UNDER CONSTRUCTION SKILLS MAINTENANCE POINTE

THE LOWDOWN
ON LBP LICENCE
CHANGES

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PlaceMakers°

FOREWORD VIEW FROM THE GM OPERATIONS & MARKETING

Learning from experience



This month, we launched the PlaceMakers Apprentice Crew (PAC) to support a growing force of carpentry apprentices through their path to qualification

When it comes to learning, it's commonly said that experience is the best teacher and the building industry is no exception

Legislation and building standards often change as a result of experiences – over the past decade, everything from shoddy workmanship to natural disasters have changed the way Kiwis build homes. When it comes to technical skills, on-the-job experience is an integral part of building apprenticeships and the Licensed Building Practitioner scheme now requires examples of on-the-job learning as professional development.

It is also useful to learn from the experiences of others, some of which inform the articles printed in this issue of *Under Construction*.

On page 8, BRANZ helps builders avoid negative situations by mitigating the risk of water and air leakage created by penetrations through existing wall claddings. On page 18, the builder's business coach analyses the pros and cons of four business sale strategies, based on his clients' experiences. On page 22, Builtin shares some tips on internet security to help builders avoid internet scams that have caught others out.

With generating more positive experiences in mind, PlaceMakers is investing in a new apprenticeship scheme. This month, we launched the PlaceMakers Apprentice Crew (PAC) to support a growing force of carpentry apprentices through their path to qualification.

These guys and girls are the future of the building industry, so we want to provide support from start to finish, backing them all the way.

If you have a team member who is a BCITO carpentry apprentice and who you think could benefit, get them to check out **pac.placemakers.co.nz**.

Gary Woodhouse

General Manager Operations & Marketing









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Revisiting supervision for all LBPs



Supervision mostly involves direct site contact with co-workers and observation of the building work taking place

As promised, *Under Construction* will be including all compulsory *Codewords* articles to help LBPs earn their required points and stay up to speed with changes. This month's article is required for all LBP licence holders

nder the new skills maintenance scheme, reading Codewords articles relevant to your licence and answering the corresponding questions is a mandatory part of skills maintenance (for those who have renewed their licence since 2 November 2015). Once you've read the article, go to the LBP website (under Codewords Issue 76) to answer the associated questions.

UNDERSTANDING SUPERVISION

The Building Practitioners Board (the Board) recently issued a significant complaint decision relating to

supervision of building work provided by LBPs. You can read the decision about complaint number C2-01143 on the LBP website (www.lbp.govt.nz). While we have covered supervision in earlier issues of Codewords, this decision provides further important information for LBPs.

In C2-01143, the complaint against the LBP was about the poor level of supervision they provided to others. The Board upheld the complaint and the LBP was disciplined.

While the work involved was not

carried out under a building consent, the LBP had undertaken to supervise and control the work of others and the Board decided the LBP could be held accountable for their actions.

> LBPs can be held to account for building work done under their supervision – even if there is no requirement for a building consent

As part of the complaint decision, the Board provided a breakdown of some of the major considerations, which LBPs should bear in mind when they are supervising work.

Supervise, in relation to building work, means provide control or direction and oversight of the building work to an extent that is sufficient to ensure that the building work:

(a) is performed competently; and

(b) complies with the building consent under which it is carried out.

THE BOARD'S MAJOR CONSIDERATIONS ARE:

Supervision applies to all building work supervised by an LBP

LBPs can be held to account for building work done under their supervision. Even if there is no requirement for a building consent, it must be performed competently. If there is a building consent then it must also comply with the building consent.

Type and complexity of the building work to be supervised

Some types of work are inherently riskier and more complex than others. Generally, the more complex and risky the work, the more supervision is needed to ensure that work is carried out competently.

For example, you would provide more support to, and supervision of, someone carrying out the construction of a multiplaned roof structure than someone building a standard gable-end roof.

Experience of the person being supervised

The degree of supervision required depends on the ability of the person you are supervising.

A first-year apprentice requires more, and closer, supervision than someone who has been working in the trade for many years. You might work on site every day with the apprentice but visit other experienced and skilled or semiskilled staff a few times each week or at

key points in the building work.

Supervisor's experience in working with the person being supervised and confidence in their ability

While similar to the previous consideration, this relates more to the supervisor's confidence in their coworker's ability. It may be that you have a fourth-year apprentice who has shown they are very cautious and careful compared to a semi-skilled co-worker who rushes their work and doesn't take time to read plans properly.

Ensure you are providing sufficient support for the people you are supervising for the work that they undertake, and that you can be there when needed

Although the apprentice has been working for less time, you might have more confidence in their ability to work without direct supervision and, as a result, spend less time with them. Similarly, if you have observed someone performing a task competently on more than one occasion, then it is more likely they will be able to do this again without direct supervision.

It is always good to take a conservative, risk-based approach until you have developed a good grasp and understanding of the ability of the people you are supervising. It is also important to consider which parts of the job are more complex and will need more supervision.

Number of persons or projects being supervised

As is noted above, supervising others means you are directly responsible for ensuring their work is performed competently and to the building consent, if there is one. As a supervisor, you need to be able to provide each worker or each project with a sufficient level of supervision to ensure that the work is

carried out competently.

However, there are obvious limits on how much work can be adequately supervised and supervisors need to be aware when they become too busy to provide good support for those they're supervising.

Geographic spread of the work being supervised

Supervision mostly involves direct site contact with co-workers and observation of the building work taking place.
There might be occasions where some supervision can be undertaken remotely (by phone for example), but generally a supervisor should have regular direct contact at the site and with the people they are supervising.

Consider the geographical spread of your work – if you have jobs in Auckland, Wellington and Napier, it's going to be difficult to provide adequate supervision to all these jobs given the physical separation of these sites.

The compliance of the building work

Ultimately, most complaints about LBPs include concerns as to whether the building work has been performed competently and meets the requirements of the building consent, if there is one. If there are multiple or serious noncompliance issues, then supervision of that work will come under close scrutiny. The supervising LBP may be disciplined, fined or lose their licence.

CONCLUSION

If you are supervising someone, ensure you are providing sufficient support for the people you are supervising for the work that they undertake, and that you can be there when needed. You need to have good business practices in place so that those you are supervising are able to reach you when they need support or clarification. If you are not able to provide the required level of supervision to your workers, you may need to engage another LBP to supervise or upskill some of your staff to become LBPs.

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BUILDERS' BUSINESS



PlaceMakers 'Supply, Fit & Install' solution





plumbing, concrete placing and management of all council inspections and engineer checks throughout the process

PlaceMakers recently acquired majority shareholding in a successful Christchurch aluminium business and will continue to improve its popular 'Supply, Fit & Install' solution

PlaceMakers has always been committed to providing the best service possible for its customers and, in 1995, PlaceMakers Christchurch stores took their combined service to the next level by expanding its offering to a 'Supply, Fit & Install' (SFI) solution.

"In an effort to make builders' lives easier, we wanted to try and take out the white noise that can occur when you have various subcontractors working on one build phase," says longtime PlaceMakers Riccarton Owner-operator Grant Close.

"We've done this by putting together a service where our SFI team manages all aspects of four residential build phases: kitchen and roofing installations, window supply and delivery and foundation preparation, pouring and follow-up.

"The response has been overwhelmingly positive and enquiries continue to increase – last year we installed more than 1,000 roofs. By having

PlaceMakers SFI managing one or more of these build phases, the project managers avoid cashflow issues and downtime due to overlapping or changing build schedules.

They also know that they're getting good prices and reputable product, and they don't have to manage the subcontractors themselves."

In order to offer this level of service, PlaceMakers contracts a number of LBPs to carry out the work while managing the product supply, delivery and timelines.

CONTINUED IMPROVEMENT

"Time on site is money, so we do our best to ensure that it's as productive as possible," says Grant. "We also continue to look for ways to offer better prices on our most popular product, which is part of the reason PlaceMakers recently acquired the majority shareholding of local business Raylight Aluminium."

Founded in 1967, Raylight is a manufacturer of Nulook aluminium doors and windows. It has been owned and operated by the same family since it began and specialises in architectural, general housing and commercial projects.

installation and a post-installation quality check

"Raylight Aluminium will continue to be managed by its current management team and will form an integral piece of the PlaceMakers Christchurch network," says Grant. "This move will create opportunities to grow and leverage PlaceMakers SFI solution and position Raylight well for continued growth and expansion."

One of PlaceMakers first moves is to relocate the business to a larger facility and improve the quality of its machinery.

"We anticipate that, over the next three years, we'll increase our ability to serve the market and improve the quality of our machinery to ensure we're offering the best pricing and the best service."

Boom for improvement?

Builders' Business is a column by builders for builders. Its objective is to provide a forum, particularly for small business operators, in which to share knowledge, experience, tips and ideas

Q. Have you had to make any changes to your business to accommodate the building boom? If so, what?

Firm: Custom Construction
Principal: Nathan Mumby
Location: Taranaki

Staff: 30

We've had to ramp up our staff numbers – both in the office, to cover the compliance side, and also on site because there's more work around.

We've streamlined a lot of our systems and processes to make them more efficient, because there is a lot of compliance required these days.

We make sure we do the important stuff first to ensure a smooth process for our clients – from their first call to the project's completion. In terms of the boom itself, we're a general construction company and we do everything from architectural houses to commercial projects.

The government has been adding to the boom by investing a lot in the region's schools, which is great for Taranaki and means there's more work around for builders.

There are also a lot more big projects happening at the moment, so there's an opportunity to tender for those as well.

Firm: Little Pig Building Company
Principal: Nick Marer

Location: Nelson

Staff: 4

We're constantly looking at updating the way we do stuff, so we've improved some of our systems and procedures to increase our efficiency.

Areas we focused on include how we set up jobs, the way we schedule and programme work and we've also been getting staff more involved in thinking about the way a project should proceed.

We're constantly looking at updating the way we do stuff, so we've improved some of our systems and procedures to increase our efficiency

With the boom on, those changes have benefited us by making our timelines more accurate, which helps us see where we have gaps for more work and any potential clashes.

It's also helped us to put through more work by improving our efficiency and productivity. Generally, the boom has been great here, it's really busy. Firm: Emandee Homes

Principal: Mike Potter

Location: Pukekohe

Staff: 11

Yes is the short answer! We've had to beef up both our office staff and teams on site – I've employed a qualified carpenter, two apprentices and added an extra office worker, while also stepping into more of an office role myself.

It's helped us make our processes more economical and has streamlined everything we do.

The benefits are starting to flow through to the team on site and it's all beginning to take shape.

With the amount of extra compliance required these days, it's important you take proper care of that side of business.

It's definitely a lot busier here at the moment.

Last year was a big step up and the workload really intensified. It's forecast to carry on and I think it will get busier for us, as there are a number of big projects coming up in the area.

Now have your say...

HOW DO YOU THINK MORE WOMEN CAN BE ENCOURAGED INTO THE BUILDING INDUSTRY?

ANSWER THIS QUESTION TO ENTER OUR QUARTERLY PRIZE DRAW

Email your answer with your full name, contact phone number, company name, number of full-time staff and the city or town in which you're based to **editor@pmundersconstruction.co.nz**. All responses must be submitted by 25 March 2017. The answers to this question will be published in *Under Construction May* 2017.

 $4 \longrightarrow 5$







LBP licence changes in place



Ministry of Business, Innovation & Employment



LBP competencies for Design, External Plastering and Brick and Blocklaying have been amended

evelopments in construction industry practices mean licence class competencies need to be updated and clarified from time to time in order to remain relevant. If competencies are not kept up to date, LBPs may not be assessed for competency in some relevant areas, leaving gaps in the industry.

RESULTS OF CONSULTATION

The LBP team consulted publicly on the proposed competency changes in 2014 and early in 2015. The Ministry received feedback from individual LBPs and industry groups. The consultation process also offered up the opportunity to address some underlying issues in the competency structure and adjust the competencies to reflect other changes in legislation.

The most significant change affects external plasterers, with the inclusion of performance indicators related to the installation of substrates in their competencies. This means the installation of any substrate is now a candidate for restricted building work (RBW), and can only be completed by a licensed

carpenter or external plasterer.

CHANGES MADE

The changes are generally technical in nature and have been made to the Bricklaying and Blocklaying, External Plastering and Design licence classes. They update and clarify competencies to reflect current practice and to improve competency structure. Some of the main changes to all three licence classes are summarised below.

External Plastering changes – will take effect 23 March

 The inclusion of more generic terminology – 'installation of the substrate' – in the proprietary plaster cladding system (PPCS) external plastering competencies closes a loophole in the current competencies.

Previously, the PPCS competencies were limited to installing and plastering over two specific substrates – lightweight fibre cement-based sheet or an exterior insulating finishing system (EIFS).

Now that the language has changed, the PPCS competencies apply to the installation of any type of PPCS substrate. This means it is now RBW, provided it meets other RBW requirements such as being residential only and requiring a building consent.

This change requires a licensed carpenter or external plasterer to install or supervise the installation of any PPCS substrate where the overall work is RBW.

- A stucco area of practice was previously proposed but was not finally included because the suite of changes intends to create broader competencies rather than specific ones. This trend is being reflected in national qualifications provided by training providers.
- There are also more explicit requirements with regard to following a building consent where one has been issued.
- A new competency 'Work Safely'





has been added to External Plastering to bring together a range of safety performance indicators currently dispersed throughout the other competencies. The Health and Safety at Work Act is now cited in place of the Health and Safety in Employment Act.

 These changes will become effective from 23 March 2017 to allow the industry time to prepare.

What will these changes mean for practitioners?

 The changes to the PPCS external plastering competencies means that installers of aerated concrete panel products and other related cladding systems will now be carrying out RBW (if the work is residential and requires a consent). As a result, this work needs to be carried out or supervised by a Carpentry or External Plastering LBP.

Installers may need to upskill their staff to become LBPs or engage LBPs to carry out or supervise the work.

The rule changes were made on Nov 10 and allowed a delayed implementation period of approximately four months; they come into force on 23 March.

This means the rules only apply to building consents issue on or after the implementation date of 23 March.

The other changes are largely of a technical nature and should have a limited effect on current or prospective LBPs, most of the changes are about better aligning the competencies with current work practices and recent regulatory change.

Bricklaying and Blocklaying changes - already in effect

- There is an updated list of technical information a LBP should be competent in assessing and interpreting. This reflects changes in Standards and Acceptable Solutions.
- Reference to E2/AS3 (the code of practice for weathertight concrete and concrete masonry construction) has been included and some references to NZS3604 have been removed. This is due to section 11 largely moving into E2/AS1.
- Minor changes have been made to the performance indicator description to better reflect the type of work undertaken by practitioners. It now reads 'structural masonry or veneer' and not 'bricks or blocks'.
- There are more explicit requirements with regard to following a building consent where one has been issued.
- A new competency 'Work Safely' has been added to bring together a range of safety performance indicators previously dispersed

- throughout the other competencies. The Health and Safety at Work Act is now cited in place of the Health and Safety in Employment Act.
- These changes were implemented on 10 November 2016.

3. Design competency changes - already in effect

- There are some changes to the competencies that relate to the client/designer working relationship. These are centred around establishing agreed terms of engagement, timeframes and associated costs with the design process.
- Some duplication of performance indicators has been removed from the competencies to assist with clarity.
- A new competency 'Manage construction phase design' will bring together some performance indicators from other competencies in order to improve the definition and structure of competencies. This competency only applies to Design area of practices 2 and 3.
- These changes were implemented on 10 November 2016.

You can read more about the scheme, including the LBP Rules which outline the competencies, on the LBP website.

Further information is available on the MBIE website www.lbp.govt.nz

PROVE YOUR KNOWLEDGE!

Tick the correct answers below and record what you've learnt in the record of learning on the back page! Evidence of actual learning rather than just 'participation' is a key requirement of the LBP renewal process.

- From 23 March, who is allowed to install or supervise the installation of any PPCS substrate where the overall work is RBW?
- a) All LBPs.
- b) Carpentry or External Plastering LBPs.
- c) Brick and Blocklayer LBPs.
- 2) Why will a stucco area of practice not be specified?
- a) It's rarely used.
- lt goes against the LBP scheme's desire to create broader competencies.
- c) It will be later in the year.
- 3) What do changes to the client-designer working relationship focus on?
- a) Establishing agreed terms of engagement, timeframes and associated costs with the design process.
- b) Deciding who will review the building consent.
- Establishing who will hire subcontractors.

NB: The questions and answers in this section have been produced by the publisher and do not necessarily reflect views or opinions of the contributing organisation.

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Penetrations in existing walls





Occasionally a penetration may need to be made through an existing wall cladding, such as when installing new TV, phone or data cabling

When a penetration is required through the cladding of an existing building, effective sealing and weatherproofing is more difficult than when a penetration is incorporated during construction

or new construction, guidance on sealing and weatherproofing penetrations through external wall claddings is provided in the Acceptable Solution E2/AS1 to NZBC clause E2 External moisture.

Many things require new penetrations and occasionally a penetration may need to be made through an existing wall cladding. Examples include:

- Installing a heat pump, clothes dryer or range hood.
- New plumbing or drainage pipes.
- TV, phone or data cabling.

In these situations, effective sealing and weatherproofing is more difficult to achieve.

MINIMISE THE RISK

Things can be done, however, to mitigate the risk of water and air leakage created by penetrations through existing wall claddings.

Removing cladding is best, but difficult. If possible, the best solution is to remove enough of the external cladding to be able to access and fully seal the wall underlay around the penetration – in

accordance with E2/AS1.

This is often not feasible. When a penetration must be made through external wall cladding, locate the penetration where possible in a sheltered position such as:

- Immediately under or through the eaves.
- Under a veranda or porch.
- On the sheltered side of the building.

If it is not possible to locate an outlet in a sheltered part of the building, the penetration should be protected by a cowl or shield. By reducing the amount of water passing over the penetration, the risk of water entering the opening is also reduced.

SLOPE OPENING TO THE EXTERIOR

Drill upwards from the exterior when cutting a penetration through the exterior cladding, so that any water that gets in the hole is able to drain out again (see Figure 1). The CANZ publication

CP 01:2014 Code of practice for weathertight concrete and concrete masonry construction recommends that a penetration through an external wall has a minimum downward slope of 1.5° to the exterior.

Removing cladding is best, but difficult. If possible, the best solution is to remove enough of the external cladding to be able to access and fully seal the wall underlay around the penetration in accordance with E2/AS1

SEAL AROUND PIPE PENETRATIONS

Pipes through a penetration should be firmly fixed, so the pipe does not move within the opening. Apply sealant over a PEF backing rod around the opening, cover with a flange and seal around the top two-thirds of the flange collar (see Figures 1 and 2).

Do not apply sealant to the flange sleeve, as the sleeve will allow any water that gets past the flange to drain to the outside. As well as protecting against water entry, the flange will also protect the sealant around the opening from UV radiation or weathering. Seal around pipes or sleeves where they penetrate interior linings.

INSTALL CABLING IN A CONDUIT

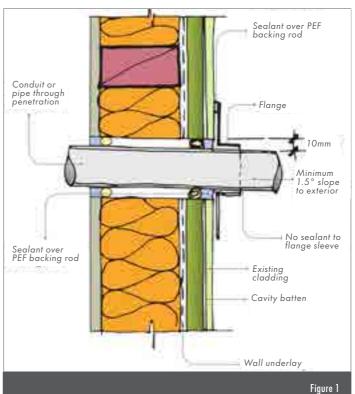
Cabling and other flexible materials may be subjected to wind movement. This is likely to cause any sealant around the opening to be damaged and eventually fail

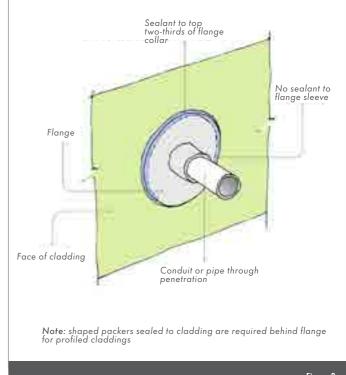
Installing all cabling and flexible material in a conduit when retrofitting through existing cladding means the conduit can be sealed and flanged in the same way as the rigid pipe penetration. Where wires are not in a conduit:

- Drill upwards through the cladding.
- Protect with an exterior deflector sealed to cladding.

RELOCATING METER BOXES

If a meter box needs to be relocated to the outside of the building, rivet a 30×30mm angle to all sides of the meter box and flash over the angle along the top edge in a similar way to





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Penetrations in existing walls (continued)

the solution shown in E2/AS1 Figure 68. Alternatively, a relocated meter box may be installed behind a window panel so it is isolated completely from the weather.

WHEN TO AVOID PENETRATIONS

Avoid penetrations through a flat or lowpitched roof or deck, as these are more

difficult to waterproof. If a penetration is required, another location for the penetration should be found.

RETROFITTING HEAT PUMP PIPEWORK

Figures 3(a)-(d) show the installation of heat pump pipework into an existing

house. The penetration for the pipework through the external cladding is high on the external wall and is under a veranda. The hole is filled with sealant around the pipework. The proprietary cover has sealant applied to the top edges while the bottom is left open to allow any water that may get in to drain out again.







Figure 3b: Applying sealant around

Tick the correct answers below and record what you've learnt in the record of learning on the back page! Evidence of actual learning rather than just 'participation' is a key requirement of the LBP renewal process.

4) What is the best way to make a penetration through existing wall

Figure 3a: Hoses coming through the top

- Demolish the wall and rebuild it from
- Remove enough of the external cladding to access and fully seal the penetration.
- You should never make penetrations through an existing wall
- 5) When a penetration must be made through external wall cladding, where should you NOT locate the penetration?
- Immediately under or through the eaves.
- Under a veranda or porch.
- Under a flat or low-pitched roof.
- 6) What is the minimum recommended downward slope for a penetration through an external wall?
- a) 1.5° to the exterior.
- 1.0° to the exterior.
- c) 0.5° to the exterior.

INDUSTRY NEWS



Councils look to address earthquake risk

Specific details about the government's plan awaiting an Order in Council, expected late February

ue to the increased risk of aftershocks following the 2016 Kaikoura earthquake, the government has exercised its powers under the Hurunui/Kaikoura Earthquakes Recovery Act, requiring building owners in high-risk areas to secure unreinforced masonry facades and parapets within 12 months.

An Order in Council (OIC) - which was expected to be approved in late February - will be proposed under the Act, modifying the Building Act in relation to certain buildings with unreinforced masonry facades and parapets. If passed, four councils

- Wellington City, Lower Hutt City, Marlborough District and Hurunui District - will be able to issue notices to building owners requiring that they secure streetfacing unreinforced masonry facades and parapets.

DETAILS EXPECTED SOON

At the date that Under Construction went to print, the Ministry of Business, Innovation and Employment (MBIE) website says that until the OIC is approved, they are unable to confirm all of the details of the requirements or the exact areas and streets where they will apply.

However, the government plans to use its

special powers to exempt the securing work from requiring either a building or resource consent, providing it's overseen by a professional engineer. Once the OIC is approved, MBIE will also provide guidance on how best to secure unreinforced masonry facades and parapets.

GOVERNMENT TO CHIP IN \$3M

Building and Construction Minister Dr Nick Smith said that falling facades and parapets pose a major risk to public safety in an earthquake, with 39 people killed by falling unreinforced masonry in the 2011 Canterbury earthquake.

In recognition of the public and private benefits from securing unreinforced masonry facades and parapets, the government will establish a \$3 million fund to support building owners in areas of heightened seismic risk to meet the requirements.

Building owners will be able to use government funding to cover half the cost of securing work, and grants will be available up to a maximum of \$15,000 for a facade and \$10,000 for a parapet.

Dr Smith said that the initiative came about as a result of recommendations made in a report by the New Zealand



Society for Earthquake Engineers about the heightened risk following the Kaikoura earthquake.

"It is estimated that there are about 300 buildings in this high-risk category," he said.

"I also acknowledge the strong support from the affected councils for this urgent safety initiative."

Full details of the initiative had not been released at the time of writing. For up-to-date information, visit: www.building.govt.nz and www.mbie.govt.nz/info-services/ building-construction/safety-quality

PROBLEMATIC PARAPETS

n October 2016 draft document, The Seismic Assessment of Existing Buildings: Technical Guidelines I for Engineering Assessments, which was jointly prepared by the Ministry of Business, Innovation and Employment, the Earthquake Commission, the New Zealand Society for Earthquake Engineering, the Structural Engineering Society and the New Zealand Geotechnical Society, highlights a number of techniques historically used to secure parapets and other unreinforced masonry building

done using racking braces, with one end tied to the timber roof structure. However, issues with this method include a lack of vertical tie-down to counter the vertical force component of brace and ground shaking, or the flexibility of the roof amplifying shaking of the parapet.

The report also notes that when strengthening parapets, it is essential to make a robust connection down to the wall below and back into the structure.

The danger of non-robust strengthening is that the parapet The report noted that the strengthening of parapets is often still fails, but collapses in larger, more dangerous pieces.

NEWS

PlaceMakers Apprentice Crew is here!

PlaceMakers knows apprentice life is hard work, every day bringing a new challenge. With this in mind, it's lending a hand to inspire and encourage carpentry apprentices

Current BCITO carpentry apprentices

Those who join the PlaceMakers

can register at pac.placemakers.co.nz

Apprentice Crew before 30 April 2017

n March, PlaceMakers is launching PlaceMakers Apprentice Crew (PAC), a club to support a growing force of carpentry apprentices through their path to qualifications.

"We aim to be there from start to finish, supporting apprentices all the way," says PlaceMakers General Manager Bruce McEwen.

"They are the future of the construction industry and we recognise that, so we want to back them."

PlaceMakers has been supporting apprentices since 2013 through a scholarship scheme, but the recipients each year were limited.

The new club is all about giving better support to even more young BCITO carpentry apprentices, whether they're just starting out, in the middle of their apprenticeship, or about to graduate.

With PlaceMakers, New Zealand's biggest trade supply partner backing them, PAC crew members will get access to benefits such as discounts and special offers, educational and networking opportunities, competitions, resources and much more. And the best part? There's no membership fee!

"For employers taking on an apprentice, it's an investment in growing their business, as well as a contribution to the building industry," says Bruce.

"We applaud that and accordingly hope that employers will also get on board with PAC and accommodate apprentices who wish to attend the networking or educational activities wherever possible."

Keen to join? The PAC website provides all the info on what apprentices can expect as a member, plus details on getting started and enjoying all the benefits of PAC.

will go into the draw to win an essential carpenter's kit (courtesy of Apex Tool Group) worth over \$1000! Includes top brands like Crescent, Lufkin, Wiss, Plumb and Nicholson.











CHECK OUT ALL THE PERKS AT PAC.PLACEMAKERS.CO.NZ

OPEN TO CURRENT BCITO CARPENTRY APPRENTICES









Make sure work areas are well lit, with natural light where possible, to create a healthy workspace

Poor housekeeping is simultaneously one of the most common causes of injuries at work and the most preventable. No one likes cleaning up, but it's a necessary step to prevent onsite injuries

tidy worksite is a productive and safe work environment for everyone. It also sets the tone for how your company is perceived and can impact your reputation - both with your clients and your staff.

If you have a problem with keeping your sites tidy, don't panic; a messy worksite is Waste: one of the easiest problems to solve! All you need to know is what hazards to be aware of and how to minimise them.

HAZARDS TO LOOK OUT FOR Obstacles and clutter:

Loose objects on floors, stairs

and platforms, along with excessive material or waste in the working area, are all potential trip hazards.

Workers can easily bump into protruding, poorly stacked or misplaced material.

- Rubbish accumulates quickly onsite it is often irregular in shape, hard to handle and full of sharp objects.
- Watch out for overflowing waste containers and materials that have nails, wire or other items sticking out. •

Wet and slippery surfaces:

- Weather can be unpredictable rain, sleet or wind can make outdoor surfaces uneven or soft, increasing the chances of slipping.
- Oils and lubricants can spill, creating a dangerous, slippery surface. If the floor is oily while hot work is being done (ie, welding or grinding), it can also create a fire hazard.

Lighting:

Inadequate lighting and dirty light



Implementing set standards of housekeeping at the beginning of each job is the best course of action. Cleaning up after yourself during the day, as well as having a 15-minute tidy-up at the end, will help you and the rest of your team concentrate on working hard rather than nursing a sprained ankle

make hazards hard to see.

Hygiene:

Bathroom and kitchen facilities that are not cleaned regularly can cause • significant health hazards.

HOW CAN I MINIMISE AND CONTROL THESE HAZARDS? Organise storage:

- Provide sufficient and convenient space for materials and tools.
- Create a layout plan for materials and only order supplies as needed.
- Mark out work and storage areas clearly separate work activities from materials.
- Use racks when storing lengths of

pipe or timber - don't stack pallets too high.

Create a healthy work site:

- If working outdoors, be aware of muddy areas - clear loose mud before setting up and climbing ladders, and clean as much excess mud as possible off footwear.
- Make sure the worksite is well lit use natural daylight where practical.

Organise waste management:

- Establish suitable waste locations and separate waste products where appropriate (ie, controlled and special waste).
- Bag and tie lightweight waste to prevent it blowing around the work
- Hammer in or remove nails from wood waste.
- Never overload a skip permission may be needed to place it on the road and it should be suitably cordoned off from the public.
- Beware of accumulating flammable
- Inspect your waste can anything be reduced, re-used or recycled? Waste costs money!

Maintain equipment and materials:

- Stack and store equipment and materials in fixed places, away from walkways and emergency exits.
- Put equipment away when not in use.
- Keep a fire extinguisher nearby when cutting or welding.

Implementing set standards of housekeeping at the beginning of each job is the best course of action. Cleaning up after yourself during the day, as well as having a 15-minute tidy-up at the end, will help you and the rest of your team concentrate on working hard - rather than nursing a sprained ankle.

A site audit from an expert health and safety advisor is a great way to make sure your housekeeping is up-to-scratch. Go to www.sitesafe.org.nz to find out



Site Safe is a not-for-profit, membership-based organisation that promotes, inspires and supports a culture of health and safety in

Tick the correct answers below and record what you've learnt in the record of learning on the back page! Evidence of actual learning rather than just 'participation' is a key requirement of the LBP renewal process.

- 4) What is the most important reason for keeping your site clean?
- It demonstrates your professionalism to your clients and staff.
- It creates a safe and productive work
- It makes it easier to track material costs.
- 5) What is a recommended method of checking if your housekeeping is up to
- a) Posting photos online and asking for
- b) Getting a site audit from an expert health and safety advisor.
- c) Asking your client if they're happy with it.
- 6) What should you NOT do to create a tidy worksite?
- Store material's neatly away from walkways and emergency exits.
- b) Hammer in or remove nails from wood
- c) Stack pallets as high as possible to reduce the floor space they take up.

NB: The questions and answers in this section have been produced by the publisher and do not necessarily reflect views or opinions of the contributing organisation www.sitesafe.govt.nz

CROWE HORWATH

Make tax time less taxing





Get your finances in order now to save yourself a great deal of time, stress and pain

For many, 31 March is the end of the financial year. Often it sneaks up quickly, leaving a lot of work to do. Taking the right steps ahead of time, however, could save a great deal of time, stress and pain

s one of life's great constants, tax needs to be on a business owner's mind year-round. The end of the financial year is no exception. Tax payments due in the two months following 31 March include:

- Terminal tax for the previous year due 7 April (for taxpayers who have got time extensions through their accountants).
- The third provisional tax payment due 7 May.
- GST for the period ending March 2017 due 7 May.

It's crucial you have a good handle on how your business has gone in the financial year. The end of the financial year provides the perfect opportunity to speak to your accountant about the issue of tax - in particular, whether you have paid enough.

As the IRD charges companies 8.27% interest on terminal tax amounts higher than \$2,500, it's critical to ensure you have paid enough tax before it's too late.

For those operating as sole traders, or in partnerships in their first year of trading, a voluntary tax payment before 31 March can provide a much-needed discount on any terminal tax payment

that may be due.

AVOID PENALTIES

The IRD charges penalties and interest for any non-payments on provisional tax dates, where it deems payments should have been made.

Therefore, even if you pay the full amount of provisional tax on 7 May that you should have paid during the year, the IRD will still charge non-payment penalties and use-of-money interest.

A way to avoid this is through a Tax Pooling system, where you 'purchase' your tax at a lower interest rate in order to avoid these penalties.



This is something you should discuss with your accountant, particularly if you operate in a seasonal industry, or if you have won contracts that have significantly increased your bottom line during the financial year.

UNPAID INVOICES

Have you been having problems with collecting payments from some of your debtors during the year?

If so, a quick review of your debtor ledger to assess how straightforward the debt recovery process will be is an important part of the year-end process.

The IRD allows for tax deductions of uncollectible amounts – or 'bad debts' – only if they are removed from your debtor ledger before the end of the financial year.

These removals may be reversed if the debt is unexpectedly collected later; however, these recoveries need to be included as fully assessable income for tax purposes.

TOOLS AND FIXED ASSETS

Does your fixed asset schedule include any tools that are broken, obsolete, have been replaced or stolen during the period?

If so, these should be removed from your fixed asset schedule, for which a tax deduction amounting to the writter down value (cost less accumulated depreciation) can be claimed.

BONUSES AND HOLIDAY PAY

Have you paid, or do you plan to pay,

any bonuses for the 2017 financial year?

Employee benefits such as holiday pay and bonuses owing at 31 March can be claimed for tax purposes, if paid by 2 June (within 63 days of balance date).

> The IRD allows for tax deductions of uncollectible amounts – or 'bad debts' – only if they are removed from your debtor ledger before the end of the financial year

Bonuses must be finalised before 31 March in order to be claimed; bonuses dependent on conditions satisfied after this date cannot be claimed. While we've highlighted a number of points to consider, there are many other areas that business owners need to focus on in the run-in to year-end.

Balance date can approach very quickly, but by taking a step back from the tools and looking at the numbers, you can save yourself time and money.

If you do have questions about the end of the financial year, please contact Stuart Ruddell at **stuart.ruddell@crowehorwath.co.nz**; or contact your local Crowe Horwath advisor.

For the contact details of your local office, please visit: crowehorwath.co.nz/locations or phone 0800 494 569.



If your fixed asset schedule includes any tools (or tool belts) that are broken or obsolete, remove them and claim a tax deduction

PROVE YOUR KNOWLEDGE!

Tick the correct answers below and record what you've learnt in the record of learning on the back page! Evidence of actual learning rather than just 'participation' is a key requirement of the LBP renewal process.

- 7) What type of payment can sole traders or partnerships in the first year of trading make for a discount on terminal tax payment?
- a) A voluntary tax payment before 31 March.
- b) A voluntary tax payment after 31 March.
- c) A provisional tax payment.
- 8) Why should you remove tools no longer in use from your fixed asset schedule?
- You shouldn't remove any tools from your fixed asset schedule.
- b) Because a tax deduction amounting to the written down value can be claimed.
- Because a tax deduction amounting to the full purchase price can be claimed.
- 9) On which terminal tax amounts does the IRD charge 8.27% interest?
- a) Less than \$2,500.
- b) Any amount.
- c) More than \$2,500.

NB: The questions and answers in this section have been produced by the publisher and do not necessarily reflect views or opinions of the contributing organisation

THE SUCCESSFUL BUILDER

Cashing out in a constructive way



Selling your business to a trusted member of staff you've mentored over time can be a good way to exit your business and is often a great arrangement for your customers

After you've worked hard on building your business from the ground up, it's understandable that at some point you'll want to move on and be rewarded for your efforts – but how do you ensure you get most bang for your buck?

ommon reasons for builders wanting to sell their businesses ■ include the desire for a lifestyle change, taking the opportunity to begin another venture, accessing the equity they've built up over time or simply wanting a rest. Whatever your reason, you'll want your exit to be profitable and with as few problems as possible.

This month, we look at three common ways a business can be exited and introduce you to a fourth way newly introduced into NZ.

1) Sell to another company

Selling to a large company or a corporate offers up less risk the sale will fall through.

Often an amount is paid on signing followed by a second amount subject to an 'earn out' arrangement. This second amount will only be paid if

certain agreed financial targets are met and requires the previous owner to continue to work in the business through a transition period.

It's a fair enough arrangement and, in many cases, achieves a good result.

But there can be some fishhooks to avoid, including:

- Losing control of the chequebook expenditures you would have made in the past will now have to be approved. If the person approving doesn't understand your company and the people involved, your spending decisions may be vetoed or delayed and opportunities to achieve your target lost.
- Having your advice ignored if your advice is not accepted, then it can be even harder to ensure that the company reaches the target.

In the worst case, an ambitious corporate manager may even act contrary to your advice until after you have exited. Then, once you have departed, apply your ideas and gain all the accolades!

Not benefiting from future earnings the purchase price of your company is usually calculated on past performance rather than on future earnings. Yet the best years may be ahead, especially if the buyer brings additional resources. If you believe your best years are ahead, make sure you negotiate an additional amount for exceeding target.

2) Sell to another person

You list with a business broker, find a suitable buyer, negotiate a price and the sale takes place - usually with an 'earn out' arrangement. Fishhooks to avoid with this method include:





- Your customers may not like the new owner - it's likely you have kept the possible sale of your company confidential, so your customers don't get the jitters. Now, imagine if your customers decide not to continue to do business with the new owner - how will the company fund the 'earn out' if your customer base evaporates? Consider retaining veto over changes that may affect customer relationships until you are fully paid out.
- No benefit from exceeding the target - if the new owner brings new ideas and the company earns way more than expected during the 'earn out' period, the new owner is happy, but you may feel cheated given that you contributed to the additional earnings. Ensure that the agreed 'earn out' amount includes a bonus should the company perform above expectations. Also, make sure that the new owner can't hold back on any sales until after the 'earn out' date is past.

3) Sell to an employee

Maybe you have an employee who has asked about taking a shareholding.

Certainly many small business owners have exited their business by gradually selling off shares to an existing staff member.

It sounds like a smooth transition and is a great arrangement for your customers. As far as they are concerned, it's business as usual.

Many small business owners have exited their businesses successfully in this

However, even here there are fishhooks to look out for:

- You lose control before you have all your money out. Once you have transferred more than half your shares, you no longer have full control of your company and no guarantee of the business's ability to pay you the balance of the purchase price. Should the business decline (and the value of your shares with it) then you may be left with less than you hoped for. Before you become a minor shareholder, ensure your purchaser has the ability to complete the sale.
- Dividends should you sell a majority of shares, then you will want your remaining shares to continue to yield dividends. However, the new owner determines what the dividend is and may reinvest or increase fixed expenses, reducing the amount to be paid. If it's your intention to retain shares and gain annual dividends, then you need a rock-solid agreement to ensure they're protected.

4) A new alternative - sell to an agglomerated publicly listed

An agglomeration is a group of SMEs collected into an industry-specific, publicly listed global company.

In an agglomeration 'sale', you trade your company shares for shares in a global publicly listed industry specific company (PLC) - made up of dozens of small businesses spread around the world - all engaged in various parts of that industry. You remain as CEO (for as long as you wish) and your company retains its identity, but benefits from all the resources a PLC can bring.

For example, you connect with some of the brightest entrepreneurs in the industry and get help to improve your business.

Further, you get access to larger clients not accessible to small businesses and opportunities to expand your business by strategic purchases. You also have the opportunity to release your capital as and when you need it.

However, while an agglomeration sale avoids many of the normal fishhooks and is likely to achieve a better sale price more quickly, it's a new take on the traditional corporate sale and does not have a long history. It's worth keeping an eye on this as it takes hold in NZ. You can learn more at www.agalomeratebiz.com

Graeme Owen, based in Auckland, is a builders' business coach. Since 2006, he has helped builders throughout New Zealand get off the tools, make decent money, and free up time for family, fishing, and enjoying sports. www.thesuccessfulbuilder.com

PROVE YOUR KNOWLEDGE!



- 10) What is NOT an advantage of selling to 11) What is a potential fishhook of selling to 12) What is an agalomeration? another company?
- There is little risk a sale won't be
- You may be paid a bonus if the company achieves certain targets.
- You may have to stay on to achieve targets with reduced control of the business'
- another person?
- a) Your customers may not like the new
- You have the support of a business broker.
- You get guaranteed dividends for any shares you retain.
- a) A group of SMEs collected into an industry-specific, publicly listed global
- A large, family-owned company.
- A collection of SMEs working across a range of industries.







Relieve the pain of a bad finish by ensuring you're curing concrete correctly

Imost without exception, technical specifications call for concrete to be cured; however, the process is not always undertaken correctly.

WHY CURE CONCRETE?

Curing is the name given to procedures that promote the hydration of cement. The following focuses on the control of moisture movement, although temperature control is also needed.

When water is added to cement, a complex chemical reaction occurs which hydrates the cement and, in time, produces a firm, hard mass. This reaction continues when water is present. If the water is removed, the reaction stops, which results in the cement being

only partially hydrated.

Concrete is therefore cured to control the rate and extent of moisture loss during cement hydration.

WHAT ARE THE ADVANTAGES?

Moisture loss from the surface of concrete has the potential to impact on strength and durability, and cause earlyage cracking.

The strength of concrete is predominantly determined by the water/cement ratio and the degree of hydration. If premature drying occurs, the hydration process will stop and the desired strength of the concrete will not be attained.

To appreciate this, it's useful to visualise the chemical reaction of cement and water as a process whereby thin needles begin to grow out of each grain of cement after water is added.

As these needles grow, they become intertwined and it's this interlocking process that gives concrete its strength. If the water dries up, the needles stop growing and less intermeshing occurs, resulting in loss of strength.

Therefore, inadequate curing can result in a weak concrete surface, which may wear under the abrasive action of traffic. Curing will also impact on the ability of the concrete to protect the reinforcement from corrosion.



The longer that water is present, the more intertwined the cement needles will become and the denser the concrete cover will be. This will make the concrete cover more watertight, increasing the

the reinforcing bar cause corrosion.

Another important feature of curing is

time it takes before conditions around

its impact on the potential for early-age cracking, which occurs when tensile stresses in concrete exceed tensile strength. Tensile stresses can develop in the surface of concrete when the top dries and starts to shrink, while the saturated core of the concrete resists against the surface.

If curing doesn't commence as early as possible, moisture can escape from the pores of the concrete near the surface. This creates negative pressure in the capillaries, causing the solid particles to draw closer together (shrinkage). If curing prevents moisture escape, surface shrinkage will be avoided and the

concrete is given the chance to gain some strength with time.

WHAT ARE THE OPTIONS AVAILABLE?

Methods of curing concrete fall broadly into the following:

- Those that minimise moisture loss from the concrete by covering them with relatively watertight membranes.
- Those that prevent moisture loss by continuously wetting the surface.

WHICH IS BEST?

This depends on the project; however, a few things to keep in mind are:

If using water curing, the surface must be kept continuously moist.
Ensure that run-off water doesn't enter streams or the storm water system, as it may have an adverse effect on aquatic life.

- Curing with polythene may result in some discolouration of the surface.
 The effectiveness of this curing method is greatly reduced if it's not kept securely in place.
- Membrane curing compounds may not be compatible with subsequent coverings. They can also exist on the surface for a long time, meaning it may take time for the slab to dry sufficiently to apply adhesives and surface coverings such as vinyl. There is also a finite window of application, typically when the bleed water is no longer rising to the surface.

ABOUT CCANZ

CCANZ is aligned with the New Zealand Master Concrete Placers Association (NZMCPA).

To be a member of the NZMCPA requires a high standard of knowledge and practical experience.

The NZMCPA provides its members leadership, advocacy, professional development, promotion and partnering.

To find out more visit www.mcpa.org.nz

New Zealand Master Concrete Placers Association

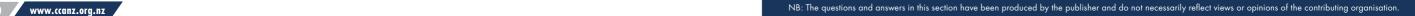


PROVE YOUR KNOWLEDGE!

Tick the correct answers below and record what you've learnt in the record of learning on the back page! Evidence of actual learning rather than just 'participation' is a key requirement of the LBP renewal process.

- 13) What is curing?
- a) Procedures that promote the health of cement.
- Procedures that promote the hydration of cement.
- c) Procedures to rectify concrete problems.
- 14) What aspects need to be controlled when curing concrete?
- a) Moisture, movement and temperature
- b) Density.
- c) Corrosion.

- 15) According to the article, what is the strength of concrete predominantly determined by?
- a) The type of aggregate used in the mix.
-) The type of cement used.
-) The water/cement ratio and the degree of hydration.





Cyber-attacks are becoming a genuine threat to Kiwi trade businesses. Have you taken the simple steps needed to protect your electronic records, email, banking and invoicing data from viruses, hacking or ransomware?

ttacks on small businesses have skyrocketed in the past 12 months, as hackers target poorly protected systems for ransom.

In May 2016, hackers took control of a number of email accounts belonging to New Zealand building businesses and sent out fake invoices to their clients.

In one case, a Christchurch woman lost more than \$25,000 after she received what appeared to be an email from the building company repairing her earthquake-damaged home asking her to make a payment into a different bank account because the company's usual account was being audited.

The fraud was only detected when, around two weeks later, she met with her builders who wanted to know why the invoice hadn't been paid.

The money was unable to be recovered, as it had been transferred to an overseas bank account.

An IT specialist found that the builder's company email had been hacked by

someone in Nigeria. It was not an isolated incident; police reported that several other Christchurch businesses – including

two other building firms - had been hacked.

Duped customers ended up handing over more than \$100,000 in total, but about two-thirds of it was later recovered by the respective banks.

WHY BUILDERS?

It appears scammers are targeting builders because they are more likely to

send invoices for large, one-off amounts.

While most builders might assume this won't happen to them, it's worth considering the following:

- You're now more likely to become a victim of a cyber-attack than a burglary.
- In 2015, more than half of all crime in the UK was computer-enabled and cyber-crime is becoming easier to do, more aggressive and more sophisticated.
- In the same year, cybercrime cost New Zealand businesses more than \$250m, with the number of incidents globally growing 38% year-on-year.

All it takes is a click on a link in an email, a website that looks legitimate or through a Facebook post and you've infected your computer or mobile device.

Hackers can then send your customers false invoices, try to hack your bank accounts or even shut down your systems and demand a ransom (often up to thousands of dollars) to release your files.

There are some simple steps you can take to minimise your risk of exposure to a cyber-attack, including some basic training for you and your staff.

HOW TO PROTECT YOURSELF

Do you have up-to-date virus, firewall and malware software running?

Microsoft provides a free product and there are other well-known providers such as Norton, McAfee and Kaspersky. Consider also the following questions:

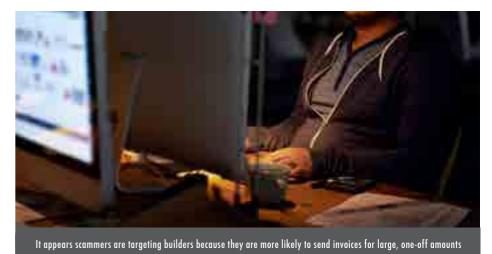
- Do you have a password set up on your computer and pin number for your phone?
- Who else has access to your computer and devices, and are you confident they wouldn't accidentally infect it by clicking on a dodgy link?
- Are sensitive files locked or protected?
- How strong is your email password and is it the same as your internet banking one? If they support two-factor authentication (a method of confirming a user's identity by utilising a combination of two different components, such

as a password and fingerprint recognition software) you should consider this.

- Do you back up all your files to an external drive or remote location?
 You can schedule these in Windows or have your IT provider set one up for you.
- How would your reputation be affected if your customers were targeted by a hacker posing as you?

FURTHER MEASURES

To ensure you're as prepared as possible to prevent cybercrime, consider having an independent specialist audit your systems. However, if the worst does occur, there is also good insurance available, which provides immediate professional support to get you back up and running quickly, as well as reimbursing your losses.



Builtin Insurance is a specialist in insurance and guarantees for builders and trade professionals.

For more information visit www.builtin.co.nz or contact Ben Rickard at ben@builtin.co.nz or 0800 BUILTIN.

PROVE YOUR KNOWLEDGE!

Tick the correct answers below and record what you've learnt in the record of learning on the back page! Evidence of actual learning rather than just 'participation' is a key requirement of the LBP renewal process.

- **16)** Why do builders make attractive targets for scammers?
- a) Builders often send invoices for large, one-off sums.
- b) Builders' computer systems are often poorly protected.
- Builders often have large amounts of money sitting in their bank accounts.
- 17) What is a practical solution to prevent your business from being hacked?
- a) Make sure you have up-to-date virus, firewall and malware software running and lock sensitive files.
- b) Run your entire business offline using ledgers.
- c) Unplug your computer when it's not in use.
- 18) How much did cyber-crime cost New Zealand businesses in 2015?
 - a) More than \$5 million.
 - b) More than \$50 million
- c) More than \$250 million.

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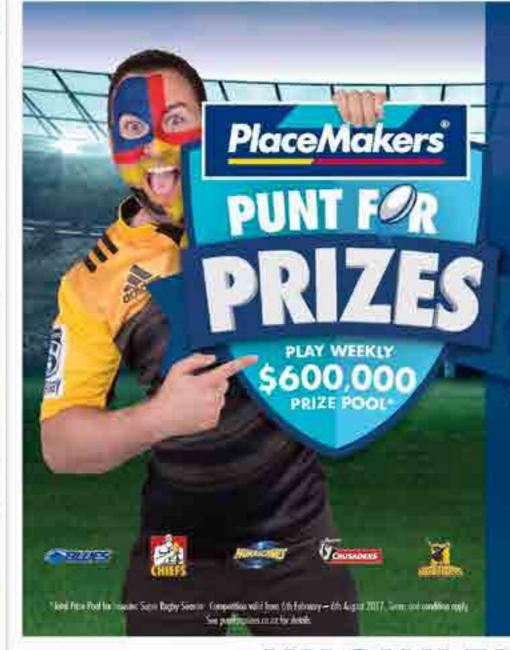


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PROVE YOUR KNOWLEDGE

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MARCH 2017

For wase of record keeping, use this coupon to collate your answers from within this issue of Under Construction and then sign and date it as psoof of your own learning.

Signature

Date







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