or not knowing every detail beforehand.

Final year of school
If your child doesn’t have the stress management and study skills to manage the increased workload of the final years of high school, there are several programs and services available which can help them improve.

Have that conversation
It may also be valuable to have an honest conversation with your children about what they need from you and how you can best support them in their final year of school. – Jennie Hudson.

It may also be valuable to have an honest conversation with them about what they need from you and how you can best support them in their final year of school.

Children of parents who provide supportive and encouraging environments actually perform better than children whose parents pressure them to perform. Given most students will report feeling stressed in the final year due to high-stakes testing, consider reducing additional stresses like moving or other big changes in this year.

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Final year of school
If your child doesn’t have the stress management and study skills to manage the increased workload of the final years of high school, there are several programs and services available which can help them improve.
“The challenge is to get the composition spot on as the company changes. This takes awareness of the five key cycles of growth, the skills needed at each stage, and a talent acquisition strategy that stretches beyond a typical approach to hiring.” - Toni Jones Partner, KPMG Enterprise Advisory.

NSW has led the rest of the country in air quality monitoring and protection, those monitoring stations add to our sophisticated Air Quality Monitoring Network – the largest and most comprehensive in Australia.” - Environment Minister Gabrielle Upton.

“That was pre-the digital age when engineering was more pedestrian. Now there is greater technical sophistication, greater client and audience expectation and the bar has been raised.” - Steve Drury, head of Development and Marketing at the PA People.

“Our survey results and statistical analyses provide no support to the Fair Work Commission’s assertions that a cut to penalty rates would stimulate either the number of people employed in the retail and hospitality sectors, or average hours of employment.” - Dr Martin O’Brien, a senior lecturer in UOW’s Faculty of Business.

“Artificial intelligence and robotics have already made inroads into most industry sectors. In the next 12 months, expect to see a greater number of medical procedures being performed by robots and technology rather than humans.” - Kaila Colbin.

“Greg’s leadership over the past four years has been visionary and has brought great success for Parramatta. He successfully steered the Council through a complicated transition following the Local Government amalgamations in May 2016 and has overseen the emergence of Parramatta as Sydney’s Central City.” - Parramatta Lord Mayor, Andrew Wilson.

“In addition to the thousands of new homes and jobs, Landcom will facilitate 400,000 square metres of retail and commercial space at key sites, including 250,000 square metres at Kellyville and Bella Vista.” - Planning and Housing Minister, Anthony Roberts.

“Connectivity is important and so is delivering new communities with access to open spaces. The NSW Government’s Precinct proposals recognise the need to complement more homes with both.” – Parramatta MP Geoff Lee.
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