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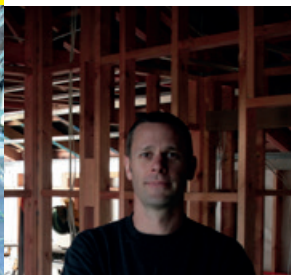
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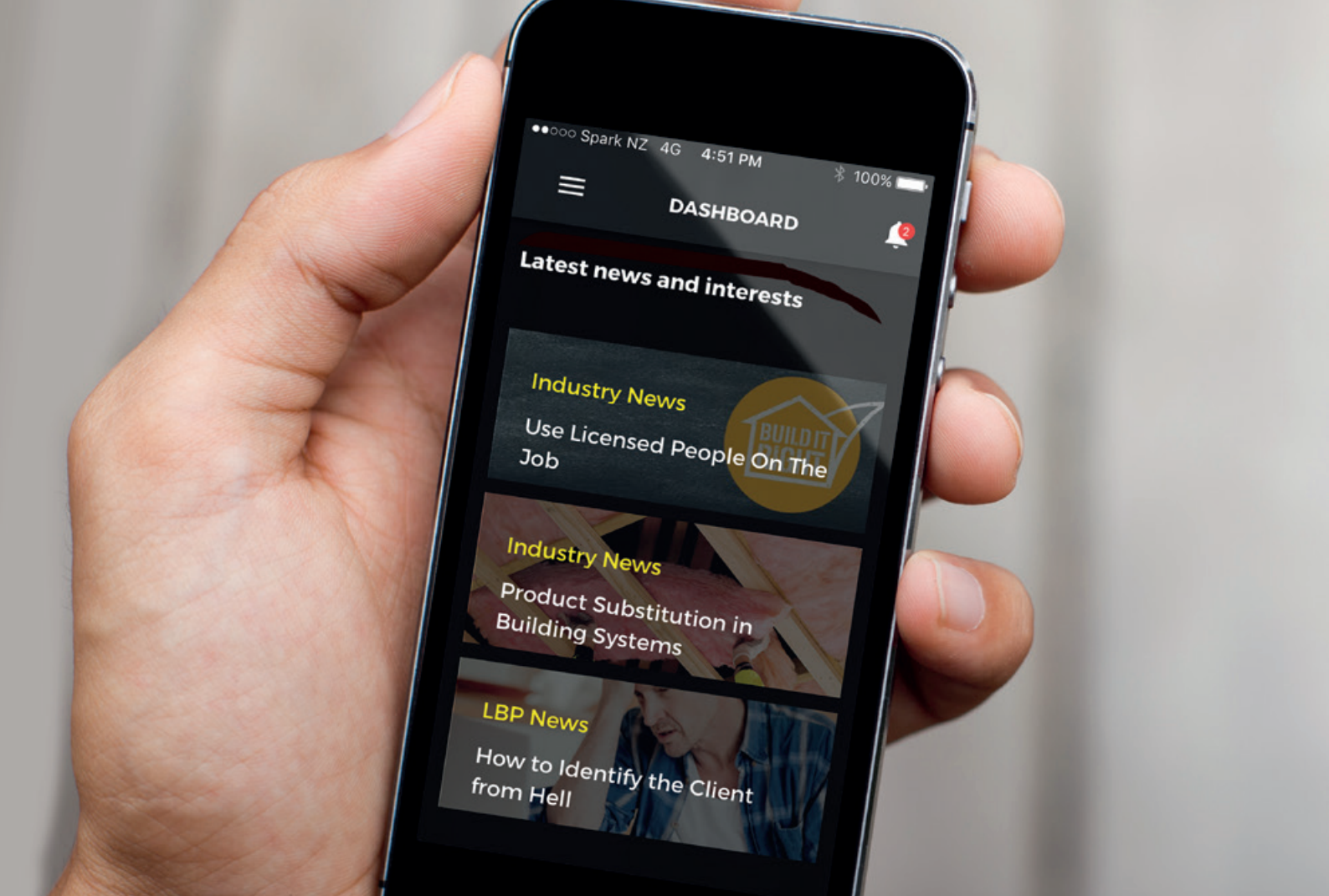
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Building Business contributes towards your LBP skills maintenance requirement. Ensure you log this into your ITM diary or the ITM App today.



The new ITM App is here!

ITM are making your life easier with a new tool to manage your LBP activity and get the latest industry news.

ITM have been working closely with MBIE to make managing and recording your LBP points easier. The newly developed ITM App is available now for free and makes the entire process simple with each step explained.

The App is built around the new LBP Skills Maintenance scheme and makes your elective activity and on-the-job training simple to record and secured in one place for when you need to complete your relicensing.

Adding activity is quick and easy with a five-step process guiding you. Once you've added a few details you identify when the activity took place, how long it took and then you can choose to add evidence of the activity by uploading a photo straight from your device.

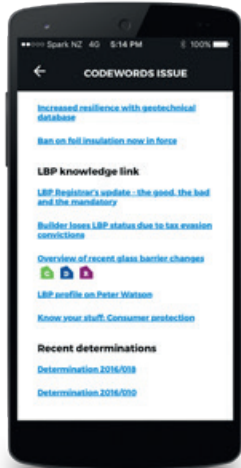
At any point you can check your activity log to see your history and how you're progressing towards your requirements.

CONTINUE >>

Codewords

Codewords from MBIE is mandatory reading under the LBP scheme and each issue of Codewords is available in the ITM App. You can choose the issue you want to read and any articles you read can be added to your activity log.

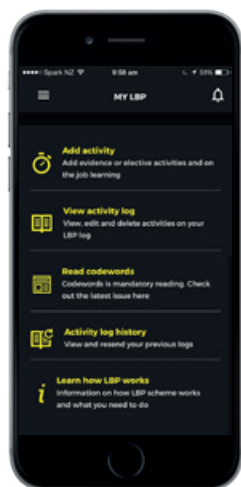
You can see which articles are going to be the most relevant to your license class from the symbols next to them.



Send your activity to MBIE

Once you've met the requirements of your license class and you're reaching the end of your license period you can generate an activity log that will be emailed to you. This is an easy way to show MBIE that you've satisfied the requirements to remain an LBP.

The ITM App is here and it's the perfect tool to help you do your job more effectively

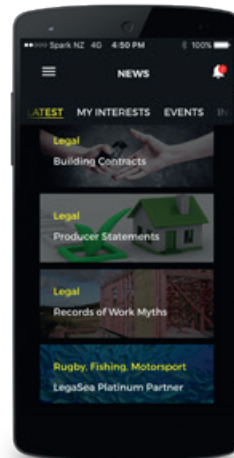


News and notifications

To make finding the latest industry news and events easier for builders, we'll be updating the app every day with new content. You'll receive notifications based on your interests, license class and what activity is happening in your local area. This means you'll always know when the next LBP training event is or more importantly, the next Builder's Breakfast or sale day.

If you're an LBP then your time spent reading and learning can be recorded in the ITM App making sure that you're on top of your LBP requirements.

You can expect to find high quality articles like you do in this magazine, but we also have some special features - like the latest adventures from Matt Watson and the ITM Fishing Show as well as insight and analysis on the rugby scene from Wynne Gray. We also have the racing legend Greg Murphy sharing motorsport stories - so there really is something for everybody!



Product Information

We've put together some of the most commonly searched technical product information and compiled it in one place. If you're looking for information on a particular product or brand this is a great place to start looking. This means if you're on site and need to check some details you can find the latest documents direct from the suppliers.

Get the ITM App today

Downloading the ITM App is just the beginning as we have some interesting new features in development and we'll be updating the ITM App as soon as these are ready. You can visit www.itm.co.nz/app for more information and links to download the app from the App Store and Google Play.



NEW ZEALAND'S FIRST VIRTUAL FISHING COMPETITION

• • • • •
DOWNLOAD THE
NEW ITM APP TO GET YOUR
FREE VR HEADSET
3000 TO BE GIVEN AWAY!

If you're a builder who loves throwing a line
in the water, you won't want to miss this.
You can take part in New Zealand's first
virtual fishing competition!

**Be in to WIN fantastic weekly prizes
plus the Grand Prize of a Matt Watson
Ultimate Fishing Pack.**

Just download the new ITM App from the
App Store or Google Play. Then follow
the instructions in the 'Latest news'
section to get fishing. To find out more,
visit itm.co.nz/gofish

Tight lines!



THE NEW ITM APP FOR BUILDERS

- Manage & record your LBP points
- Industry news
- Technical product info
- Sales and specials
- Exclusive monthly fishing content from Matt Watson
- Exclusive monthly rugby content from Wynne Gray

DOWNLOAD IT TODAY!



World health check for building products

The consumer-led trend to greater transparency in food labeling is now being applied to the building industry, with a new international certification system that has been compared to a 'nutrition label' for building products.

The 'Declare' protocol is exactly as the dictionary describes the word: 'To make known or state clearly'.

It gives specifiers, builders and building owners a clear and comprehensive insight into the ingredients used in the manufacture of building products.

Declare is an international database of non-toxic, sustainably sourced building products that meet strict requirements set down by the International Living Future Institute.

Greenwash and the Red List

The certification process is designed to replace 'greenwash' with a practical labeling regime that clearly sets out the origin and integrity of ingredients used in building products, the sustainability of the manufacturing process and longer term life cycle outcomes.

Of immediate interest to hands-on builders will be greater clarity about potentially toxic components.

You will be able to easily identify 'Red List Free' products – meaning the product is free of a range of chemicals and materials that are regarded to be unsafe or environmentally damaging (wood treatments such as creosote, arsenic or pentachlorophenol).

Good for NZ builders

Many of the world's largest building products manufacturers have embraced the Declare protocol, and with New Zealand's clean green heritage, it's not surprising that local companies have become early adopters.

Winstone Wallboards and Laminex have products that are Declare certified, and several other New Zealand companies are currently going through the Declare process to gain certification.



ITM welcomes Declare

"With this system, we know precisely where the product comes from, we know what's in it, we know how it's made, so we can make informed choices," says ITM Marketing Manager Chris Boyle.

"We all want to know what's in our food because it has such a profound effect on our health and future well-being. The same goes for building products.

"Our customers are builders and this is something that will help keep them safe."

New Zealand has the highest number of Declare certified products in the world, second only to China.

The following products from ITM are currently Declare certified:

Autex Industries: Greenstuf® and Quietstuf® insulation

Winstone Wallboards: GIB Aqualine®, GIB Fyrelite®, GIB® Standard, GIB Toughline®, GIB Braceline®, GIB Noiseline®

Laminex: Strandboard®, Strandfloor, Solid Surface®

For more detail about Declare, go to <http://living-future.org/declare>

String Line

#CM80FL

- 80 metres
- High stretch
- Rot resistant braided nylon
- Fluro pink or yellow



\$9.40
EXCL GST

StanWay

Tape Measure

#TW-ITM825

- 8m x 25mm
- Non-slip rubber grip



\$12
EXCL GST



1200mm Professional Level

#JN1741-120

- Heavy-duty box aluminum frame
- Rubberised permanently mounted hand grips
- Anti-slip/anti-shock removable end caps
- SurroundView enhances vial readability



\$45
EXCL GST

JOHNSON

Auger Bit Set

SM6T-6

- 6-piece set
- Sizes 8,10,12,16,20,25mm
- Made in Japan



\$74
EXCL GST



125mm Orbital Sander

#SV13YB

- 230 watt
- Low noise and minimal vibration
- Ergonomic design
- Dust collection bag



\$155
EXCL GST

HITACHI

185mm Circular Saw

#C7SB2

- Super high-powered 1710 watt motor
- High-tech magnesium gear case and guard reduces weight and improves strength
- Rugged alloy base
- Carry case



\$190
EXCL GST

HITACHI

18V Brushless Drill/Driver Combo 6.0Ah

#KC18DBDL(GA)

- DV18DBL2 – 136Nm High Torque Impact Drill
- WH18DBEL – Impact Driver
- 2 x 6.0Ah batteries
- Rapid 38min charger
- Stackable case



\$1020
EXCL GST

HITACHI

305mm Slide Compound Mitre Saw

#C12RSH2(G1)

- New lighter weight design
- Compact slide system
- Proven belt drive system
- Powerful 1520 watt motor
- Laser marker

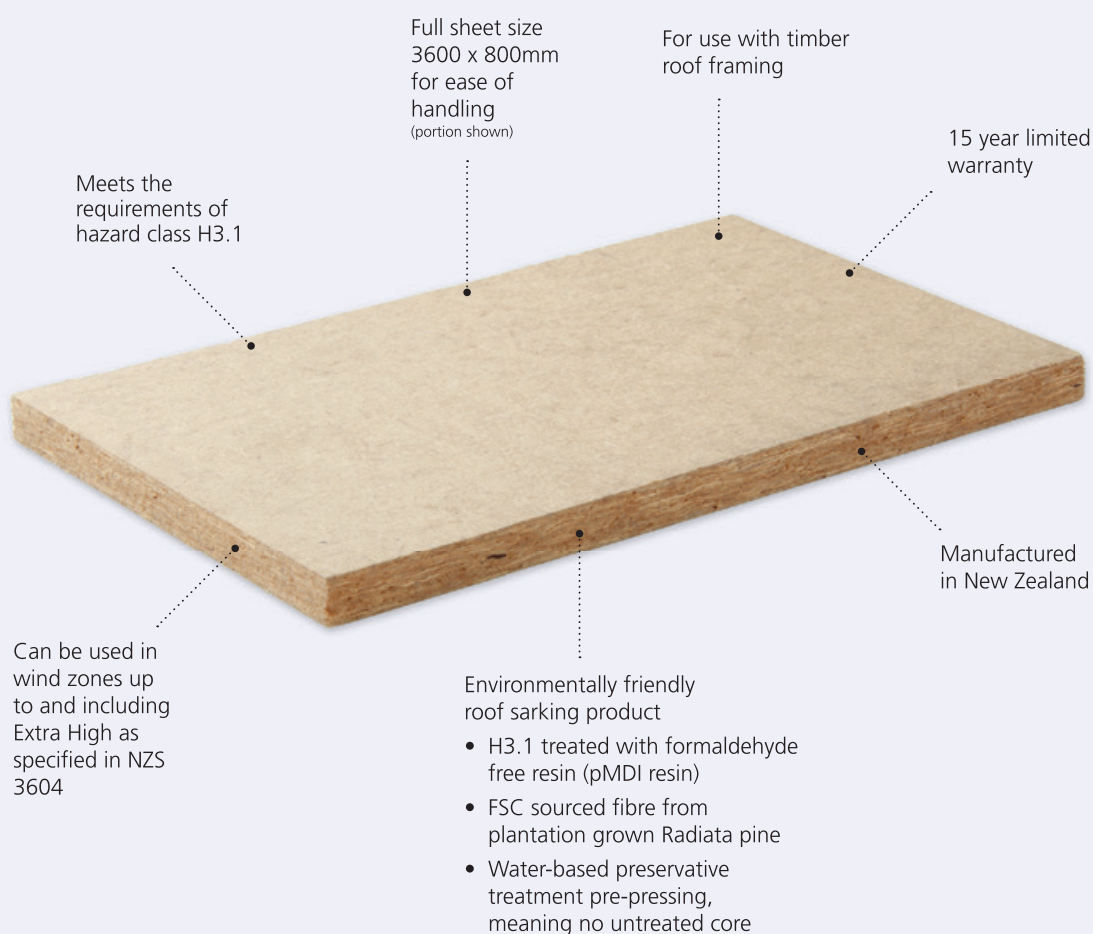


\$1300
EXCL GST

HITACHI

Rather impressive for a boring looking bit of board.

Trade Essentials Strandsarking® is a 16.3mm (nominal) thick, high density reconstituted wood panel specifically formulated for use as a roof sarking material under roofing. Strandsarking is suitable in roofing applications for all roofs down to a pitch of 2°.



Another **trade essential**
from Laminex New Zealand®

| strandsarking®

For more information visit
www.laminexnewzealand.co.nz
or call 0800 303 606

1002646

ITM BEACH SHELTER



Spend over \$250 on any products on this page and receive a free ITM Beach Shelter.*

*Strictly while stocks last. Limit of one shelter per account.



Insurance basics for a labour only builder



09

BUSINESS SUPPORT

If you're doing labour only, what insurance is your responsibility and what is up to your customer to arrange?

There are a few different situations where a builder could be working on a labour-only basis. You could be building for a homeowner who thinks they can save money by buying the materials, organising all the trades and managing the project themselves. Or perhaps you've been contracted to a building company to do the carpentry work on a new home. In both scenarios if insurance isn't arranged properly it could have real consequences for the builder. But do you know who is responsible for making sure the right insurance is in place?

Working for a homeowner

Firstly, having a written contract is a good idea, because it will usually set out who is responsible for arranging insurance. In general, for labour-only work the common practice is:

Contract works insurance - homeowner arranges it. Whether it's a new build, an alteration, or renovation, it's their responsibility as they're effectively acting as the main contractor. You're simply one of a number of subcontractors.

Tips:

- a) The policy needs to include cover for subcontractors (often an extension that needs to be added).
- b) You should request a copy of the insurance certificate before starting work, to check that it correctly covers the job and does include subcontractors. We have heard of cases where homeowners have not arranged the insurance to save a few hundred dollars. This can leave you at risk if something goes wrong. For example, if you cause damage to the site, which would normally come under the contract works insurance, you may be responsible for the cost of fixing it if they haven't arranged the insurance, even if they've breached the contract by not doing so (unless the contract specifies a penalty for not arranging it, which is a good idea but is not common).
- c) Sometimes, for a number of reasons, homeowners struggle to arrange the right cover with their domestic house insurer. If this is the case you can point them to Built In's website where they can arrange the cover they need directly without you needing to take on this obligation.
- d) In some cases you may be asked to take on a "labour-only plus" type role, where you do some of the project management and site supervision. In that case you need to clearly agree with your client who is responsible for arranging the insurance.

CONTINUE >>

Public liability insurance – you both need it. If the homeowner is acting as the main contractor they could be held liable for damage caused to third party property, such as neighbouring property or underground services caused by any of the subcontractors on site. A policy arranged by them is unlikely to protect you as a subcontractor however. If it's you that caused the damage you may need to claim on your own public liability policy, as the homeowner's insurer may seek to recover their costs from you. It's a roundabout way of doing things but that's the way liability insurance works.

10-year defects guarantees – as a labour only builder an independently-insured 10-year guarantee would cover defects in your carpentry workmanship only. It would not include any materials or subcontractors arranged by the owner. A Homefirst Guarantee would also give you protection from your liability for defects for the last 9 years of your defects liability period.

Working for a building company

If you're contracted to a building company there will be different insurance responsibilities depending on what kind of relationship you have with them. Typically:

Contract works insurance – the building company usually arranges this. They should have a policy that includes subcontractors. It may be they have an annual policy that covers all their projects, rather than arranging one per job. Either way, it's a good idea for you to see a copy of it to be sure you're properly protected.

Public liability insurance if you're subcontracted on a job-by-job basis – the subcontractor should have their own. The safest approach in this situation is to have your own policy. If the building company has to make a claim and their liability insurer pays it, they may (and often do) seek to recover their costs from the responsible party. If it was you that hit the underground services or damaged the neighbour's driveway they may come after you, so you need your own policy to protect you. This also allows you to choose the cover that best suits you, like including cover for damage caused by faulty workmanship.

Some building companies may have a policy that does cover subcontractors when you're working on projects for them, but this comes with some conditions, so it pays to check.

Public liability insurance if you're contracted on an ongoing basis – you could be covered by the building company's policy. In this case you may be considered a 'deemed employee' for the purposes of insurance (also ACC, IRD, holiday pay, employment legislation etc) and covered under the building company's liability policy. Again, it pays to check whether this is the case.

In general, the safest bet for a subcontractor is to have their own public liability policy. It means if you're doing jobs for yourself, other customers, or weekend work for friends you're still covered. And you have control over the policy you choose, so you can get one that best suits you.

Other considerations

The new Health & Safety at Work Act makes health & safety on site the responsibility of all the PCBUs, which includes labour only subcontractors. Does the insurance you're covered by (whether your own policy or that of the building company you're working for) include this?

Damage caused by faulty workmanship is often excluded under a public liability policy, but cover can be added back in. If you're contracting to a building company, but their policy doesn't cover this, will they pass the buck to you? Could you be included in any legal action?

In a nutshell

As a labour only builder, the insurance you need is no different than if you're the main contractor. The difference is who is responsible for arranging it, and whose policy you're covered by. Whether you're working for a homeowner or a building company you need to check the terms of your contract closely and make sure the right cover has been put in place before you start work.

This article has covered some of the most common policies necessary for labour only builders, but there are other risks and other insurance cover available. If you're unsure about what you need we recommend speaking to a construction insurance specialist.

+ Designer Brick



Stand out from the crowd with a feature design from Firth's range of Designer Brick.



Manorstone® Rumbled, Colour: Tranquility
Dricon Coloured Mortar: Matakana Cream

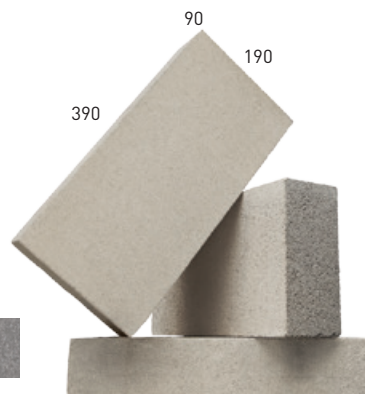
Brick options:



Devonstone®

This medium size earth-style masonry brick has a charm all of its own. Devonstone® combines warmth and natural charm, together with the durability and strength of concrete.

Available in the following tones:



Manorstone®

Manorstone® is a larger masonry brick with a pleasant, almost soothing appearance resembling natural stone.

Available in the following tones:



Focus® Brick

The clean, strong look of traditional bricks. A durable, low maintenance finish and smooth clean lines.

Available in the following tones:



Summit Stone®

Summit Stone® captures the timeless durability and striking beauty of natural stone in 3 sizes.

Available in the following tones:



Specify Dricon



The perfect companion for Firth Designer Brick



Call Firth for a Sample Box

To help you choose the best Firth brick for your project, interior or exterior, we've brought together Firth's range of Designer Brick (and Architectural Masonry) into a 'chocolate box' sampler.

Each sampler contains: Ten real brick and masonry samples, a Dricon colour mortar fan, a brochure specifying sizes, design applications and photographs of completed projects.



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Win a WEBER

and \$100 of steak to go on it!



**Just buy any Sika product at ITM
between December 1st - 24th 2016**

Promotion is exclusive to ITM. Buy any Sika product between December 1st - 24th 2016, fill in the official entry form, and you're in the draw. One entry per transaction. Make sure you keep your receipt or invoice as proof of purchase. BBQ is the "Weber Family Q Q3100 Titanium" (RRP \$959) as shown. One prize for the North Island and one for the South Island.

BUILDING TRUST



ADHESIVES

Prices valid December 1st-23rd December 2016

Sikaflex® MS

#446247 White
#447530 Grey

- 300ml
- Multi-purpose sealant
- BRANZ appraised No.311 (2008)
- Highly flexible
- Paintable



\$15.90
EXCL GST

Sika AnchorFix® -1

#82145

- 300ml
- For fixing threaded rods, bolts, starter bars into brickwork, blockwork, concrete, stone and solid rock
- Non-sag



\$28.90
EXCL GST

Nailbond® FAST

#445082

- 420g
- Zero-solvent construction adhesive
- Fast grab, fast drying
- Low odour, low VOC
- Water based



\$6.90
EXCL GST

Sika Boom®

#405

- 750ml
- High yield polyurethane adhesive foam
- Expanding gap filler
- Unique, can work at any angle



\$16.00
EXCL GST



The apprentice diary: entry #1

After more than 10 years of working in office jobs tapping away on a computer, slowly becoming less and less interested in the corporate life of meetings, phone calls, presentations and reports, I decided to make a complete career change and become a builder, starting with an apprenticeship.

So why do I want to be a builder?

Well for me it was about seeking more job satisfaction by being able to see what I have achieved that day, week, or month and feeling good about it. Nothing answers to this more than literally building something. Having done a fair bit of DIY around multiple houses, it seemed the perfect fit.

So now I find myself five weeks into my building career and I'm loving it! After doing my research on local building companies, I opted for an apprentice job with a builder who had 10 chippies (including a few apprentices), a project manager, admin lady and the owner himself, with a mix of 80 per cent renovations and 20 per cent new builds. I did a week's trial with them and I got to meet the team and see how they operated before asking for an apprenticeship.

First impressions after the first few weeks

It's been hard work, interesting and most of all good fun.

As well as adjusting to the physical labour and fresh air, there is a lot to learn. Everywhere I look I have a question on how or why it's been done or built that way. I'm acting a bit like an excited child, but it's more through wanting to be as useful as possible as soon as possible.

I've been nicknamed 'Fresh', as I've bought a bundle of new power tools and become a bit of an 'all the gear, and no idea' builder. For example, I was looking forward to firing my framing nailer for the first time and I had charged the batteries the night before in preparation. Then on the first day, I loaded

some 90mm galv framing nails, set-up, pulled the trigger aaaaand nothing. I hadn't put the gas canister in! A few laughs and piss-taking later and I was up and running. Oh, and apparently taking a camping chair to sit on during smoko is a point of comedy too. However, I think it's far more comfy than sitting on an upside down bucket.

Formal training

This week I signed up to my apprenticeship with the BCITO, which consisted of a half-hour meeting with the local training advisor, some forms to fill out, and a few Q&As. I like the idea of the combined theory in the form of bookwork, along with the applied practical skills.

Over the coming issues of Building Business, I'll be documenting my life as an apprentice, the highs and lows, the outtakes and learnings I've taken on board in this new chapter of my life.

By Stu Foster

Apprentice

Highlights

Best job: Putting weatherboard and scribes up

Worst job: Pulling out old wall insulation

Favourite power tool: Jigsaw (so universal)

Favourite hand tool Bevel

Apprentice tip: Always keep your work site clean and tidy

Tax on land transactions

When buying or selling a property, the tax implications also need to be considered. Depending on the situation, there could be both GST and income tax that need to be worked through.

GST – treatment for land transactions

Generally, when two GST registered parties enter into a transaction involving land, the transaction will be zero-rated (0% GST). This applies when the purchaser acquires the land with the intention of using it to make taxable supplies such as running a business from it or leasing it as a commercial building. A key point here is that the land is not intended to be used by the purchaser or a relative as a principal place of residence.

Income tax – will you be taxed on any gains?

Under income tax legislation, there is a number of ways that gains made on property can be taxable. For most people, the sale of land will be the sale of a capital asset and should not attract a tax liability. However, where a person carries out a business-like activity relating to land or is associated to a person carrying out such an activity, they may be taxed on any gains.

Some of the more common ways that the sale of property can be taxable are:

- ❑ **Sale within two years of acquisition.** Broadly, under the bright-line rule, if you acquire a property after 1 October 2015 and then sell it within two years, any gain made may be subject to tax.
- ❑ **Acquired with the intention of sale.**
- ❑ **Dealing in land.**
- ❑ **Developer and dividing land into lots.**
- ❑ **Builder.** Any income from being in the business of erecting buildings on land.
- ❑ **Subdivisions and developments.**
- ❑ **Major developments and subdivisions.** Any income that has not been treated as taxable above, and is received from the disposal of land which has been an undertaking or scheme that has included development or division into lots.
- ❑ **Zoning changes and resource consents.** If the sale of the land has not been treated as taxable under one of the above, then it may be taxed where a zoning change or resource consent has resulted in an increase in the value of the land.



Selling within 10 years

If you sell a property you will be liable for tax if the sale is within 10 years of purchase and you were a property dealer or developer at the time you bought the property. This is regardless of whether the purchase was part of your property business or not.

You will also be liable for tax if you sell a property within 10 years of building work being completed on the property, AND you were a builder or in the building business at the time you bought the property. This is regardless of whether the purchase was part of your building business or not.

If you're associated with a dealer, developer or builder

If you're associated with someone in the property industry - you're an 'associated person'. This means you may have to pay tax on all or some of your property transactions, even if you're not personally a property dealer, developer or builder.

The taxation of land transactions is not always straightforward, as the above examples highlight. In some cases, there are additional requirements that need to be met for any gain to be taxable. To ensure you are fully informed before you buy or sell it is important to discuss property transactions with your advisor in advance.

By Ryan Watt

Crowe Horwath
Business Advisor

If you are currently looking to sell or buy land and would like to discuss any tax implications, please contact Ryan Watt at ryan.watt@crowehorwath.co.nz or your local Crowe Horwath advisor.

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

Choosing a generator: Inverter or conventional?

An **inverter generator** is normally used when powering sensitive electronic equipment. For example, laptops, TVs and phones and charging devices, and also in caravans and camping expeditions.

The more traditional style **conventional generators** that are powered by gasoline engines are most commonly used for power tools, and back-up power for homes and industrial use.

All generators also have a maximum and rated wattage output. GT POWER Generators are designed to provide super smooth output at their maximum rating for up to half an hour. Rated power is the level where the generator can be operated continuously and is typically 90 per cent of maximum power.

To the right are four easy steps and a chart to help you choose the best generator for you.

1. Firstly, list all items requiring power simultaneously.
2. Then add up the running wattage requirements for all items.
3. Add to that total the highest of the starting wattages you listed down. This total must be less than the generator's rated running power output.
4. Lastly, identify the device with the highest starting power demand in Watts. Add this value to the running power demands of the other devices. This total must be less than the generator's rated starting power output.

Tool or Appliance	Running Watts	Starting Watts
1.		
2.		
3.		
4.		
5.		
Total Running Watts +		
Highest Starting Watts		
Generator Power Needs		

GENERATORS

7000W Professional Generator with Battery

#GT7000ES

- 7000 watt max, 6500 watt rated output
- 25L fuel tank
- 4-stroke OHV engine
- 8.5 hours runtime
- 2-year warranty



2.7m telescopic fishing rod

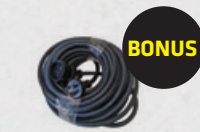


\$1695
EXCL GST

Diesel 5500W Generator

#GT5500D

- 5500 watt max, 5000 watt rated output
- 4-stroke OHV engine
- 2 x 15A 230V Monster single phase outlet
- 13 hours runtime
- 2-year warranty



15m H/D 15A Extension Lead



\$2295
EXCL GST

5500W Generator

#EF5500FW

- 5500 watt max, 4500 watt rated output
- 28L fuel tank
- Digital multi-function meter
- 12 hours runtime
- 3-year warranty



2.7m telescopic fishing rod



\$2495
EXCL GST

1000W Inverter Generator

#EF1000iS

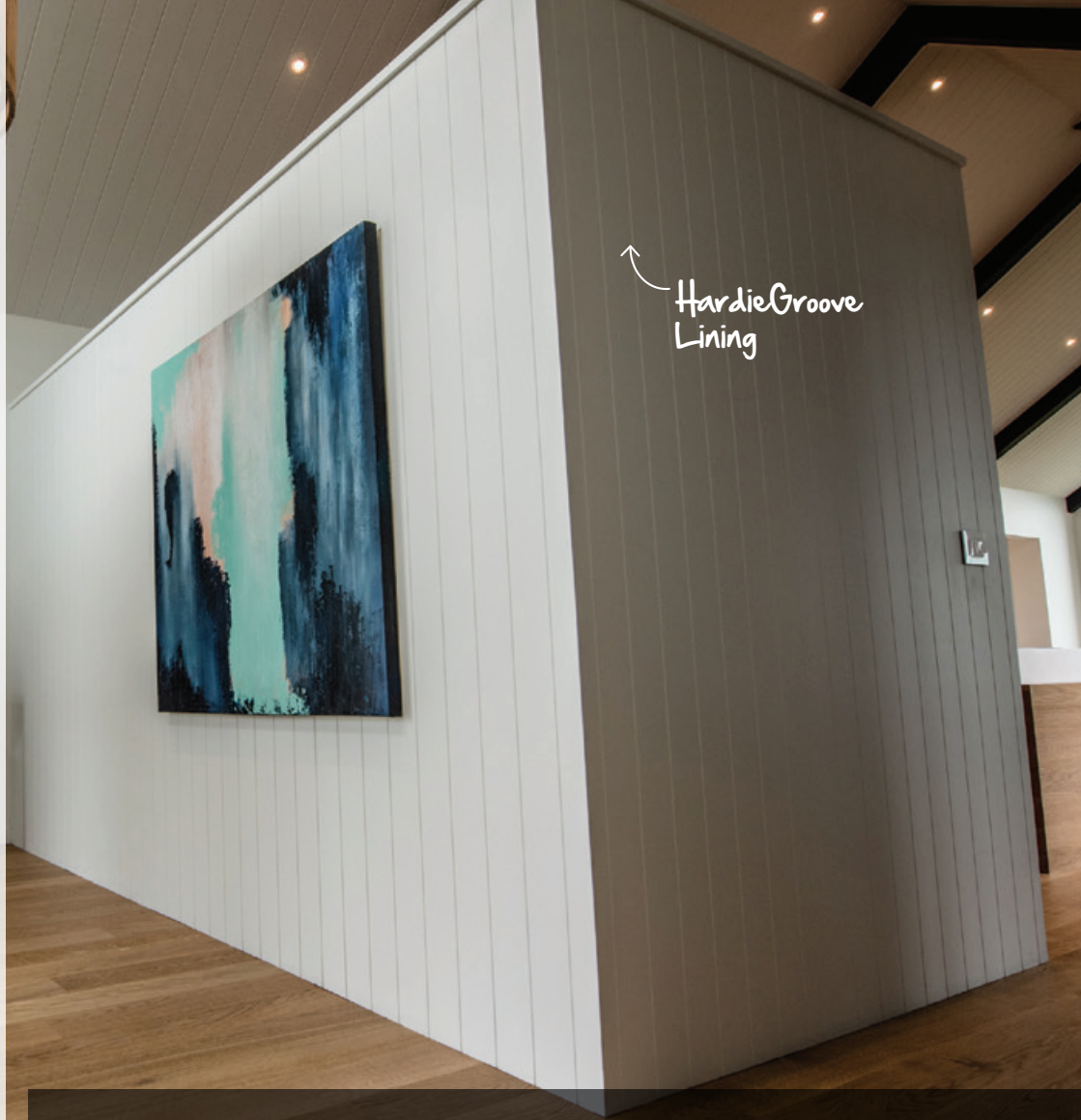
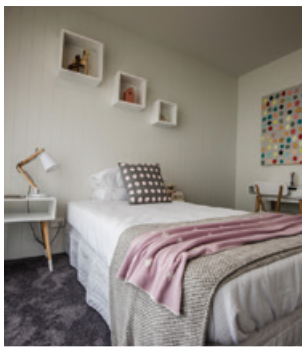
- Produces clean AC power
- 1000 watt max, 900 watt rated output
- 2.5L fuel tank
- 12V outlet for battery charging
- Up to 12 hours running time
- 3-year warranty



Strata Bluetooth Speaker B10 worth \$195



\$1480
EXCL GST



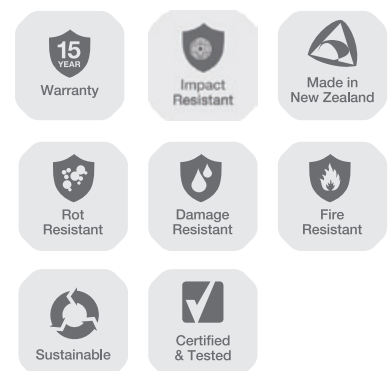
Add style and character to walls and ceilings

HardieGroove Lining with its tongue and groove look is suitable for use as an internal wall lining, ceiling lining, semi-wet bathroom areas or even your soffits and verandah ceilings.

Large panels allow easy installation - perfect for your DIYer.

Outstanding impact resistance so it retains its good looks for years to come.

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LINING

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Spend over \$250 on any products on this page and receive a free ITM Beach Shelter.*

*Strictly while stocks last. Limit of one shelter per account.

Magic in Matamata

Although Cocksy is ‘officially retired’, it doesn’t mean he’s given up working. The only change is all the jobs these days are pro bono, or in builder-speak, “doing it for bugger all”.

Cocksy and ITM hooked up recently with an organiser of the Variety Bash children’s charity to renovate a local family home for the special needs of Tamzyn, a little girl with a range of severe impairments that mean she cannot talk, walk, see or eat.

Whirlwind

Brett Hodge of Matamata Post & Rails ITM says the project was like a whirlwind.

“It had to come together quickly, and it did, like magic. It’s amazing how in a small community, everyone pitches in. We had upwards of 70 people on site each day getting stuff done. It was a full-on gala atmosphere.”

The project included building a specially designed extension to help with Tamzyn’s needs, and re-roofing the home, using volunteer labour and pro bono materials.

As project manager, Cocksy came in for some stick.

“When I turned up on site, all the tradies said, hey you’re just a tele-builder. Ha ha. But it was great to get on the tools and show them.”

Life transforming

Murray O’Donnell, the project co-ordinator, first met Tamzyn when he visited Matamata on a Bash rally about five years ago.

“They have been living in a small two bedroom home, with three children including Tamzyn, who despite her troubles, is the most beautiful little girl in the world with a smile that can absolutely break your heart.

“What happened over the weekend has been so awesome, it has transformed their lives.”



Brett says the community response was “overwhelming” and that working with Cocksy was “inspiring”.

“It was a great effort and lots of fun,” says Brett. “He’s a fantastic bloke, held in great esteem.

“Our suppliers have been brilliant too. I guess when the opportunity comes up where you see that you really can do something to help, people step up.”

Special thanks to:

Winstone Wallboards (GIB® products),
Tasman Insulation (Pink Batts®),
Pukepine Sawmills (floor joists),
OTC (weatherboards and mouldings),
Thomsons ITM (frames and trusses).



Construction Management Software - work smarter, not harder

What is Construction Management Software? Why should you be using it and how will it improve your business?

Possible advantages of using Construction Management Software:

- ☐ Improve site and project management.
- ☐ Streamline communications with clients, staff and sub-contractors.
- ☐ Save your business time and money.

Like most industries, the tools and methods in the construction sector have changed over time. This is the same for business practices, administration and management systems.



Whether you are running one job or one hundred, a construction management system can help you to increase efficiencies, reduce costs, and give you a better understanding of how each job is progressing against time and budget.

Proper set-up and training is key

But like any business tool, proper set-up, maintenance and user knowledge is required to achieve the improvements you are looking for. Garbage in means garbage out.

Many construction management software systems will integrate with other packages you might already be using such as job costing and estimating software, accounting systems or payroll.

It's not one size fits all

Just as not all construction businesses are the same, neither are your software options. Each system offers different features depending on what you require as a building contractor. For small companies, a simple tool to keep track of individual jobs and tasks may suffice, while a larger company would benefit from comprehensive job tracking, from initial leads to long-term warranty requirements.

There are more than a dozen different packages currently available on the New Zealand market. Some of the most popular packages are (in order of number of users):

- | | |
|-----------------|---------------|
| 1. Buildertrend | 5. Rave Build |
| 2. Co-construct | 6. Workbench |
| 3. Lock n Load | 7. Corecon |
| 4. Workflow Max | |

For more information and comparisons on the different packages available go to:

www.blackburnmanagement.co.nz/builderscms

By Mike Blackburn

Management Consultant

A few quotes from builders who use a construction management system:

"Buildertrend has given our team visibility across our projects with a lot less paperwork! It saves us time and money."

Corey Linton. Cloud 9 Homes. Christchurch

"Co-construct has helped our projects run a lot smoother as well as more manageable. The support to implement the system has been great."

Rick Flowerday. ZB Homes. Bay of Plenty

"We have been using Rave Build for just over a year now. It has improved our organising and planning of jobs. It's fully customisable to suit our business."

Douw Van Der Merwe. Anthem Homes. Hamilton



Mike is a management consultant working with building companies and various trades across the construction sector. He has an MBA degree and more than 20 years' experience in business and senior management.

Mike specialises in management systems and administration, business development, sales and marketing.

If you would like to talk to Mike about improving your business:

021 370 018, mike@blackburnmanagement.co.nz, www.blackburnmanagement.co.nz



Payment retentions

A guide to what you need to know about payment retentions.

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LEGAL

You may already be all over the new rules relating to payment retentions, or you may only be vaguely aware of them, or this might be the first time you've heard of them. Regardless of your state of knowledge, if you're in the building business then you need to be on top of it and, more importantly, you need to be able to separate the fact from the fiction. Here's a guide.

What do the new rules say?

Under the current rules, retention money is an asset of the party that is holding it back. So if that party goes bust, as Mainzeal did, the money gets distributed to its secured and preferential creditors, and then the contractors or subcontractors who earned the money have to pick over the carcass

with all the other unsecured creditors. The new rules say that all retention money must be held on trust for the contractor or subcontractor who earned it. The significance of that, is that money held on trust is not an asset of the party that is holding it back. They are merely holding it as guardian for the real owners - the contractors or subcontractors who earned the money - so the creditors of the failed company can't touch it.

Where do you find the new rules?

The rules were inserted into the Construction Contracts Act 2002 ("CCA") by the Construction

CONTINUE >>

Contracts Amendment Act 2015. They are Subpart 2A of Part 2 of the CCA, and they are extremely brief for such an important piece of legislation.

When do the new rules come into force?

The new rules come into force on 31 March 2017, so you have time to prepare. Initially, all retentions that you happened to be holding on 31 March 2017 were going to instantly become trust assets. The Government has acknowledged that would be a bit harsh, so they have introduced a further amendment to the CCA which you can find in Part 4 of the Regulatory Systems (Commercial Matters) Amendment Bill. Assuming that Bill becomes law, the new rules will only apply to construction contracts entered into on or after 31 March 2017.

What projects do the rules apply to?

The new rules only apply to commercial construction contracts, but that is a bit misleading, because some residential contracts will be caught by the new rules. For example, where the house is an investment property, or it is owned by a company (as long as it is not a trustee for the occupants). Also, all subcontracts are commercial construction contracts, regardless of whether they relate to a residential project or not, so retentions withheld by the head contractor will be trust money. In addition, only retentions above a certain amount are going to be caught, and at the time I wrote this article, the Government hadn't decided how much that was going to be.

What changes will you need to make?

The first thing you will have to decide is: "Do I owe money to a contractor beneath me, and have I withheld some of it as security for the performance of that contractor's obligations under the contract?" If so, you must hold it in trust. Technically it doesn't even matter if you had the right to withhold it under the construction contract or not. You have to hold the money in cash or other liquid assets that are readily converted into cash. That means you actually have to have it – you can't just hope that you will have sufficient funds by the time you're due to pay it out.

What are liquid assets?

The CCA doesn't define liquid assets, but as a rule of thumb, they have to be investments like shares in blue chip companies traded on the stock exchange, or Government or local body bonds, that you can convert into money quickly. If you comply with the investment rules in the Trustee Act 1956, you're okay. The big debate is whether your accounts receivable

are liquid assets, or for that matter, retentions that are being withheld from you. Although you can always sell your book debts if you have to, when everything has turned to custard they tend not to be worth very much, so you should value them very conservatively.

Will you need new accounting systems?

You must keep proper accounting records of all retention money that you hold, and those records must correctly record all dealings and transactions in relation to the money, they must comply with generally accepted accounting principles, and they must be readily and properly auditable. You are going to need some professional help with that. You are supposed to make your retention accounting records available for inspection by the contractor or subcontractor who earned the money, at all reasonable times and without charge, so you might get caught out if you don't comply.

When do you have to pay the money out?

You must pay the money out when your construction contract says, but that can't be any later than the date on which the contractor or subcontractor has performed all of his obligations under the contract to the standard agreed under the contract. If you're late in paying out retentions, the CCA says you have to pay interest. The only reason you can refuse to pay out retentions is to remedy defects in the performance of the contractor or subcontractor's obligations under the contract.

What will happen if you break the rules?

If your company has gone bust then you might not care whether the rules have been broken or not. However, people who owned or managed the company will have personal liability for the breach, as will other parties who were knowingly a party to it.

Will the new retentions regime work?

The large construction companies and specialist trades will comply. The small-medium businesses will struggle. As from 31 March 2017, I wouldn't want to be a tradesman who was not able to front up with retention money by the time it was due. So get in touch and get some systems in place, before it's too late.

By Geoff Hardy

Auckland Commercial Lawyer



Geoff Hardy has 41 years' experience as a commercial lawyer and is a partner in the Auckland firm "Martelli McKegg". He guarantees personal attention to new clients at competitive rates. His phone number is (09) 379 0700, fax (09) 309 4112, and e-mail geoff@martellimckegg.co.nz. This article is not intended to be relied upon as legal advice.

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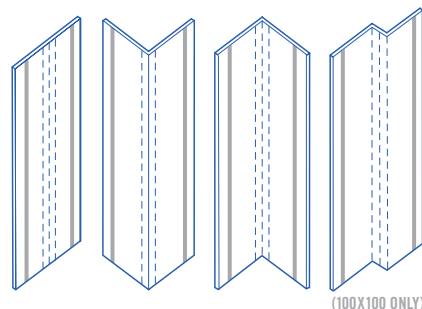
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Mythbusting: Ladders and the new Health and Safety at Work Act

**Despite what you may have heard,
you can still use ladders under the
new law.**

The new law doesn't specify heights at which you should or shouldn't use a ladder, but it does say you must use equipment that's appropriate to the task. So if you work at height, you must take action to protect workers from harm that could come from a fall, as far as is reasonably practicable.

Work platforms, scaffolding and towers are all options that help prevent falls. Ladders should be the last option, and only used for lower-risk and short-duration tasks. According to WorkSafe, approximately 70 per cent of falls are from ladders and roofs. The cost of these falls is estimated to be \$24 million a year – to say nothing of the human cost as a result of these falls.

If you do need to use a ladder, here are some quick tips from the team at Site Safe on how to do so safely:

DO:

- ☐ As much prep work on the ground as possible
- ☐ Use a tool belt; don't put tools on the rungs
- ☐ Secure the top and bottom of the ladder to prevent it slipping sideways or falling backwards
- ☐ Keep three points of contact
- ☐ Stop at the third step from the top of a straight ladder or ensure you have at least one metre extending past the point at which you are stepping off from
- ☐ Use an industrial-standard ladder in good condition on stable ground
- ☐ Ensure the stays and clips are secured on stepladders, place the steps towards your work and avoid side-on loading (like drilling side-on through bricks)
- ☐ Ensure all working areas and access ways are clean, level, well-lit and in good condition
- ☐ Remove unwanted material and construction waste regularly from site so it does not accumulate
- ☐ Ensure construction materials, power leads, tools and equipment are positioned and secured to avoid creating hazards
- ☐ Ensure you wear appropriate safety gear

DON'T:

- ☐ Overload
- ☐ Overreach
- ☐ Work near openings or voids
- ☐ Have more than one person on the ladder at one time

For more information on how to use ladders safely, check out Site Safe's practical construction advice at www.sitesafe.org.nz



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

Detect and survive

Did you know that New Zealand has the highest incident rate of melanoma in the world?

Melanoma is the highest registered cancer amongst men aged 25-44. However, if it is diagnosed early then it is very treatable by surgery, but when it has spread internally the outcome is not good. So it pays to keep ahead of the game.

Most skin cancers can be prevented by using sun protection

Being outdoor workers, you need to be extra careful. The sun's rays are most harmful from September to April and when the UV index is 3 or higher. The uv2Day free smartphone app (www.niwa.co.nz/node/111461) is an easy way to monitor this.

SLIP on a long-sleeved, collared shirt, **SLOP** on plenty of broad spectrum sunscreen of at least SPF 30, **SLAP** on a broad-brimmed hat to protect the ears and neck and **WRAP** on a pair of close fitting sunnies.

Seek shade during your breaks wherever possible. Too much sun exposure also causes premature ageing and wrinkles - so think about the damage now and how you might look down the road!

There are many options available with sunscreens now too, so grab a spray-on sunscreen to reach your own neck while on the building site or get a mate to just spray it on.

Take a long hard good look at yourself

Checking your entire body regularly could save your life. Use a mirror, or get someone to check difficult-to-see areas, such as your back. Look out for changes or new moles. If you notice some changes or a mole that looks slightly different to the others, get to your doctor and seek advice.

Melanoma New Zealand is available to inform and support patients throughout their treatment and beyond. For more tips and advice go to www.melanoma.org.nz

What is melanoma? Melanoma is an uncontrolled growth of the pigment cells (melanocytes) in the body. Melanoma usually occurs on parts of the body that have been exposed to ultra violet radiation but it can appear anywhere on the body. It can be a new spot or develop from an existing mole. Sometimes it can be itchy or bleed. The most common place for men is on the back and for women the lower leg.



What are the options for full body skin checks?

General practitioners (GPs)

Some have a special interest in skin cancer – ask your GP if they are trained in dermoscopy – a dermatoscope is a magnifying instrument to examine the skin.

Dermatologist

You can also arrange to see a skin specialist directly without going to your GP.

Check out a list of skin check providers at www.melanoma.org.nz/melanoma/skin-check-provider/

Keep safe and enjoy the summer!



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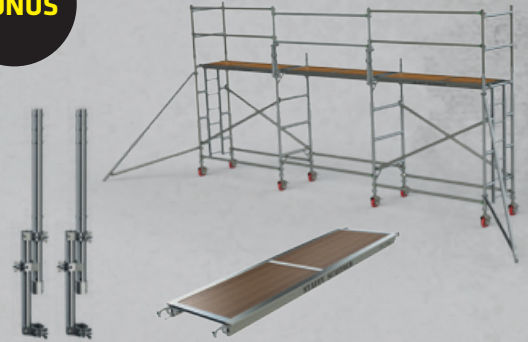
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Footpaths, mowing strips etc	1 part	6 parts	3/4 part	6 bags	1.25m ³
Driveways	1 part	5 parts	2/3 part	7 1/2 bags	1.20m ³
Fence posts bedding, clotheslines etc	1 part	8 parts	1 part	5 bags	1.25m ³
Foundations, walls etc	1 part	5 parts	3/4 part	8 bags	1.20m ³
Masonry Mortar, wall plaster	1 part	3 parts sand	To suit	10 bags	1.20m ³ sand



Spicing it up

Reaching the end of another successful ITM Fishing Show series doesn't allow us the time to kick back for the months leading into Christmas. The show must go on, and so too, the thinking caps to grasp opportunities that bring something new to your screens.

Well last month we did just that. We were given an opportunity by the Malaysian Tourism Board to fish in a game fishing tournament over there, and as we've been doing more and more lately, we took a newbie angler with us to share the adventure.

When you immediately think of Malaysia as a fishing destination, images that spring to mind are muddy waters and over-populated regions. I can't say Matt was over the moon with the idea, but after a little research it grew on him.

The world's fastest fish

Sailfish are the target species for this comp, they happen to be one of the fastest fish in the ocean and targeting them on light tackle in flat calm seas sounded pretty good, but it was the food that sealed the deal, Matt loves a good Nasi Goreng.

After hundreds of emails from PR companies and government officials from both countries to ensure the safety of our crew, they were off.

Snakehead

First on the agenda just out of Kuala Lumpur, was a morning fishing for snakehead. These fish can spend four days out of water, they look like something that's been cracked with the ugly stick a few times, but Matt raved on how amazing they tasted (proof of the eating is on our ITM Fishing Show Facebook page).

The rest of the trip they fished for sailfish. Catching and releasing good numbers of these with light



Matt in Malaysia

tackle is next level stuff. They can get up to 110km/h - somersault and turn on a dime with their massive sail-like fins in the same movement. It is quite spectacular and will make for great viewing in the next series.

Snapper on the menu in NZ

Closer to home, the snapper have come in to shallower depths - slightly warmer water and aggressive on the bite as they tend to be in schools. These months produce some good results before the Christmas traffic sends them out again. So if you need to get some advice and improve your chances of catching snapper or kingfish, head on over to www.ultimatefishing.tv we're always uploading fresh content to keep you updated with the latest in techniques and tackle.

Tight lines!

The ITM Fishing Show team.



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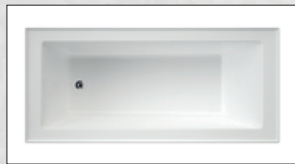


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