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Clynton Husband Sapphire Aluminium

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Mounties and Breakers in amalgamation talks

RDA Central Coast Directors appointed

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Editorial**

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FOUNTAIN PLAZA

148 CENTRAL COAST HIGHWAY, ERINA



Shop 1 – 234 sqm

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40 KARALTA ROAD, ERINA



Suite 8A – 118 sqm

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Suite 8B – 180 sqm

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carpet, ceiling grids and lighting / ducted A/C easy access with 1 set of glass double entry doors / floor to ceiling glass façade / Dedicated parking spaces are provided along with all day parking on Miranda Ave - a rare abundance of parking in the Erina area.

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Front cover: Clynton Husband

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Hear Edgar Adams' business comment 8.10am each Monday.



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Clynton Husband, Sapphire Aluminium

By Phaedra Pym

THINK OF SOME of the most monumental architectural buildings and structures in Australia and the world and chances are Central Coast manufacturer, Sapphire Aluminium, was responsible for the production of the internal and/or external aluminium cladding.

Examples include Perth Optus Stadium, BHP Billiton's global headquarters, Eureka Skydeck, some of Sydney's newest 'destination' railway stations and even the Sydney Opera House inspired finish on the Olympic torch for the 2000 Olympic Games. Founded in 1973 by Robert (Bob) Husband and led for the past twenty-one years by his son, Clynton, the business has evolved from humble beginnings to become the market leader. Today, Sapphire is trusted by award-winning architects for their quality, attention to detail, stringent processes, and outcomes that are as durable as they are beautiful, ensuring they leave a legacy for generations to come.

Bob Husband ran a shower screen manufacturing business in Sydney and, as a perfectionist, refused to be satisfied with the substandard anodised parts he began receiving from his regular supplier. After telling the supplier to improve the quality or he would manufacture the parts himself, the supplier laughed, knowing the complexity of the anodising process.

True to his word, Bob purchased an existing anodising plant the following day. Clynton said, "In those days, you could start a business, make mistakes and have long credit terms offered to you by suppliers. If

you were prepared to work hard, you could be successful. It's not that simple in manufacturing today."

By partnering with the right people and being willing to learn, Bob and his team produced the quality he sought and the company, which he called Sapphire Anodisers, grew on the back of its growing reputation as being the best in the business. The eldest of three sons, Clynton came on board in 1985 and his father insisted he learn the ropes from the ground up. The company transitioned into supplying extrusions for the office fitout market after the unions forced the subcontractor labour market to shut down, causing an influx of ex-subcontractors to start their own businesses without their own aluminium systems in place.

Sapphire took advantage of the demand and lack of expertise in the marketplace, becoming a one stop shop. "Customers knew they could come to us, get the product and we would finish it and deliver it to site in a very quick turnaround. That's when we exploded and started supplying into Asia," said Clynton.

In 1995, the company moved to their current premises at Somersby, a state-of-the-art manufacturing facility spanning an acre under roof, which enabled them to take on external façade work. The business had come full circle, changing its name to Sapphire Aluminium to reflect their evolution.

"We're probably more into finishing again these days than the supply of aluminium because a lot of the product we were manufacturing was being copied and made cheaper in Asia," said Clynton, who took over as Managing Director in 2000 after his father suffered a serious motorcycle accident at the age of fifty-eight. After twelve

months out of action, Bob, who initially struggled to let go and pass the reins to his son, moved into a new business venture, while his wife, Judie, continued to work at Sapphire, fulfilling a marketing support role to this day.

"I'm lucky I have a very good relationship with my parents. We were able to strike a balance between working together and sharing criticism or thoughts without it becoming personal which is what you see in many family businesses. Not having that balance can cause things to go awry," said Clynton.

Reflecting on the significant challenges most Australian manufacturers faced at the hands of cheaper overseas copies, Clynton said, "If you think back to the 1990s, nobody thought China would take over so much of the supply line. Today, especially through the pandemic, people are realising they need to source product closer to home because, in the construction business, time is money. So, supply lines are swinging back to local production. Our model of providing a quality product and being nimble enough to adapt that to changing markets has always stood us in good stead. People will always want quality no matter where they are. So, we've always maintained our quality, even throughout the onslaught of cheaper products from Asia and elsewhere."

One of the first things Clynton changed when he took over running the business was to clearly document all processes.

"There was no road map for what was essentially a very complex business," he said, adding that not only does documenting everything allow his team, which now stands at thirty, to control every step of the process – and hence the outcome – but it also ensures there is a detailed instruction



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Sam also advises and represent clients at the Administrative Appeals Tribunal for reviews against visa cancellations and refusals.

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Projects anodised by Sapphire Aluminum

manual in place should he need to transition out of the business for whatever reason. "It means this company could continue for another forty-eight years; whether that's within the family or another form of ownership remains to be seen," he said.

A passionate advocate for sustainability in business, Clynton believes Australians are beginning to "grow a conscience" in terms of how their products are sourced and manufactured. He said, "People are saying Australia isn't doing enough in terms of cutting emissions. I don't think that's correct. I think businesses around the country are quickly working out that they need to cut emissions because it makes good business sense. We need to ask ourselves, how do we reduce our energy costs, how do we become more environmentally sensitive in how we produce things so that we're producing responsible products that deliver real value without poisoning the planet and destroying human capital?"

"Anodising is a high consumer of energy and water and I'm happy to report that we implemented a number of changes in the last six months that have cut our emissions in half. We continue to work on this. You have to add value across all levels, and I think that really underpins our company values." These values, together with the opportunity to play a part in the creation of bespoke, monumental projects, have led to an enviably low staff turnover for a manufacturing business."

"I think the success of any business is having a good story to tell. People want to be a part of our story. If you start with that premise, you attract people who align with those values," said Clynton.



Arthouse Wyong. Anodised finish to highlight elements on exterior of building



Bannister Downs Dairy, Northcliffe, West Australia. Anodised finish to custom folded panels and extrusions on exterior of building



Richmond High School, Victoria. Anodised finish to perforated screens



40 Million Mornings Home of the Arts (HOTA) Bridge – Gold Coast Qld. Anodised finish to custom folded panels on exterior of bridge landing

Operating in a niche market, Sapphire is focused on bespoke projects where clients are seeking a particular look and finish for a monumental structure, such as a government infrastructure project, that needs to last the distance. Refusing to compete on price, they only work with clients who genuinely want the quality they offer. "We're not here for forty-eight years by accident," said Clynton. "We are a manufacturer with

safety nets in place and I will never roll over and accept that cheap is good. There is always a place for quality in the market and that's our niche. To see an architect's vision come to life with our product and finishes and see it still standing after twenty years, performing and meeting its function while simultaneously beautifying the city in a sea of colour rather than a sea of concrete is extremely rewarding."

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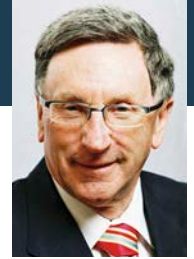
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Who are we?

THE FEDERAL MEMBER for Robertson Lucy Wicks has called for the Central Coast to be a stand-alone region. (Page 9). She is right on the button but first we have to work out who we are.

CCBR asked this question two years ago in our October 2019 issue. It came about then because the Central Coast was in line to receive a \$400 million share from the sale of the Snowy Hydro for infrastructure investment.

That got the chop the day the Deputy Premier became Minister for Regions. He obviously didn't see the Central Coast as a region. Why would he?

Two years on and nothing has changed except that the latest COVID-19 lockdown has highlighted how insignificant our region is.

Think about this:

In 1986 the population of the Central Coast was 190,000. It is now around 340,000 and at the 2016 Census over 25% were over the age of 60 and about 30% were under 25 years.

The point here is that the over 60s have little interest in the long-term future of the Central Coast but they do vote and politicians listen. The rest of the population is too busy earning a living or getting an education to inform themselves as to what future they want for themselves and their children.

It is this vacuum in which politicians thrive and the bureaucracy does as it likes.

Historically senior levels of the bureaucracy have viewed the Central Coast with exasperation as the north south divide has never been able to agree on what is best for the region.

It hasn't changed much with the amalgamation of the two councils.

So while the Parliamentary Secretary for the Central Coast may say that Ms Wicks is wrong, political platitudes don't work.

When the latest COVID19 Delta strain took over South Western Sydney the Premier ring-fenced Greater Sydney with a buffer that included the Illawarra, Blue Mountain and of course the Central Coast. However the Premier was only doing what the senior health bureaucrats recommended.

Apart from the madness that took place in the last week of July our region was COVID free.

In a Media Release following that of Ms Wicks Mr Crouch said, "The Central Coast's identity as a stand-alone region with Gosford as its capital city has been enshrined in law, thanks to changes in NSW legislation made in 2020."

If that is so why on earth did the Premier call in the Greater Sydney Commission to advise on what is best for the region's future in October 2020.

The Federal Member for Robertson Lucy Wicks is absolutely right. It is time to take a stand and make the Central Coast a stand-alone region.

But the Central Coast community, not politicians, has to be the force behind this move Where are the leaders who will drive this?

On this point we may just have accidentally and coincidentally hit on the answer!

In January the Federal Government appointed Lawrie McKinna as Chairman of Regional Development Australia Central Coast (a Federal Government advisory outfit that should also advise state and local government) and in July a new Board of Directors was installed. (See Page 12).

It is just possible that under his leadership and with a competent Board a new dawn could be rising for our region.

He has started. Last month he called a Round Table of community leaders and politicians to discuss a way forward for our region. It was the first and was very fruitful. More are to follow.

This could be a forerunner to something similar to the Committee for Sydney and other similar committees that work to enhance the economic, social, cultural and environmental fabric of their cities.



Edgar Adams
Editor

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Food conference discusses next generation nutrition and agribusiness

THE UNIVERSITY OF Newcastle's Central Coast Campus was the place for a two-day Food Sustainability Forum where the latest developments in food nutrition and agribusiness were discussed.

Held on the 17th and 18th June participants heard how current research is creating a next generation of sustainable food and nutrition opportunities.

Eight leading keynote speakers in nutrition, food marketing, agribusiness, food science and technology, innovation, food perceptions and preferences, formulation and processing, genetics and agronomy from as far afield as Denmark heard how the food sector's capabilities into the future will be enhanced through scientific research.

Conference convenor, UON nutrition researcher, Dr Tamara Bucher said that the Central Coast Ourimbah Campus had been chosen as the Central Coast is home to over 50 food companies as well as being the centre of the UON Faculty of Science's internationally recognised centre of excellence in food innovation and production.

Dr Bucher said, "the conference acted as a platform for engagement between these parties and we are looking forward to see what will grow from this in the future."

Due to the diversity of the food industry on the Central Coast and the research facilities at the Ourimbah Campus Dr Bucher said that the region could be labeled the 'Silicon Valley of Food'.

The university recently opened its Doctoral Training Centre in Food and Agribusiness at the Campus. Doctoral

Training Centres are a part of the Newcastle Institute for Energy and Research (NOER) that provide industry embedded PhD programmes and training to produce outcomes between the university and industry.

The Conference attracted over 140 registrations with some 80 attendees from academia, industry and professional organisations.

"Most importantly, the conference acted as a platform for engagement between these parties and we are looking forward to seeing what will grow from this in the future. We have received very positive feedback with requests to host this event again," said Dr Bucher.

Commenting on the success of the Conference, Central Coast Food Alliance Manager, Alex Blow said, "Mix of presenters and attendees reinforced the depth of Agri-Food expertise within the University and the wider Agri-Food ecosystem on the Central Coast."

"The scale of the challenge to create more sustainable food systems is significant and there was a sense of urgency to take action. There was a feeling of optimism and energy to make a difference," he said.

"I see potential for stronger collaboration between researchers and industry to translate research outcome into commercial initiatives. There's a need to develop eco-



Conference participants at a presentation



Dr Nienke de Vlieger who assisted with organising the Conference (l) with Dr Tamara Bucher

systems which harness different capabilities and this is the role for organisations like the Central Coast Food Alliance to bring stakeholders together to work collaboratively to solve problems and unlock opportunities," Mr Blow said.



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Lucy Wicks takes a stand - It's time to make the Central Coast a stand-alone region

FEDERAL MEMBER FOR Robertson Lucy Wicks is renewing calls to make the Central Coast a stand-alone region with Gosford as its capital city.

"The Central Coast is not part of the Greater Sydney, Newcastle or Hunter regions," Ms Wicks said.

Ms Wicks, who has been lobbying the NSW Government for change for over 12 months, said the extended COVID-19 lockdown has highlighted the need for the Central Coast region to be excluded from the Greater Sydney catchment definition.

However, in response to Ms Wicks the Member for Terrigal and Parliamentary Secretary for the Central Coast, Adam Crouch said, "The Central Coast's identity as a stand-alone region with Gosford as its capital city has been enshrined in law, thanks to changes in NSW legislation made in 2020. "All agencies and departments of the NSW Government now formally recognise the Central Coast as a stand-alone region."

However, while the Central Coast Local Health District functions on a regional basis and has done for over ten years, this is not the true picture for many other government agencies.

The people of the Central Coast would tend to agree.

Ms Wicks set up an online Petition asking the question: Do you believe the Central Coast should become its own stand-alone region.

She got over 10,000 signatures.

So Ms Wicks is on the right track.

However, the issue is highly complex and involves Commonwealth as well as State governments at a bureaucratic level.

Politicians have no control over the bureaucracy which sees itself as the long term guardian of the country.

At issue is the historical disfunction of the Gosford / Wyong, now Central Coast, council areas for over fifty years or more where a them-and-us culture was cultivated by both councils.

At no point in that time has there been a unified Central Coast voice with a capacity to inform and influence government.

The former General Manager of Wyong Council John Dawson, many years ago compared the Central Coast with the Hunter Region (which comprises 13 local government areas) saying, "they hunt in a pack". And, historically, this has always been the case at community, business and local government level. Even the powerful union movement worked in unison for the benefit of the region.

A similar situation also exists in respect to Western Sydney. The fruits of their co-



Member for Robertson Lucy Wicks

operation are now being seen with a total government focus on that region which is seeing billions of dollars being invested at every level along with Sydney's second airport.

Ms Wicks calls for a common definition for the Central Coast from the NSW Premier however this must be the responsibility of the Central Coast community (See Edgar Adams' Editorial Page 6) to decide who and what we are.

At that point it must be promoted from within the community.

In many respects it is about branding.

It is the community that has to influence government. Former Chairman of the Central Coast Area Consultative Committee (now Regional Development Australia Central Coast – RDACC) and CEO of the Sydney Olympic Games Committee, one of Australia's most accomplished bureaucrats, Sandy Hollway, once said of the Central Coast, 'we (the government) can't make change, the community has to do it and that takes leadership.'

Central Coast water storage levels

Central Coast water storage levels at the end of July were:

Dam	Capacity (ml)	% Full
Mangrove Creek	190,000	74.54
Mardi	7,400	68.72
Mooney Mooney	4,600	96.78
Total	202,000	74.84

Total storage levels peaked in March 2016 to April 2017 and then declined through until February 2020 due to the severe drought.

5 Lands Walk 2021 to be reborn with the Spring Equinox



5 Lands Walk President Pauline Wright

Following the cancellation of the 5 Lands Walk which coincides with the Winter Solstice in June, which had to be cancelled due to COVID19 outbreak the organisers are now rescheduling the event for 25th September.

This year, the Spring Equinox heralds something particularly special, with the 5 Lands Walk corresponding with the southerly whale migration along the Coast.

5 Lands Walk President, Pauline Wright, said "In common with the organisers of many events this year, our Organising Committee was acutely aware of the disappointment the postponement of this year's celebrations would cause the thousands of registered participants, not to mention the 5 Lands Walk's 700-plus volunteers and sponsors, who had worked so hard to plan this fantastic free event."

"The decision to postpone was made because of our responsibility to ensure safety for all in these Covid impacted times."

"So, we are delighted to announce that the 5 Lands Walk Weekend 2021 will take place from 24 to 26 September 2021, with the Walk to occur Saturday 25 September after our Opening Ceremony on Friday the 24th," Ms Wright said.

LJ Hooker Commercial Central Coast celebrating 20th anniversary

THIS YEAR MARKS the 20th anniversary of the commencement of LJ Hooker Commercial Central Coast in October 2001 at Karalta Road, Erina. Identifying the opportunity to expand into commercial agency on the Central Coast, Directors Wayne Dowling and Steve McGowan secured the franchise and began with three staff.

Earlier, in 1996 Wayne Dowling and Steve McGowan had opened the LJ Hooker Erina agency and this continues with Mr McGowan, his son Steve and Darren and Cherie Nelson.

The first salesperson to be employed in the new business was Ty Blanch. He had started his real estate career in 1992 at the House of Real Estate in Gosford and then established the sales department at Amadeus Realty in Terrigal where he worked from 1995 to 2000 as the Licensee in Charge.

"We outgrew the office at Erina and could see the opportunity to also focus on the growth areas in the northern part of the Central Coast, whilst still servicing the Gosford area," said Mr Blanch who became a director and shareholder of the business in 2005 and moved to a new office at 1 Reliance Drive, Tuggerah Business Park in December the same year.

At the same time, Mr Blanch was recognised as the Number One Sales and Leasing agent in the LJ Hooker Commercial Group nationally for both income earned and number of transactions in 2004/2005, and he secured over 80% of the land sales in Tuggerah Business Park.

In 2016, after listing and selling the commercial property and aquatic centre at the Mariners Centre of Excellence in Tuggerah, the business relocated to the newly built office building with two suites at 401/1 Bryant Drive in 2016 to accommodate its continuing growth and increasing staff numbers.

Two years later LJ Hooker Commercial Central Coast merged with Citicoast Realty in Gosford, one of the oldest commercial real estate offices on the Central Coast established by the late Peter Turnbull and managed by his son-in-law David Tawyer, subsequently rebranding the office with the LJ Hooker name.

"We now have our entire Asset Management team of nine working from the Gosford office. David Tawyer brings a vast amount of industry and business experience to the company and has a unique relationship with a large number of our valued clients," said Mr Blanch who is Licensee in Charge of the North Office at Tuggerah while Mr Tawyer is Licensee in Charge of the South Asset Management Office in Gosford.

In a move that will see the continuation of the business Wayne Dowling's son Brett joined the business in 2016 after spending eight years working in residential sales at the Erina LJ Hooker office.



Wayne Dowling and Ty Blanch

"We are currently by far the largest commercial property Agency between Sydney and Newcastle with an Asset Management base of approximately 900 specific retail, industrial and office assets under management," said Mr Blanch.

We have 21 staff members across both offices with Karen Pepper having been with us for over 18 years and Karen Aubrey eight years and David Tawyer over a total of 30 years.

Currently LJ Hooker Commercial Central Coast is the number one Commercial Property Agency in the LJ Hooker Commercial Property Network (Internationally) for the number of transactions they do each year. "We have numerous individual and team awards that reflect our success and the success of our clients and the businesses we partner closely with," Mr Blanch said.

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Mounties and Breakers in amalgamation talks



Breakers Country Club Wamberal

THE MOUNTIES GROUP is in discussions with Breakers Country Club at Wamberal regarding a potential amalgamation.

The news follows an expression of interest released in late 2020, to engage clubs that were interested in merging with the successful club giant.

Mounties Group CEO, Dale Hunt, said Breakers is one of the larger clubs on the Central Coast with possibly the most potential to unlock.

“Just like Halekulani Bowling Club, Breakers is not a struggling club. It has been very successful and is a popular choice of venue amongst locals, but they want to do so much more,” Hunt said.

“Our unique intergenerational approach to club venues and our profit-for-purpose business model continues to intrigue and excite other clubs to join us and it is this ethos that attracted Breakers.”

Breakers President, Lance Harrigan, said “We have completed the Memorandum of Understanding which is available for members to view on our website and an Extraordinary Ordinary Meeting will be held on the 1st August 2021 at 2pm for members to vote on the proposed amalgamation.”

In a letter to members Mr Harrigan said, “Over the past few weeks many members have asked me about the proposed partnership/amalgamation with the Mounties Group and where I stand with this. I fully support the move and see this as a means of ensuring the future of Breakers for its members not only in the short term but for many years to come.”

“At a recent seminar an address by the Russell Corporate Advisory group presented the following facts:

1993 – 1700+ clubs existed in NSW,

2021 – there are now 1100 clubs. It is anticipated that this number may further fall over coming years to about 900.

It was emphasised that clubs need to ensure their survival by being proactive in

their planning and that one of the biggest threats was coming from hotels. (2017 – 30% of Poker Machine market was in hotels but by 2020 this had risen to 42%).”

Mr Harrigan said, “The message is that for clubs to survive they need to diversify. Over the past few months, I have become aware of at least 10 clubs within a short distance from here that have sought amalgamation partners. A media report from May 2021 indicated that 249 clubs have closed since the 1980’s and 154 clubs have amalgamated and survived.”

“Breakers has just celebrated our 50-year anniversary – we must now ensure we are able to meet member needs and those of our community for another 50 years,” he said.

Breakers would mark the third Central Coast venue to join Mounties Group in less than 12 months with Halekulani Bowling Club and Club Wyong having recently completed the process in March and April this year.

Industry Training Hub for Gosford

A federally funded Central Coast Training Hub will be located in Gosford in the coming weeks.

The contract for delivering the hub was awarded to the NSW Business Chamber, which has nominated Michael Brolly to deliver Industry Training Hub services in Gosford and the surrounding areas.

Minister for Employment, Workforce, Skills, Small and Family Business, Stuart Robert, said young people can face longer periods of unemployment than other age groups, and in regional areas are particularly at risk of falling into the trap of long-term welfare dependency.

“Regardless of which path they choose, we are committed to assisting young people across the Central Coast to build skills today that help them get into the jobs of tomorrow.

“Importantly, the Gosford Training Hub will help promote the many opportunities in the vocational education and training sector as a first-choice career option that may have been overlooked in the past.”

Each training hub is managed by a full-time Career Facilitator, who will help create better linkages between schools and local industry and encourage students to focus on developing skills for occupations most relevant to their region.

Federal Member for Robertson, Lucy Wicks, said the Career Facilitator will engage with local employers who are experiencing difficulty finding people with the skills they need and advise senior high school students to help them develop right skills for the right jobs.

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RDA Central Coast Directors appointed



Lawrie McKinna

Following the appointment of former Mayor of Gosford City Council and well known football coach, Lawrie McKinna in January 2021 as Chairman of Regional Development Australia Central Coast has appointed a new Board with complimentary skills for a three year term. They include:

David Bacon – Deputy Chairman.

Mr Bacon is an experienced Director, Chief Executive and senior executive, having worked in Australia and the United Kingdom. He was for five years Executive Officer of the Central Coast Area Consultative Committee, a long running Commonwealth initiative which was the forerunner to the RDACC.

Edgar Adams – Publisher and Editor of Central Coast Business Review and Director Gosford Erina Business Chamber,

Dr Tamara Bucher – Senior Lecturer, University of Newcastle,

Joe Coyte – CEO The Glen Aboriginal Rehabilitation Centre,

Anna Cruckshank – Director, Aubrey Brown Lawyers and Director Gosford Erina Business Chamber

Michael Dowling – Formerly Director of Infrastructure and Development at Wyong and Central Council and Chairman Central Coast Leagues Club,

Kerry Harman – Owner H&H Catering

Dr Clare Keogh - Business management specialist.

Chris King – Appointed 2009 - Director Mingara Recreation Club,

Chris Smith – Appointed 2018 – Senior Town Planner, Deputy Chairman, Urban Development Institute of Australia Central Coast Chapter.

Frank Sammut – Executive Officer, Central Coast Industry Connect.

Regional Development Australia Central Coast commenced operation in July 2009 to:

- Facilitate regional economic development outcomes, investment, local procurement and jobs,
- Promote greater regional awareness of and engagement with Australian Government policies, grant programmes and research,

- Improve Commonwealth regional policy making by providing intelligence and evidence-based advice to the Australian Government on regional development issues, and
- Co-ordinate the development of a strategic regional plan, or work with suitable regional plans that align with the Commonwealth's priorities.

Central Coast Local Health District appoints new Chairman



Professor Donald MacLellan

Professor Donald MacLellan has been appointed Chairman of the Central Coast Local Health District (CCLHD).

Prof MacLellan was appointed to the Board in 2019 and stepped into the role of Deputy Chair in 2020.

He succeeds Paul Tonkin who has served as Chairman since 2011 and has been a Board Director 27 years the last ten years of which has been Chairman. During this time he has overseen significant changes and improvements for the District, including multiple major redevelopments for Wyong and Gosford hospitals and the District is grateful for his leadership during this time,

Prof MacLellan completed his science and medical degrees at Glasgow University before training in general surgery in Melbourne.

He was Professor of Surgery at the University of Melbourne for six years before becoming Professor of Surgery at the University of Sydney and has worked as the NSW State-wide Program Director of Surgery and other senior executive roles across the state, including Chief Executive for the Agency for Clinical Innovation. He has worked extensively with the Surgical Services Taskforce, local health districts, and other clinical networks to make significant improvements in surgical service delivery.

Commenting on his appointment Prof MacLellan said "It is a great honour to be appointed as Board Chair of the Central Coast Local Health District. I look forward to working with my Board colleagues and the Executive to improve the health and well-being of the Central Coast community.

"This is an exciting time for the Central Coast with two redeveloped hospitals in Wyong and Gosford, an expanded Clinical School and the newly established Central Coast Research Institute.

"These modern facilities will assist our clinicians to deliver first class health care to the Central Coast community," Prof McLellan said.

LWM Chartered Accountants merge with RSM



Simon Hardie, Mathew Moore and Sean Mulligan

Gosford Chartered Accountants LWM Group has announced it has merged with national audit, tax and consulting firm, RSM.

Commenting on the acquisition, Jamie O'Rourke, RSM National Chairman, said, "We are delighted to welcome Matthew Moore, Sean Mulligan, Simon Hardie and their team.

LWM Group has a 30-year history of working with business owners and individuals in the Central Coast."

"Founded by Ian Lamont and Matthew Moore, LWM have a strong reputation for providing exceptional service to growing multi-generational businesses," he said.

Matthew Moore, LWM's Managing Partner, said, "We are excited to be joining a firm that values our experiences and the strong individual relationships we have with our clients. We also share similar cultural values which was an important consideration when determining the right fit."

Clients of LWM Group will be able to access a wider breadth and depth of services through RSM including R&D tax, financial planning and corporate advice on complex issues including the sale of larger family businesses.

The acquisition is effective from 1 July 2021. with 26 staff joining as employees.

RSM Australia is an independent member firm of RSM, the sixth-largest professional services accounting and consulting organisation in the world.

RSM Australia is a full-service national accounting and advisory firm with 33 offices across Australia, its network spans 116 countries and comprises 750 offices.

RDACC appoints Director of Regional Projects



Christine Jarvis

Regional Development Australia Central Coast (RDACC) has appointed Ms Christine Jarvis to the role of Director of Regional Projects, Funding & Research.

The newly created role has been designed to support sustainable economic growth and expand future employment opportunities on the Central Coast, through the analysis of regional data and focus on attracting and delivering funded regional projects.

RDACC Chair Lawrie McKinna says the appointment provides an additional connection between available funding and the community.

"As well as assisting us to attract funding and investment to the Central Coast, Christine will be responsible for making sure everyone on the Coast, including business owners and community members, are aware of and have access to the grants available for different opportunities," says Mr McKinna.

Aubrey Brown Lawyers appoints Director



Nic Coffill

Aubrey Brown Lawyers have announced the appointment of Nic Coffill as a Director of the firm.

Mr Coffill joined the firm in 2018 as a Senior Associate. Prior to that he worked as a lawyer in Sydney for twelve years, whilst living on the Central Coast.

He has extensive experience in a range of commercial law areas, including property development, business law, commercial leasing and commercial lending arrangements.

Commenting on his appointment Aubrey Brown Managing Director, Anna Cruckshank said, "Nic brings determination, exemplary skills to his practice of law, where Nic's clients value his pragmatic no nonsense approach, focusing on the issues that make or break a deal."

Big win for SpotGo



Brendan Small with Surface/BBQ Degreaser product

Extending their range and expanding their distributors, SpotGo has their sights firmly set on becoming Australia's leading household cleaner

Central Coast based manufacturer of premium cleaning products, SpotGo, has extended reach into the retail FMCG market announcing their Surface / BBQ Degreaser product will now be available through Coles supermarkets, nationwide.

The family business who pride themselves on being Australian made and owned.

COVID-19 pandemic and the consequential impact on household habits has seen a considerable uplift in the number of consumers looking to support locally made products and locally acquired produce.

52% of Australians now say they have a higher preference for Australian-made goods, while 90% of the population believe Australia should be pushing to produce more products on home soil.

SpotGo is one of the brands to fall under this banner, with national distributors upping their commitment to support more SMEs and ensure their products are easily accessible nationwide.

SpotGo owner and founder, Brendan Small said, "I and the SpotGo team have worked tirelessly over the past 10 years to bring SpotGo to this new and exciting chapter in the SpotGo story. When I and my wife Nancy began this journey we never gave up striving for the opportunity to have our products ranged not only in

Woolworths but now Coles on a national level. It was always our dream and ambition for SpotGo to become a household name and readily available for all Australians. Without the support of Woolworths and now Coles, this could not have been achieved."

Tullipan Family in new home building venture



Valetta Homes Directors, Rodney and Matthew Tullipan

Rodney Tullipan and son Matthew have established a new home building company, Valetta Homes, specialising in the project home market on the Central Coast and Hunter.

Rodney Tullipan is the eldest son of the late David Tullipan and Mary Tullipan who founded Tullipan Homes, one of the best known custom home builders on the Coast. He was formally Construction Manager of Tullipan Homes. Brothers Mark and Daniel, along with their mother Mary and other family members continue to operate the Tullipan Homes company.

Mr Tullipan said Valetta Homes had developed a range of pre-designed homes suitable for the project home market with their first Display Home being built on the Radcliffe Wyee Estate being developed by the Stevens Group and McCloy Group.

"We have secured a number of lots at Hamlyn Terrace and will concentrate on the 1st home buyer market," Mr Tullipan said.

The Radcliffe Wyee Estate is located on the Hue Hue Road at Wyee and comprises over 500 lots.

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Ken Wilson – Entrepreneur and real estate agent



15th August 1942 – 27 June 2021

Well known Central Coast businessman Ken Wilson passed away on 27th June 2021, aged 79 years after a long illness.

He has been fondly remembered not only for his business skills but also for his love of sport and in particular golf.

Ken was born in Cronulla in Sydney and went to Sutherland High School.

While still at school he earned pocket money by selling newspapers to workers

at the Kurnell oil Refinery where he developed a remarkable memory, knowing all his customers and their preferred paper. These skills would stand him in good stead in his later life.

One of his first jobs was as a systems analysis at IBM subsequently moving to their new electric typewriter sales division where he sold his year's sales quota in the first three months and regularly exceeded his sales targets.

He married Maree in 1970 and the family subsequently moved to the Central Coast in 1976 building and operating the Long Jetty Squash Courts. This venture was followed by a bike shop which he and Maree started and then the Erina Indoor Cricket Centre.

When the Bay Village Shopping Centre at Bateau Bay was built in 1985 he and Maree were among the first to set up business in the Centre with Rumours Coffee Shop.

He then moved into real estate and joined the fast growing George Brand Real Estate business headed up by General Manager Peter Elliott who gave him a job where he became Manager of their Toukley office

He and Peter Elliott would become good friends, a friendship that would last over 30 years.

Subsequently, Peter Elliott decided to set up his own real estate business specialising in prestige properties. "Ken was quiet, likeable and genuine. He was also a bit conservative," said Peter Elliott. "I arranged to have a meeting with him and Maree and while he was hesitant Maree saw the opportunity and said, 'Ken you are joining Peter', and the rest is history really."

That was in 1988 and the real estate business would become Central Coast Prestige Properties. One of the best known and successful real estate businesses on the Central Coast.

Around 2015 Ken decided it was time to retire and the family moved to Jindabyne.

After being diagnosed with Motor Neurone Disease they moved back to the Coast.

Ken died after a two year battle with this illness.

He is survived by his wife of 50 years Maree Their three children Campbell, Stuart and Julia their spouses and children.

Ronald (Ron) Sharpe OAM – Civil engineer



27th June 1950 – 26th June 2021

Ronald Douglas Sharpe was born in Sydney on 27th June 1950 at a time when his parents, Doug and Merle Sharpe, were just starting out in the building business in Boggabri near Gunnedah.

The family moved to Umina when he was nine years old and he attended Umina Primary School and subsequently Woy Woy High School.

On leaving school he started work with his father as an apprentice carpenter becoming a licensed builder and also licensed mechanic.

He met his wife Carol in 1966 and they married three years later.

The Sharpe building business continued to grow and on one of his last projects building a chemist shop in Umina they needed to complete the carpark, which they did and which saw the start of a new venture – Sharpe Bros. Civil Contractors and Asphalt Specialists.

The booming 1980's saw the business expand into road maintenance and repairs as infrastructure was built across regional parts of the State. Works included bitumen sealing between concrete layers on the new F3 freeway and the approaches to the Mooney Mooney Bridge and, in the late 1990's included asphalt paving of roads and footpaths across the Sydney CBD and repairs to the Sydney Harbour Bridge deck in the lead up to the Sydney Olympics.

Ron's sons Michael, Hayden and Richard would eventually take over the business which became well known for their innovative designs and building of their own machinery making the building of roads and laying of asphalt much more efficient.

He was Founding Chairman of the Road Profiling Association of Australia,

which evolved to become a part of the Australian Asphalt Pavement Association. For his efforts he was recognised for his services to industry in 2009.

Ron Sharpe was also very much involved in community affairs throughout his business career.

He was for many years a Director of the Gosford Chamber of Commerce and was a Life Member.

He was President of the Apex Club of Umina Beach for many years and was awarded a Life Membership in 1990.

Over the years he worked for many charities including the Royal Volunteer Coastal Patrol and Salvation Army.

In 2005, he was named Citizen of the Year for Gosford City in recognition of his volunteering.

In 2006 he received an Order of Australia Medal (OAM) for service to the community through a range of service and social welfare organisations. He went on to be the Chairman of the Order of Australia Association.

He died after a short illness on 26th June 2021 and is survived by his wife Carol and sons Michael, Hayden and Richard, their spouses and grandchildren.

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Council fixes special rates against business for 2021-22 but no suggestion of accountability

At its 29 June 2021 meeting Central Coast Council approved the fixing of rates and charges for 2021-22.

Special Rate	Ad Valorem Amount (cents in the \$)
Business/Tourism Development	0.050684
Gosford Parking	0.137966
Gosford CBD Improvement	0.359930
The Entrance Area	0.409161
Toukley Area	0.304089
Wyong Area	0.124524

Of particular interest to business ratepayers is the Special Rate that Council collects for specific purposes but never reports on how these funds are spent.

The recommendations for these Special Rates, which were approved are:

Business / Tourism Development

Forecast income \$1,097,000

This rate was introduced some 30 years ago by Gosford Council and covers all business ratepayers in the former Gosford LGA.

Its purpose was to promote business growth by attracting business investment (50%) and the other half was directed to the highly successful tourism marketing organisation Central Coast Tourism Inc. Wyong Council contributed to an equal amount to CCTI although much of their contribution was smoke and mirrors.

Currently this Special Rate, paid by Gosford business ratepayers, is apparently

used to promote tourism across the whole region with no accountability as to how these funds are spent.

In the Operational Plan for 2021-22 the heading Services (Page 23) includes Airport, Business Development and Innovation, Holiday Parks, Major Economic Projects, Town and City Centre Management, Visitor Economy.

Within this grouping there are two Delivery Programme items:

Create opportunities to expand tourism

- Destination Management Plan (DMP) – Implement revised Strategic Priorities and Supporting Actions from 2018-2021 DMP,
 - Develop 2022-2025 Destination Management Plan
 - Tourism Opportunity Plan (TOP) – Implement Revised Year 2 Actions from 2019-2024 TOP
- Grow tourism and profitability of Holiday Parks
- Implement business strategy plan focusing on the future requirements of the business (pending approval from Council).

Gosford Parking Rate

Forecast income for 2021-22 is \$227,000.

Introduced in 1978 by Gosford Council this Special Rate on Gosford CBD ratepayers was intended to finance the building of Baker Street Car Park and its operation.

Gosford CBD Business improvement Rate

Forecast income for 2021-22 is \$591,000.

Introduced in 1994 this Special Rate was to fund works which enhance the Central Business District and benefit business properties located in the CBD.

About a third of the funds collected were directed to an organisation, Gosford Business Improvement District (GBID) to

promote events in the CBD. These funds were withdrawn by Central Coast Council shortly after amalgamation forcing GBID to close its operation.

There is no accountability to ratepayers as to how Council spends these funds.

The Entrance Town Centre Rate

Forecast income for 2021-22 \$664,000

Introduced in 1997 following the refurbishment of the Town Centre to provide funding to The Entrance area to:

- Promote the economic development of The Entrance area,
- Market and promote The Entrance area
- Organise and manage promotional events within and around The Entrance area for the purpose of improving the market penetration of The Entrance area and its traders.

Toukley Town Centre Rate

Forecast income for 2021-22 \$208,000

Introduced in 1997 following a request by the Toukley Chamber of Commerce to fund activities in the Toukley area to enhance the local business area to market and promote the economic development of the Toukley Area.

These funds were withdrawn by Central Coast Council shortly after amalgamation

Wyong Town Centre Rate

Forecast income for 2021-22 \$92,000

Introduced in 2005, following a request from the Wyong-Tuggerah Chamber of Commerce to fund activities in the Wyong area to enhance the local business area.

These funds were withdrawn by Central Coast Council shortly after amalgamation.

Taskforce to tackle housing supply shortage

Central Coast Council has welcomed the NSW Government's recent announcement that Mr Garry Fielding will head the Regional Housing Taskforce.

The newly formed Taskforce will seek to combat housing supply shortage across regional New South Wales, delivering recommendations to stimulate housing supply, address housing needs and promote the delivery of affordable housing.

Council Director Environment and Planning Scott Cox said Council looks forward to working with Mr Fielding and the Regional Housing Taskforce to address short and long-term housing needs on the Central Coast.

"Housing supply and housing affordability are both critical issues on the Central Coast and we look forward to working with Mr Fielding and his team to gain better insight into the issues facing our region and what steps we can take to address them," Mr Cox said.

"This Taskforce will complement the work Council is currently undertaking to develop its Housing Strategy, which will examine housing demand and supply on the Coast and the amount, type and location of new housing, as well as identifying barriers to delivery and recommended actions to overcome them.

"Council will take into consideration any recommendations put forward by the Taskforce in the development of its Housing Strategy and plans to exhibit a discussion paper on the Strategy in the coming months.

"This also coincides with Council's work as part of its Central Coast Affordable and Alternative Housing Strategy 2020, which seeks to provide effective policy solutions to address the growing need for affordable and alternative housing within the Central Coast LGA."

Council Administrator Rik Hart said the Taskforce is welcomed at a time where the

Central Coast is experiencing significant growth, with high demand for housing supply.

"Council's Housing Strategy will be a key element of our Council-wide strategic planning framework and we look forward to working alongside the Regional Housing Taskforce to develop a plan which meets the unique demands of our region," Mr Hart said.

"Council is already achieving great outcomes through its Central Coast Affordable and Alternative Housing Strategy and we look forward to working with the Taskforce to achieve our vision for a fair and inclusive region, where everyone has access to affordable and sustainable housing."

The NSW Regional Housing Taskforce will seek to undertake engagement with local government, industry and the community to assist in formulating responses and recommendations relating to housing supply in regional NSW.

Council moves ahead with land sales

At its 27 July meeting Central Coast Council made a final decision on its contentious land sales programme to raise \$60million to honour its loan commitments to the banks.

Administrator, Rik Hart, said that the final round of Council's land sales programme had been finalised, with a definitive list of what is to be sold and what is not detailing each site for sale and reasons behind Council's decision with many lots having strict conditions attached to the sale.

Mr Hart stressed that "This is not a fire sale – some properties with high levels of community concern were removed and others where there was a clear benefit to the community will now progress to the next stage such as reclassification or sales, some with specific conditions attached to them."

The Gosford Council Chambers and all adjoining land will definitely be sold.

Mr Hart said many of the sites for sale included residential properties, with council set to benefit from the current boom in the market. "There's no need for council to hold onto residential sites. These sites are easier to sell as major infrastructure is already there," he said.

Sites recommended for sale

Bateau Bay - 8 Bay Village Road and 10 Bay

Village Road to be sold, however only once a new library is established

Bensville - 82 and 84 Yarram Road, (vacant residential lots).

Bushells Ridge - 435 Bushells Ridge Road, (potential for industrial use)

East Gosford - 3 Albert Street to St. Joseph's Catholic College with the condition to maintain parking.

Kanwal - Wyong District Youth and Community Centre, 191 Wallarah Rd, will be reclassified and sold to Wyong Rugby League Club Group

Kanwal - 191 Wallarah Road, will be reclassification of from community to operational land for sale to Wyong Rugby League Club Group which will upgrade the site.

Killarney Vale - Brooke Ave Early Learning Centre, 4 Tyrrell Place, with condition that the new owner must continue current lease.

Killarney Vale - 6 Tyrrell Place,

Long Jetty - 14 Elsiemer Street, (residential)

Norah Head - -75 Bungary Road, - Norah Head Community Hall - will be reclassified from community to operational land for sale.

Tuggerah - 11, 13, 15, 17, 19-23 Wyong Road, Council will be sold to the Mariners Football Club Developments Pty Ltd with approval for the club to lodge a development application

for its future plans for the Mariners Centre of Excellence which includes a hotel and convention centre. A condition will be that it must preserve the adjoining environmental land

The Entrance - 2-4 Park Road, will be reclassification of from community to operational land and sold to The Mingara Leisure Group to lodge a development application.

Toukley - 9, 11, 13 and 15 Yaralla Road, will be reclassified from community to operational for affordable housing projects.

Woongarah - 10W Woodcutters Road, will be reclassification of from community to operational for sale

Woy Woy - Part of 1 Austin Butler Acc, will be reclassification of from community to operational land for sale on the condition that there will be no reduction in parking spaces

Wyoming - 50 Akora Road, (residential vacant land)

Wyong - 17 Rankens Court,

Wyong - 11 Church Street, and 2W Ranken Street and unformed road between the two. Condition of sale will be to retain carparking.

Wyong - 15-23 Hely St to be sold to the Salvation Army

Mr Hart said none of the sales would be for less than the market value, as determined by an independent valuation.

LWM Group is now RSM Australia

RSM is delighted to welcome Matthew Moore, Sean Mulligan, Simon Hardie and the Team. The same familiar faces with an even wider service offering and access to experts across the country:

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FOR SALE BY AUCTION

KINCUMBER - RARE KINCUMBER INDUSTRIAL BAY

180m² inc. 30 m² approx. mezzanine, currently leased for \$28,089.20 pa + GST + Outgoings expiring in October 2021. Fit out with Kitchen, bathroom, meeting rooms, spray booth, A/C, roller door, 2 car spaces.

FOR SALE BY AUCTION

GOSFORD - CBD INVESTMENT WITH 3 TENANCIES

555m² including 3 quality separate offices with lift access. High yield investment, current Net Income \$44,442.07 pa + GST. Net Income fully let \$70,000 pa + GST.

FOR SALE BY EXPRESSIONS OF INTEREST

PROPERTY OF THE MONTH

WYONG**COMMERCIAL OFFICE ACROSS 1 LEVEL**

Freestanding office approx. 965, single floor plate, secure parking (40 cars), walking distance to train station, great exposure, disabled access, on 2,031sqm of land, opposite Wyong Police Station & Court House.

FOR LEASE - CONTACT AGENT

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Land approx. 1778 m² with an approx. 462 m² building comprising of 3 retail shops. Bottle shop income of \$57,026.50 pa + GST & convenience store with income of \$47,927.44 pa + GST.

FOR SALE - EXPRESSIONS OF INTEREST

FOR LEASE**SOMERSBY - NEW CONSTRUCTION!**

Unit 6 approx. 201m² Zoned B5, car park for each unit. Full concrete tilt panels. Kitchenette and disabled bathroom facility in each unit. LED Hi Bay lighting in each warehouse. 3 phase power available.

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SOMERSBY - BRAND NEW WAREHOUSE NEAR M1

Constructed of concrete panels, approx. 117m² on ground floor & approx. 46m² in mezzanine area. Unisex bathroom & shower with disabled access, kitchen, auto roller door, 3 phase power, IN1 zoning, undercover car space.

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Victoria Court, 36-40 Victoria Street, East Gosford

14a - 77 sqm

14b - 124 sqm

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Local investor buys into Element Building Erina



A local investor has paid \$820,00 (GST not applicable) for a 92 sqm ground floor space in the Element Building, 200 The Entrance Road, Erina.

The property is leased to a coffee shop proprietor and was sold on a 6% net yield.

Brad Rogers from Raine & Horne Commercial Central Coast negotiated the sale.

Owner occupier buys West Gosford unit



An owner/occupier tradesman has purchased Unit 7, 50 Nells Road, West Gosford, a 50sqm industrial unit in a gated complex

Price paid was \$190,000 (GST not applicable)

Andre Bianchini and Brad Rogers from Raine & Horne Commercial Central Coast negotiated the sale.

Erina industrial unit leased



Studio Lane Pty Ltd has leased Unit 4, a 144 sqm strata-titled unit at 185 The Entrance Road, Erina.

Terms of lease are 5 years with 5 year option at a rental of \$40,000 per annum plus Outgoings and GST.

Brad Rogers from Raine & Horne Commercial Central Coast negotiated the lease.

Tradesman leases at Kincumber

A local tradesman has leased Suite 18, a 15 sqm commercial office suite at 6 Hawke Street, Kincumber for use as an administration office.

Terms of lease are 1 year with 1 year option at a rental of \$9,365 per annum

including Outgoings and GST.

Andre Bianchini from Raine & Horne Commercial Central Coast negotiated the lease.

Local Investor buys restaurant investment property



An investor has paid \$1,025,000 (GST not applicable) for Shop 4 an investment property in the Green Point Shopping Centre at 2 Link Road, Green Point.

The property is leased to long term tenant of 13 years, Boons Thai Restaurant with a current lease to December 2023 with fixed annual increases of 5%. The property was sold with a net income of \$81,878 per annum plus GST providing the buyer with an annual return of 8%.

The 186sqm restaurant is adjacent to Coles Supermarket and Chemist Warehouse among others.

Anthony Scarcella from LJ Hooker Commercial negotiated the sale.

Local investor buys in to Highpoint Erina



A local investor has bought Suite 5, a 256 sqm office in the Highpoint Building, 257-259 The Entrance Road, Erina prior to auction.

The office suites feature a high quality fit-out and are leased to 2 high profile tenants both on new 3 year leases with fixed increases with tenant paying Outgoings.

Net income is \$86,868 pa plus GST giving the buyer a net return of 6.4% per annum.

Anthony Scarcella from LJ Hooker Commercial negotiated the sale.

Kitchen manufacturer leases at Tuggerah

A kitchen manufacturing business has leased a 365 sqm industrial unit at 188 Pacific Highway, Tuggerah.

Terms of lease are 3 years plus 3q year option at an annual rental of \$43,200 per annum plus Outgoings and GST.

The lease was negotiated by Ty Blanch and Robert Bose from LJ Hooker Commercial.

Partitioning business leases at Wyong

An eco partitioning business has leased Unit 4, a 415 sqm industrial unit at 7 Donaldson Street, North Wyong.

The two level unit features 3 ground floor offices and two storerooms and boardroom plus 2 offices on the second level.

Terms of lease are 2 years with 2 year option at a rental of \$44,000 per annum including Outgoings plus GST.

The lease was negotiated by Ty Blanch and Robert Bose from LJ Hooker Commercial.

Warnervale Cubbyhole micro-units sell



Brett Hunter from DiJones Commercial Central Coast reports the sale of 2 Cubbyhole industrial micro-units at 2 Warren Road, Warnervale.

Parr of Stage 3 of the Cubbyhole development, Units 73 and 74 of 7.2 sqm each sold for \$132,000 per unit plus GST.

Developed by John Ryba of Site Pty Ltd Cubbyhole comprises 88 light industrial micro-units between 26 sqm and 95 sqm with all units being built to a high standard

LEASING

Dietician leases in Tuggerah Business Park

Optimum Intake Dietitians have leased a 1168 sqm industrial unit in the ARC Business Village at 19 Reliance Drive, Tuggerah Business Park.

Terms of lease are 2 years with 2 year option at a rental of \$45,000 per annum including Outgoings plus GST.

The lease was negotiated by Brett Hunter from DiJones Commercial Central Coast

Kitchen manufacturer leases at Charmhaven



All New Kitchens has leased a 143 sqm industrial unit at 22 Arizona Road, Charmhaven.

Terms of lease for Unit 10 are 2 years with 1 year option at a rental of \$17,000 per annum plus Outgoings and GST.

Kelly McLeish from DiJones Commercial Central Coast negotiated the lease.

The Essential Eight Multi-Factor Authentication



By Michael Tremblett

IF YOU READ this column last months, you will now know what makes a strong password. However, what if you follow all of the recommendations and a hacker still discovers your password? Did you know there is a technology called multi-factor authentication which can be set up on almost any web service?

Multi-factor authentication is a key aspect of the Federal Government's Essential Eight. You may have heard it referred to as two-factor or even three-factor authentication depending on the web service you are logging in to.

Multi-factor authentication is different combinations of something you know (your password), something you have (a physical device as a mobile phone) and/or something you are (fingerprint, iris or face). You may well be familiar with this paradigm already as two-factor authentication is precisely how you withdraw money from an ATM. You use something you know (your PIN) in combination with something you have (your ATM card).

Did you know you can use multi-factor authentication to access your critical online services too? Using your username and password along with an authenticator app such as the Google Authenticator or

Microsoft Authenticator apps available on both Android and iPhone, you can turn your phone into the "something you have". All major web services support multi-factor authentication such as Facebook, Twitter, Microsoft 365, Google, and the list goes on. Your bank will support multi-factor authentication too, but they may opt to use their own app or text message.

An important note regarding text message multi-factor authentication, it has been proven text message multi-factor authentication is not as secure as you may think. Wherever you have the option to use a different method, preferably an app, take it. This is the most secure form of multi-factor authentication.

Why not just implement all factors immediately? Two reasons, expense and usability. As an I.T. consulting company, we always try to strike the balance between security and usability. Make the system too usable and security will suffer. Make the system too secure and usability will decrease leading to user dissatisfaction. Higher security usually means higher I.T. costs because when changes are made, you will need the I.T. company to be involved to make even the smallest changes.

When setting up networks, security is often an afterthought because budget is always a concern. "Just make it work" is a phrase we hear often when we get a brief from a client. Companies should be saying "Just make it secure".

Multi-factor authentication is one of the factors recommended by the Essential Eight. In order to reach maturity level three (the highest compliance level) in the Essential Eight's multi-factor authentication strategy your business must:

1. Use multi-factor authentication to

authenticate all users of remote access solutions. This includes anything that will allow remote access into your network such as VPN services.

2. Multi-factor authentication is used to authenticate all privileged users and any other positions of trust.
3. Multi-factor authentication is used to authenticate all users when accessing important data repositories.
4. Implement at least two of the following authentication factors: passwords, universal second factor security keys, physical one-time password tokens, biometrics or smartcards.

Correctly configured multi-factor authentication is considered bulletproof for accessing accounts and web services. It is highly recommended to implement this on everything you can because stronger user authentication makes it harder for adversaries to access sensitive information and systems.

About Michael Trimblett

Michael has been in the I.T. industry since 1998 and is currently the General Manager of Loyal I.T. Michael holds a Bachelor of Science in Information Technology, is a Cisco Certified Network Associate, a Microsoft Certified Professional, I.T. Infrastructure Library (ITIL) v3 certified and is a Certified Ethical Hacker. As an Ethical Hacker, Michael has legally hacked over eighty servers where the vulnerable servers suffer from poorly patched operating systems, poor internal security policies, poor passwords and poorly programmed software, amongst other vulnerabilities. Michael's job is to make sure this does not describe your system.

Summary of the "Code of Practice: Managing Psychosocial Hazards in the Workplace"



By Warwick Ryan,
Partner, Hicksons
Lawyers

One of the emerging areas of exposure for employers in recent years is the responsibility imposed upon them under workers compensation legislation for the mental wellbeing of employees. However, the responsibility is not limited to the question of compensation.

The obligation upon employers (and more

broadly people conducting an undertaking or business) pursuant to Work Health & Safety Act, extends to ensuring the mental wellbeing of employees and others. That can be difficult to define.

To provide some guidance for businesses and organisations, Safework (NSW) has now implemented a Code of Practice that provides some more guidance.

What is a Psychosocial Hazard?

Psychosocial Hazards at work are aspects of work and situations that may cause significant stress which in turn can lead to psychological or physical harm.

They can arise from stressful or dangerous jobs or tasks but can also arise in situations where a job or task may be designed, managed or supervised poorly.

They can also arise from the environ-

ment, equipment, and social situations present at a workplace that may cause stress or harm.

Some of the more obvious causes detailed in the Code of Practice include:

- Poor support from supervisors and managers
- Workplace violence
- Bullying
- Sexual harassment
- Inadequate complaint handling processes
- Poor consultation practises

Factors that expose some workers to Psychosocial Harm

Employers should look to engage in conversations with their workers in order to identify individual workers factors that may require additional supports.

Some factors may increase the likelihood of a worker experiencing psychosocial

MIND YOUR BUSINESS



By Troy Marchant,
Director, Adviceco
Chartered
Accountants

COVID 19: Small and medium business support package

Support for businesses impacted by COVID has changed shape a few times since the Central Coast went into lockdown. Here is what you need to know about the latest small and medium business support package at the time of writing this article...

Joint State & Commonwealth support

How much

40 per cent of a business's NSW payroll payments, at a minimum of \$1,500 and a maximum of \$10,000 per week.

When

From week four of a lockdown, recurring, for the duration of an enforced lockdown in the immediate area of business.

Eligibility

- Turnover is 30 per cent lower than an equivalent two-week period in 2019.
- Non-employing and employing entities in NSW, including not for profits, with an annual turnover between \$75,000 and \$50 million.
- Maintenance of full time, part time and long-term casual staffing level as of 13 July 2021 throughout the lockdown period.

- For non-employing businesses, such as sole traders, the payment will be set at \$1,000 per week.

How to apply

Service NSW Website

NSW State Government business grants

In addition to the above Federal support, the NSW Government has expanded its business grant package to alleviate cashflow constraints while trading is restricted. The lump sum payments can be used for business expenses such as rent and utilities for which no other government support is available.

How much

- \$15,000 for a decline in turnover of 70%, or more
- \$10,500 for a decline in turnover of 50%, or more
- \$7,500 for a decline in turnover of 30%, or more.

When

From end of July

Eligibility

Small Business COVID-19 Support Grant.

Available to businesses and sole traders with a turnover of more than \$75,000 per annum but below the NSW Government 2020-21 payroll tax threshold of \$1,200,000 as at 1 July 2020. These businesses must have fewer than 20 full time equivalent employees and an Australian Business Number (ABN) registered in New South Wales or be able to demonstrate they are physically located and primarily operating in New South Wales. Additional eligibility criteria available soon.

Micro Business

A new grants program for micro businesses with a turnover of between \$30,000 and \$75,000 which experience a decline in turnover of 30 per cent. The

businesses will be eligible for a \$1,500 payment per fortnight of restrictions.

- Hospitality and Tourism COVID-19 Support Grant. Available to tourism or hospitality businesses that have a turnover of more than \$75,000 and an annual Australian wages bill of below \$10 million, as at 1 July 2020. These businesses must have an Australian Business Number (ABN) registered in New South Wales or be able to demonstrate they are physically located and primarily operating in New South Wales.
- Eligible businesses receiving the Small Business Grant will not be eligible for the Hospitality and Tourism Grant as well, and vice versa.

Additional small business support includes payroll tax deferrals for all employers, an extension of the Dine & Discover program to 31 August and the ability for people to use Dine & Discover vouchers for takeaway delivered directly to their home by the venue itself.

How to apply

Applications for grants must be made through Service NSW.

To apply, businesses will need to compare their turnover over a minimum two-week period after lockdown commenced, to a minimum two-week period in June and/or July 2019.

Support contact

Businesses that were not operating in June/July 2019 may still be able to apply for the grants. We are supporting many small businesses at this difficult time to both access grant funding, and develop cash flow plans for healthy business maintenance.

Accounting team at AdviceCo: 02 4320 0500 / mail@adviceco.com.au

harm, i.e. workers who are younger, older, or less experienced or where workers have a language barriers.

Duties of Employers and workers

Employers duties

An employer has a primary duty of care to ensure the health and safety of their employees as well as other workers who are at their workplace. This means that all reasonable measures must be taken in order to ensure that workers are not exposed to a risk of harm, including from Psychosocial Hazards.

Senior staff duties

Officers/Senior managers also have an obligation to ensure that employers are complying with their duties under the Work Health and Safety laws. This means that these senior employees must understand

their own duties, stay up to date on WHS matters, understand the employer's operations and hazards, and ensure the employer is dedicating appropriate resources to minimise risks in the workplace.

Workers duties

Workers, whether they are employees or other workers on site, must ensure they are taking reasonable care for their own safety and the safety of others.

Steps in Managing Psychosocial Hazards

The code of practice outlines appropriate steps in managing psychosocial hazards.

They are:

1. Identifying the Psychosocial Hazards.
2. Assess and prioritise the Psychosocial Hazard and risks.
3. Control Psychosocial Hazards and risks. This includes implementing all reasonable

measures in order to eliminate or minimise as much as possible all of the hazards.

4. Monitor and review the effectiveness of the controls you have implemented.

Responding to a Report of Psychosocial Risk or Incident

The Code of Practice details what can be done in order to respond to a report of a risk or incident. This includes thoroughly investigating the incident or risk and keeping records of any incidents and subsequent investigations.

Safework have resourced their inspectors to enforce this Code of Practice. The fines imposed by the courts for work health and safety breaches have spiralled.

This is not something to be ignored.

Contact us for further details of some key measures to mitigate that risk.

A BLIND MAN and his seeing eye dog walked into a store. When he got in, he starts swinging his dog around. Upset by this, the manager of the store demanded to know what he was doing. The blind man calmly replied, "I'm just lookin' around."

A policeman stops a lady and asks for her license. He says "Lady, it says here that you should be wearing glasses."

The woman answered "Well, I have contacts."

The policeman replied "I don't care who you know! You're getting a ticket!"

This is the story of four people named Everybody, Somebody, Anybody, and Nobody.

There was an important job to be done and Everybody was asked to do it. Anybody could have done it, but Nobody did it. Somebody got angry about that, because it was Everybody's job. Everybody thought Anybody could do it, but Nobody realised that Everybody wouldn't do it. Consequently, it wound up that Nobody told Anybody, so Everybody blamed Somebody.

Two women were comparing notes on the difficulties of running a small business.

"I started a new practice last year," the first one said. "I insist that each of my employees take at least a week off every three months."

"Why in the world would you do that?" the other asked.

She responded, "It's the best way I know of to learn which ones I can do without."

An Englishman, a Scotsman and an Irishman were without tickets for the opening ceremonies of the summer Olympics but hoped to be able to talk their way in at the gate. Security was very tight, however, and each of their attempts was met with a stern refusal.

While wandering around outside the stadium, the Englishman came upon construction site, which gave him an idea. Grabbing a length of scaffolding, he presented himself at the gate and said, "Johnson, the pole vault," and was admitted.

The Scotsman, overhearing this, went at once to search the site. When he came up with a sledge hammer, he presented himself at the gate and said, "McTavish, the hammer." He was also admitted.

The Irishman combed the site for an hour and was nearly ready to give up when he spotted his ticket in. Seizing a roll of barbed wire, he presented himself at the gate and announced, "O'Sullivan, fencing."

Two accountants are in a bank when armed robbers burst in. While several of the robbers take the money from the tellers, others line the customers up against a wall and proceed to take their wallets, watches, and other valuables. In the midst of the chaos, accountant No. 1 jams something in accountant No. 2's hand. Without looking down, accountant No. 2 whispers, "What is this?" to which accountant number one replies, "It's that \$50 I owe you."

An old man lay sprawled across three entire seats in the movie theatre.

When the usher came by and noticed this, he whispered to the old man, "Sorry sir, but you're only allowed one seat."

The old man didn't budge. The usher became more impatient. "Sir, if you don't get up from there I'm going to have to call the manager."

Once again, the old man just muttered and did nothing.

The usher marched briskly back up the aisle, and in a moment he returned with the manager.

Together the two of them tried repeatedly to move the old disheveled man, but with no success.

Finally they summoned the police.

The officer surveyed the situation briefly then asked, "All right buddy what's your name?"

"Fred," the old man moaned.

"Where ya from, Fred?" asked the police officer.

With a terrible grunt in his voice, and without moving, Fred replied...

... "The balcony."

Quote of the month

"To succeed you have to believe in something with such a passion that it becomes a reality."

Anita Roddick



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9/1 Bounty Close, Tuggerah – AUCTION

Centrally located in the heart of the Tuggerah Business park is this tightly held unit featuring a spacious mezzanine of 145m² and ground floor area of 227m².

Brett Hunter 0410 630 222



4/14 Gibbens Road, West Gosford – For Sale

\$649,000

Located in a secure gated industrial complex in West Gosford is this strata industrial unit currently tenanted.

Andrew Dunn on 0458 864 236



20 Donaldson St, Wyong – For Sale

From \$435,500 + GST

ONLY 3 LEFT Industrial & business style strata units in growing district in Wyong.

Leigh Singleton 0410 066 464



4 Fairmile Close, Charmhaven – For Sale

From \$407,340 + GST

These brand new outstanding Industrial units are located in one of the Central Coast's highest growth areas.

Leigh Singleton 0410 066 464



3/4 Reliance Dr, Tuggerah – For Lease

\$76,950 + GST + Outgoings

Located in the heart of the vibrant Tuggerah business park is 810m² warehouse space plus additional office space of 125m².

Brett Hunter 0410 630 222



3/2 Teamster Close, Tuggerah – For Lease

\$28,980 + GST + Outgoings

This property boasts 126m² of open plan office space, fitted kitchen, full bathroom amenities and 5 on-title car parking spaces.

Brett Hunter 0410 630 222



90 Pacific Hwy, Doyalson – For Lease

\$70,000 Gross + GST

This large, free standing building is a fantastic opportunity to join the "Doyle" community and boost your business with prime exposure.

Andrew Dunn on 0458 864 236



1/33 Amsterdam Cct, Wyong – For Lease

\$35,000 + GST

Located in the popular North Wyong Enterprise Precinct is this near new light filled office premises with attached storage bay.

John Meares 0422 362 222



111 Blackwall Road, Woy Woy – For Lease

\$13,000 PA + GST + Outgoings

Located within the heart of Woy Woy is a 30m² office space now available. The space is available for rent with pictured furniture or as an empty space.

Kelly McLeish on 0432 741 977



2 Reliance Dr, Tuggerah – For Lease

Incentives for long term tenants!

Multiple high quality corporate office available from 208m² - 511m² in Tuggerah Business Park.

Brett Hunter 0410 630 222



12 Reliance Dr, Tuggerah – For Lease

From \$23,000 PA + GST

Situated in the best location in Tuggerah Business Park, 12 Reliance Drive, is a state of the art, modern Industrial development.

Leigh Singleton 0410 066 464



25 Anzac Rd, Tuggerah – For Lease

From \$16,500 pa + GST

Multiple brand new suits – perfect for Medical / Health business – from 46m² – 167m².

Recently completed new building with ample parking.

Anthony Bloomfield 0437 263 519

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