

BUILDING BUSINESS

THE LATEST NEWS FROM YOUR BUILDING SUPPLIES SPECIALIST

ISSUE 63: OCTOBER 2015

3 CHARGE OUT RATES

What's your hourly charge out rate and how much are you really earning?

12 STRETCH BEFORE YOU BUILD

Stretches demonstrated by ITM Cup players to help prevent and manage discomfort, pain and injury on the job.



READING BUILDING BUSINESS WILL CONTRIBUTE TOWARDS YOUR LBP SKILLS MAINTENANCE REQUIREMENT. ENSURE YOU LOG THIS IN YOUR ITM DIARY TODAY. OCTOBER 2015.



"We'll see you right"

CHANGES TO THE SKILLS MAINTENANCE SCHEME

Earlier this year MBIE announced that the current requirements for the LBP skills maintenance scheme are set to change.

The changes come into effect on 2nd November, 2015 at which point LBPs will start a gradual transition to the new skills maintenance scheme. The new framework moves away from an entirely points-based system in favour of a new 'mixed-model' approach with the aim of promoting more meaningful and relevant learning for LBPs. Key details on the upcoming changes to the LBP skills maintenance scheme include:

1. You must complete both **Compulsory** and **Elective** activities;
2. You still have **two years** to complete all activities;
3. Read LBP Knowledge articles in **Codewords**
 - Go to <http://www.building.govt.nz/subscribe> to subscribe;
4. Complete a **quiz** after each article;
5. On-the-job learning is now a compulsory activity;
6. Elective activities
 - **Each hour of relevant elective activity equals one LBP point.** The only change is that the minimum points required has now been reduced by half;
7. The new Scheme comes into effect on 2nd November, 2015.
 - You will transfer to the new scheme once you have completed your skills requirements under the current scheme. For example, if you are required to submit your next skills maintenance form by 13th May 2016, you will continue to do activities and earn points under the current scheme until then. From 14th May 2016 you will transfer to the new scheme;
8. Auditing.
 - Each year a number of LBPs will have their skills maintenance records audited. **Keep up-to-date copies of the skills maintenance activities that you have completed** by either uploading your records online or keeping a paper copy on file;
9. It's not all about the points!
 - The purpose of the new scheme is to **promote meaningful learning** and encourage LBPs to focus on doing activities that are relevant to their licence class and area of practice.



MINISTRY OF BUSINESS,
INNOVATION & EMPLOYMENT
HĪKINA WHAKATUTUKI



TRADIES – PROTECT YOUR KIT!

TOOLS: Mark them permanently, lock them away, record their serial numbers at SNAP.
VEHICLES: Keep them locked and alarmed.



IN THIS ISSUE

The Skills Maintenance Scheme	2	Ecoply Barrier System	11	The ITM Fishing Show	19
Charge Out Rates	3-4	Stretches for Builders	12-13	Quality Kitchens From Uno	20
The New Dricon® App	4	Driveway Products	14	James Hardie HomeRAB®	21
Power Tools on Promotion	5	New Firth Pavers	15	Tax Planning	22
ITM 500 Auckland		Specials	16	Holdfast Promotion	23
V8 Supercars	6	Tekton Weatherization System	16	ITM Stores	23
GIB Aqualine® Promotion	8	Whatever Happened To Risk-		ITM 500 Promotion	24
The Health & Safety Toolkit	9-10	Based Consenting?	17-18		
Waste Services	10				



CHARGE OUT RATES

What's your hourly charge out rate and how much are you really earning?

With any building work, price is always a huge factor, and the labour cost is nearly always the biggest component. So what's a fair hourly rate for a builder these days and how do you work it out?

Do 40 hours work a week at \$50 an hour for 49 weeks (3 weeks holiday) and your income is \$98,000 a year. Sounds good. But hang on a minute. Do you really work 40 hours a week?

Yes and no. If you run a small business, you may work considerably more than 40 hours in any one week. But chances are a big chunk of that time is spent doing admin things, quotes, sorting out tradies, getting your ute serviced and maybe attending an industry event to upskill yourself and keep abreast of those ever-changing building regulations.

Oh, and let's not forget the downtime when the weather turns to crap. Or a customer changes their mind and the windows are delayed four weeks, and the excavator driver comes down with the flu while the plumber has a family crisis.

So how do you take all this into account when you're calculating your charge out rate? One of the most common mistakes small building businesses make is underestimating the amount of time spent on all the other off-the-tools tasks that are critical to running a business.

WORKING OUT A FAIR RATE

The average wage in New Zealand is currently \$55,000 a year (before tax) so let's assume that you want to earn at least this amount. Maybe you aspire to earn more than the "average"?

So let's settle on a figure roughly 10% more than the average wage to make the numbers easy: \$60,000. As well as two weeks holiday at the end of the year, you probably won't work Easter, Waitangi Day, Anniversary Day, New Years Day etc. When you add up all the statutory holidays, it works out at roughly another two weeks.

If you get sick, you might lose another week. So the working year now shrinks to a more realistic 46 weeks x 40 hours a week, a total of 1,840 hours.

HOW MANY HOURS?

Potential hours per year (52 weeks x 40hrs)	2080
3 weeks holiday, 2 weeks stat holidays	200
1 week off sick	40
	<u>240 (240)</u>
	1840

But what about all those other tasks that suck away your time? A good exercise is to keep a precise record of your time for a week or two, so you know for sure.

Let's take a punt and say it works out at 20% of your time, which equals 368 hours. Subtracting 368 from 1,840 leaves you with 1,472 chargeable hours. To earn \$60,000 your hourly rate needs to be \$40.76.

DOWNTIME

Unexpected delays due to weather, unforeseen building problems, tradies not turning up when they're needed, clients changing their mind and niggling callbacks are all part of the equation.

Let's say (being conservative) you lose one day a month due to these factors. That's 96 hours. So now, you only have 1376 available hours. To reach the target \$60,000 salary, you need to up your hourly rate to \$43.60.

What about business overheads? Here's an example of what they could be for a one-man band.

OVERHEADS

Accounting, gst returns etc	\$1500
Motor vehicle	\$5000
Insurance	\$800
Home office expenses	\$600
Phones/internet	\$1200
Repairs/maintenance	\$800
Adverts & promotion, bus cards	\$1500
Depreciation	\$1000

Let's round this off to \$12,000.

To earn a salary of \$60,000 a year, you need to get \$43.60 an hour. Your overhead costs of \$12,000 (divided by the 1376 hours you can charge) means you need to add another \$8.72 to your hourly rate.

So the rate now is \$52.32.

PROFIT

Another thing you need to consider is a profit margin to cover the wear-out factor of your tools

and other equipment necessary for your business. A profit margin of 15% is pretty typical in small businesses.

Charge-out rate to cover your income requirements	\$43.60
Charge-out rate to cover your overheads	\$8.72
	<hr/>
	\$52.32
Profit margin at 15%	\$7.84
Final charge-out rate	<hr/>
	\$60.16

THE BOTTOM LINE

According to the Ministry of Business Employment and Innovation, building contractors in New Zealand are currently charging between \$45 and \$65 an hour. On this basis, the average building business owner is earning \$55 an hour, which is just below the average New Zealand wage.

Of course, you can go through all the numbers and trim the costs. But the bottom line is that to earn more, you need to look closely at how you can improve your productivity.

Even if you have been in business for a long time, it pays to do a reality check every now and then to see what your true hourly rate is. Split your day into half hour chunks and keep an accurate record. You'll be surprised at how much time you're spending that's not being charged.

GET YOUR HANDS ON THE NEW DRICON® APP



It's FREE, and makes it easy for professional tradespeople and serious DIYers to choose the optimum Dricon® product for large commercial projects or civil works to small home builds or fixes.

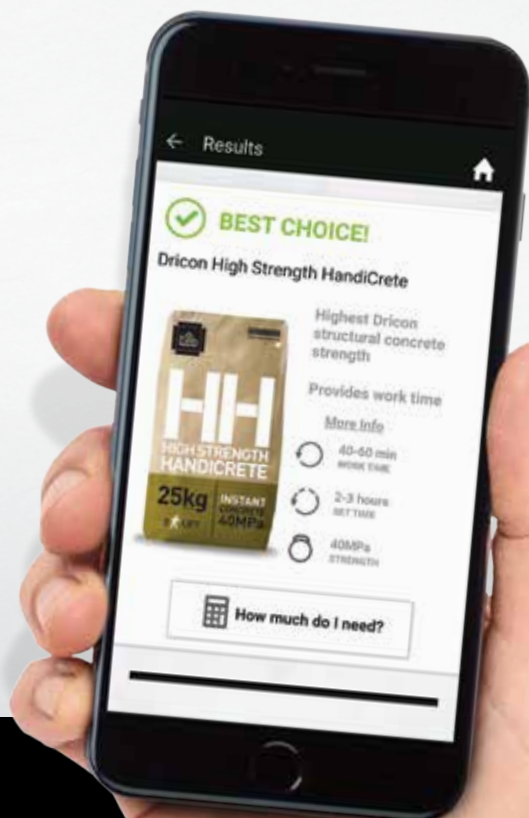
DRICON® APP FEATURES:

PRODUCT SELECTOR: Helps you select the best Dricon® product to get your job done

CALCULATOR: Works out how much Dricon® product you will need for the job

STOCKIST LOCATOR: Helps find the Dricon® stockist you want or one nearest to you

PRODUCT INFORMATION: Provides more information on our tried and trusted products



POWER TOOLS

255mm Compound Mitre Saw

- Lightweight & compact design - weighs just 12kg
- Powerful 1520 watt motor
- Mitre cut left and right, bevel cut left, plus compound cut #C10FCE2



BONUS
Mitre Saw Stand UU750

\$489 EXCL GST

HITACHI

82mm TCT Planer

- Double sided TCT blades
- Powerful 580 watt motor
- Heavy Duty Alloy Base Plate
- Max cutting depth 1.5mm and rebates up to 9mm #P20ST



\$175 EXCL GST



HITACHI

18V Hammer Drill

- Enhanced dust and drip-proof performance
- All metal gear construction & mechanical 2-speed gearing
- 16 torque settings
- 2 x 4.0Ah li-ion batteries & carry case #DHP480RME



INCLUDES
2 X 4.0Ah BATTERIES

\$529 EXCL GST

Makita

Reciprocating Saw

- 1010 watt
- Push-in lock system for quick toolless blade changing
- Large trigger switch with variable speed for accurate cutting #JR3050T



\$269 EXCL GST

Makita

185mm Circular Saw

- 1800 watt
- Carry case included
- Die-cast magnesium base
- Twin, built in LED lights and blower function
- Increased bevel capacity of 56° #5007MGK



\$239 EXCL GST

Makita

Jobsite Radio with Bluetooth

- Auxiliary in jack, USB port, Bluetooth
- Uses 7.2V to 18V li-ion batteries
- Twin speakers
- AC adapter #DMR106B



\$239 EXCL GST

Makita

Generator

- 2.8kW (max.), 2.5kW (cont.)
- 2 x 15A 240V outlets
- 15L fuel tank for up to 9.5 hours continuous operation
- Super portable - ideal for trade, 1 man lift #GT2600



BONUS
Free 1L Oil and Fuel Set



\$589 EXCL GST

GT POWER

Electresafe Power Centre

- Ideal for construction sites. Site suitable -AS/NZS3012
- Built-in RCBO protection (combines RCD and MCB)
- Double pole shuttered outlets for extra safety
- Rated IP33 weatherproof #REPC410



\$109 EXCL GST

HPM

FREE
ITM 500
T-SHIRT



When you spend over \$150 on any of these products*

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

ITM 500 AUCKLAND V8 SUPERCARS



The ITM 500 Auckland event at Pukekohe Park Raceway in November is shaping up as a potential decider for the V8 Supercars Championship.

ITM AUCKLAND 500 TECH SPECS

Length: 2.91km

Direction: Clockwise

Average Speed: 157km/h

Top Speed: 265km/h

Qualifying Lap Record:

Jamie Whincup

1:02.5597 - 2013

Race Lap Record:

Scott McLaughlin

1:03.7239 - 2014

The Pukekohe event on 6-8 November is the third-to-last stop in the championship but also importantly the first after the PIRTEK Enduro Cup race at Sandown, Bathurst and Gold Coast. Once the double-driver races are over, the next event is pivotal to championship hopes when drivers jockey for their final push for overall honours.

NZ DRIVERS

There will be plenty of support for the four New Zealand drivers in the championship led by Fabian Coulthard (Freightliner Racing), Shane van Gisbergen (Team Darrell Lea STIX), Scott McLaughlin (Wilson Security Racing GRM Volvo) and Andrew Heimgartner (Super Black Racing Ford).

Coulthard and van Gisbergen are in the top 10 going into the PIRTEK Enduro Cup and McLaughlin is recovering after a slow start to the season. Super Black Racing has picked the ideal partner in Prodrive Racing Australia, with the Fords in blindingly quick form so far this season.

RACE FORMAT

The ITM 500 Auckland will feature the SuperSprint format as part of the V8 Supercars championship. This comprises practice on Friday for V8 Supercars - as well as qualifying for most of the support categories. There are two 60km races on Saturday with two back-to-back qualifying sessions, each of

just 10 minutes. This will be nail-biting stuff as has been witnessed in earlier events this year. Sunday will be the single 200km race, prefaced with a 20 minute qualifying session. This race includes mandatory stops for fuel and tyres, with drivers mixing soft and hard compound tyres throughout the weekend.

SUPPORT CATEGORIES

Organisers have again attracted a fantastic array of support categories. The super-popular Sports GTs and Central Muscle Cars return, providing heaps of V8 grunt along with an exotic mix of makes and capacity.

There will be plenty of door-banging action in the form of the SsangYong Utes, another successful one-make series complete with a 2.3 litre Mercedes-Benz developed engine.

Making their first appearance as a support class is the fantastic Toyota Finance 86 Championship class. They boast a six point FIA-approved roll cage, integrated Motex dash, Sparco Touring-car race seat and race steering wheel. The vehicles also feature specially-tuned adjustable suspension, racing brake package and run on 18-inch Speedline motorsport wheels fitted with slick tyres.

Get your tickets now for the ITM 500 at Ticketek.co.nz



**You'd never take
an unnecessary risk.
So always choose the
insulation that's
proven to be safe.**

International research confirms that any slight irritation to exposed skin caused by the glass wool fibres in Pink® Batts® insulation, or through their inhalation, is harmless and temporary. Plus Pink® Batts® is proud to be GREENGUARD Indoor Air Quality Certified® for low chemical emissions.

**FREE
1TM 500
T-SHIRT**



When you spend over \$150 on any Pink Batts products*
* Limit of one per account. Strictly while stocks last.



Always.

GIB AQUALINE®: TRIED. TRUSTED. TRUE.

Wet areas like bathrooms, laundries and kitchens are more vulnerable as they are exposed to steam and moisture. Extra protection is needed to prevent moisture from being absorbed through to the underlying framing where it can cause real damage. That's why it's imperative you use only proven wet area lining products and systems from local manufacturers you know and trust.

- Proven in over 1 million kiwi wet area rooms
- NZ's most preferred tiling substrate*
- Fully backed with a minimum 10 year warranty**
- Special water resistant polymers help prevent moisture penetration
- Fibreglass in the core and can be used in GIB EzyBrace® Systems#
- Can be used in GIB® Fire Rated Systems##



Spend \$999 or more
on GIB Aqualine®
and receive a
**FREE \$50 MTA
GIFT CARD.**

**100 GIFT
CARDS TO
GIVE AWAY.**
Only while stocks last.

For purchases made before 31st October 2015.

*Winstone Wallboards BRANZ Trade Survey June 2015 and Winstone Wallboards Trade Survey July 2015. ** Refer to GIB® Product and System Warranty for full details. *The fibreglass core means it can be used in high performing bracing elements. Bracing elements are required to have a durability of 50 years. GIB® bracing elements are not to be located in shower cubicles or behind baths because of durability requirements, the likelihood of renovation, and practical issues associated with fixing bracing elements to perimeter framing members. For full information, please refer to the GIB Aqualine® Wet Area Systems and GIB EzyBrace® Systems literature. ## In place of the equivalent thickness GIB Fyrelite®.

For more information about GIB Aqualine®, contact the GIB® Helpline on 0800 100 442 or visit gib.co.nz/aqualine. Our experienced technical team can provide you with all the support you need to complete your project.





THE HEALTH AND SAFETY TOOLKIT

Working with Vehicles and Machinery.

Even on small construction sites there will be big hazards. Some of them take an experienced eye to spot and others – such as trucks, excavators and cranes – are pretty obvious. But just because a hazard is obvious doesn't mean you can drop your guard.

It doesn't matter how fit or strong you are, you'll always come off second best if you get hit by a three tonne digger. So it makes sense to take the time to plan safe use of any vehicles, plant and machinery.

That's where WorkSafe New Zealand's Absolutely Essential Health and Safety Toolkit for Small Construction Sites comes in. It's a short, sharp starter course in the basics of health and safety. And it will point you in the direction of more detailed guidance and information if you need it.

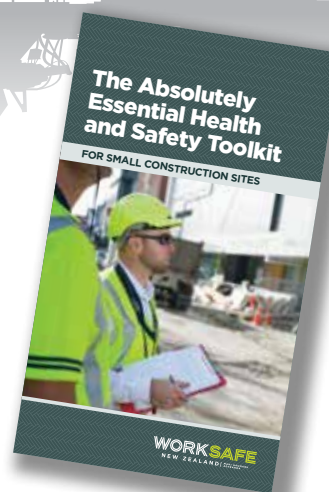
ISOLATE THE HAZARD

The best way to manage a health and safety hazard is to eliminate it altogether. With vehicle hazards that's not always going to be possible. That three tonne digger and that concrete truck are pretty indispensable. But while they are in use can they be isolated?

To put it another way, can you keep vehicles and pedestrians well apart from each other? Keeping anyone on foot well clear of vehicles while in use is a great way to reduce the chances of serious incidents.

If you can't keep vehicles isolated, do you:

- Provide barriers to separate them as much as you can?
- Display warning signs?



Keeping workers out of harm's way is particularly important with slewing vehicles which can all too easily catch someone working nearby unaware when they are rotating. A zero tail swing machine is the safer option.

What about reversing? Can it be avoided? Is a one-way system or a turning area possible? If not, you should use trained spotters to make sure the way is clear before reversing.

Keep talking to each other as well. You're just as likely to be struck in the trench, hooking up a load or behind the compactor. Constant communication and ensuring machine operators see you and know what you are doing will reduce the chances of a mishap.

You should also make sure that you're using the vehicles for the purposes they've been designed for and in line with the manufacturer's recommendations. One common issue is carrying passengers in (or on) vehicles that were never meant to take them. It's just not worth the risk.

MAINTENANCE

Regular and proper maintenance is also a must.

- Make sure that steering, brakes, hydraulics, mirrors, reversing cameras and the like are all in working order.
- Ensure reversing alarms are active.
- Check the condition of tyres and make sure they're at the correct pressure.

Tyre pressure is one of those little things it can be easy to overlook. But it affects the stability and safety of a vehicle. Getting the pressure right is a simple safety step – especially when you remember you won't always be working on flat areas. Think about ways to avoid working on slopes where possible and make sure that any plant or vehicles you do have to use on sloping terrain are designed to cope.

MACHINERY

Of course vehicles aren't the only bits of dangerous kit on a construction site. There's also the usual mix of power tools, saws and other tools and machinery that can cause serious injuries.

Always use the right tool for the job – don't just grab what's handy and make do. And look carefully at your gear:

- Are all dangerous parts (such as gears, chain drives and projecting engine drives guarded)?
- Are the guards well secured and in good repair?

If you're in charge, you have a duty to make sure staff are competent to use the equipment they're using and they receive adequate supervision. Putting an untrained operator in charge of hazardous machines is asking for trouble – as is shoddy maintenance. Make sure all tools and machinery are checked and maintained regularly and ensure that all safety devices are operating correctly.








The Absolutely Essential Health and Safety Toolkit is available as a pocket-sized flip book and has just been released on a mobile-friendly website you can check from your phone or tablet which you can access at business.govt.nz/worksafe/construction. It does not cover legal requirements and is a guide only.

WORKSAFE
NEW ZEALAND

WATCH YOUR WASTE

ORDER WASTE SERVICES DIRECT FROM ITM AND CHARGE IT TO YOUR ITM ACCOUNT

BIN TYPE	SIZE	USE
	3.0 cubic metre open top gantry bin (3.3L x 1.5W x 0.6H)	Hardfill* ¹ - Up to 3 tonnes General construction waste* ² Up to 1.5 tonnes
	9.0 cubic metre open top gantry bin (3.3L x 1.5W x 1.8H)	General construction waste* ² Up to 1.5 tonnes
	General Waste Flexi Bin (1m ³ /2m ³ /3m ³)	General construction waste* ³ , 1m ³ (200kg), 2m ³ (400kg), 3m ³ (600kg)
	Garden Waste Flexi Bin (2m ³) (Available in selected regions only)	Organic garden waste* ⁴ 2m ³ (up to 400kg)
	Port-O-Let Model 88 (Waterless) (2.1H x 1.2W x 1.2D)	

ASK INSTORE FOR AN OBLIGATION FREE QUOTE

SPECIAL NOTES: 1. Hardfill/Cleanfill includes concrete, asphalt, masonry blocks, bricks, rocks, soil and clay.
2. General waste excludes hardfill/cleanfill and hazardous waste such as explosive, noxious, illegal or dangerous materials. 3. Concrete, bricks, rubble and hardfill items can be included if they are kept to the bottom quarter of bag.
4. Organic garden waste excluding branches over 200mm diameter and flax/bamboo.

**SOME SERVICES ARE NOT AVAILABLE IN ALL AREAS.
FOR OTHER BIN SIZES - PLEASE ASK INSTORE**





ECOPLY BARRIER SYSTEM

The building industry is being revolutionised

Architects, designers, specifiers and builders are all committed to homebuilding excellence. They are demanding more efficient buildings fast, without compromising high standards of product performance. The Ecoply® Barrier Rigid Air Barrier System has been developed to help with these challenges.

Ecoply® Barrier is a BRANZ appraised system manufactured by Carter Holt Harvey Woodproducts. Suitable for use with drained and vented cavity systems, it replaces the need for traditional building wrap and provides a strong secondary line of defence against moisture penetration into the building envelope.

WEATHERTIGHT

Ecoply® Barrier panels are H3.2 CCA treated 7mm thick structural plywood, with a factory applied low VOC powdercoat film. The powdercoat finish wraps around the edges to maximise protection and when used in conjunction with the Ecoply® Barrier tape range, provides a weathertight seal around penetrations. The panels, coating and tapes are engineered to allow the wall system to breathe and dry out effectively.

The Ecoply® Barrier Rigid Air Barrier system is a two step application; fasten the panels and apply self-adhesive tape to the seams making it quick and easy to install.

The Ecoply® Barrier tapes transform the plywood panels into a seamless protective barrier. Suitable for NZ conditions, the tapes can be applied to cold and damp surfaces, no heating or pre-priming required and suitable to be exposed to the elements for up to 90 days. Once installed, the Ecoply® Barrier system provides immediate close-in of the structure allowing work on the inside to begin and continue outside.

SYSTEM COMPONENTS

The Ecoply® Barrier Sealing Tape, Frame Sealing Tape and Sill Tape have been appraised by BRANZ as part of the Ecoply® Barrier system and tested for the tensile strength of control and UV ageing of the material, nail sealability, water resistance and pliability.

Once you experience the many benefits of using the Ecoply® Barrier system and see how easy it is to apply, you will not look back.

For comprehensive technical support or more information on the Ecoply® Barrier system visit www.ecoplybarrier.co.nz or call 0800 326 759 or talk to your ITM sales representative.

ecoply[®]
BARRIER

**FREE
ITM 500
T-SHIRT**



When you spend over \$150 on Ecoply Barrier products*

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

DRIVEWAYS

Coldmix Pothole Repair

- Permanent pothole repair kit in a bag
 - Ideal for fixing potholes or making asphalt repairs in driveway or carparks
 - Can be trafficked immediately
- #5000 – 20kg



\$22⁹⁰ EXCL GST

bitumend

Asphalt Crack Filler

- Clean, pour, then seal
 - No special equipment needed
 - For any cracks less than 2cm wide
- #5050 – 1 litre



\$23⁹⁰ EXCL GST

bitumend

Concrete Crack Filler

- Trafficable between 30-60mins
 - Used for concrete cracks
 - Easy pour spout
 - No heating required
- #5058 - 1L



\$23⁹⁰ EXCL GST

bitumend

Storm Drain

- Tough, durable, lightweight plastic moulding
- Channels can be cut with jigsaw or hacksaw to other sizes
- Ledge (foot) at base of channels prevents floatation during pouring of concrete
- Joiners allow the construction of lengthy channels
- End Caps finish branches of the drain
- Connects the system to standard 90mm stormwater pipes
- Designed to withstand 5 tonne vehicle weight



#R3109 – 1 metre channel
\$45 EXCL GST

#R3309 – 3 metre channel
\$119 EXCL GST

RELN

RAINWATER PITS

Designed to collect and remove unwanted water from your Reln channel or directly from the surrounding paved, concrete, or grassed areas.

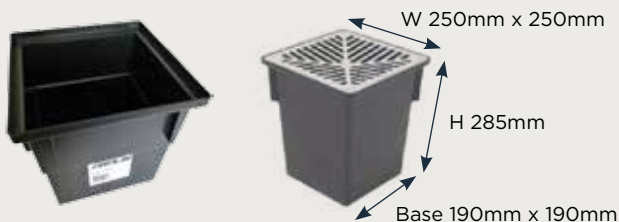
SERIES 250 RAINWATER PIT

A relatively small domestic rainwater pit is traditionally used as a junction box, under down pipes and at the end of surface water drainage channel.

Grate Options 248 x 248mm

Plastic black or plain aluminium

Capacity of 10.5 litres

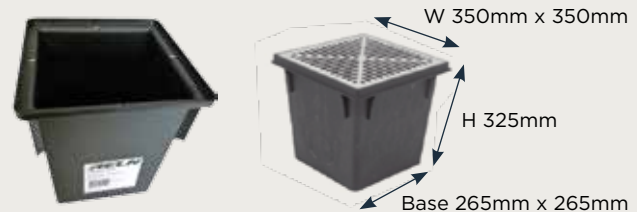


Manufactured from tough durable polypropylene. Compact in design for easy installation.

SERIES 300 DOMESTIC STORMWATER PIT

A larger domestic pit, used as a junction box in trafficable areas. Suits pedestrian and light vehicular traffic.

Capacity of 22 litres



RELN

NEW, STYLISH AND AFFORDABLE

The new Firth Designer Paving Series merges on-trend colour and finishes, with superior performance.



Paihia

Avon

Milford Sound

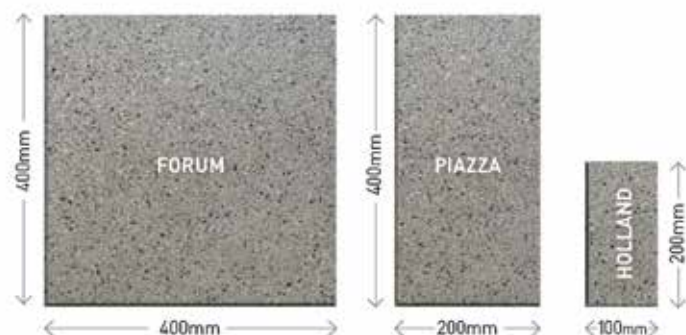
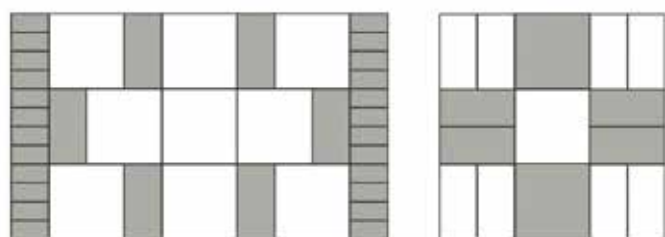
Raglan Sands

The **Firth Designer Series** is an inspiring residential paving range that allows endless opportunities to combine complementary colours, textures and sizes to form beautiful outdoor living spaces, footpaths, or large scale patios.

Developed from extensive market research the complementary **Firth Forum™**, **Piazza** and **Holland®** honed premium pavers answer the consumer need for quality and functionality. The new and re-engineered colours and paving dimensions have been developed with ease, aesthetics, creativity and performance in mind.

WHAT ARE THE BENEFITS?

- Sealed and honed for a square edged, durable, high-end tile look at an affordable price.
- New nano-technology protects the paver, enhancing environmental durability, and reducing efflorescence & maintenance costs.
- New standardised 50mm paver depths make it easy to lay different paver sizes.
- Interchangeable sizing enhances compatibility for greater versatility and inspirational design.
- Excellent abrasion properties well suited to safe outdoor living.
- Suitable to lay on a traditional flexible aggregate base, reducing complexity and cost.
- Spacer nibs on the sides ensure even spaces and prevent spalling.
- Architecturally respected, consistent machine made pavers that are NZ Standards compliant (AS/NZS4586 and NZS 3116:2002).



Have confidence that you can now choose the latest in dry cast paving design and technology, with the added benefit of long term durability and less maintenance cost. All backed by Firth's 90 years' experience and know how.

Available from mid-October 2015

**FREE
ITM 500
T-SHIRT**



When you spend over \$150 on any Firth products*
* Limit of one per account. Strictly while stocks last.



SPECIALS

Ezipour Xtreme Wheelbarrow

- Flat-free Smart-Tyre
- 'Twist' front stays
- No rust frame
- Narrow & deep pouring tray - 72L
- 5 year warranty



\$199 EXCL GST



LED Work Light

- No more light bulbs to change
- All weather proof (IP65)



#LED20B - 20 watts, 1800 lumens, li-ion battery, works while charging

\$145 EXCL GST

#LED50P - 50 watts, 4500 lumens, plug-in

\$129 EXCL GST



Noise Cancelling Earmuffs

- Automatic noise blocking protection
- Amplifies low-level sounds and conversation
- Reduces harmful gunfire or impulse noises above 82dB
- Connect your own audio source
- Class 4



\$109 EXCL GST



Rain Tower - Tripod Sprinkler

- Full metal impact sprinkler head
- Height and arc adjustment
- Coverage: Up to 24 metres
- Connects to standard 12mm hose fittings



\$39 EXCL GST



MAKING PRODUCT SELECTION SIMPLE

One System, One Specification, One Supplier, One Choice

The Tekton Weatherization System offers a solution-based system for the construction industry when selecting pre-cladding options. It's BRANZ Appraised and brings together a range of trusted products from one supplier under one specification.

Tekton offers leading performance in water hold-out, tear and bursting strength. Tekton has the lowest flammability index of all flexible wall underlays, along with its unique ability to repel water similar to 'Gortex'. This ensures framing remains dry during construction whilst it still permits Moisture Vapour Transmission (MVT). It breathes so moisture can still escape the wall cavity. Tekton will not support mould growth & can remain exposed to UV for up to 60 days.



ACCESSORIES



SUPER-STICK Building Tape
75mm, 150mm, 230mm



Trade-Seals 8mm - 12mm
Completes the system.



Tekton Seam Tape



Talk to your ITM sales rep for more info or call Marshall Innovations on 0800 7769727 or visit www.mwnz.com





WHATEVER HAPPENED TO RISK-BASED CONSENTING?

Risk-based consenting is supposed to ease the burden on Councils by dividing consents into four risk categories and passing on the responsibility for code-compliance for non-standard projects. A pilot scheme has been in place in Christchurch and the results are promising.

BY GEOFF HARDY, AN AUCKLAND COMMERCIAL LAWYER

In 2010 the (then) Department of Building and Housing announced its final round of building law proposals that arose out of the leaky building crisis. The proposed reforms were broadly intended to achieve two objectives. The first was to ease the burden on Councils, who were inheriting the lion's share of liability for the cost of leaky home repairs, and were getting overly-cautious and risk-averse as a result. The second was to encourage homeowners to be better informed when embarking on building projects and to give them more rights and remedies when things went wrong.

That first objective (ease the burden on Councils) was intended to be achieved by a thing called risk-based consenting. That meant that building consents were going to be divided into four categories – low risk, simple residential, standard, and commercial – and the degree of Council involvement in those projects was going to be determined by how much risk of building failure there was. The idea was to pass responsibility for code-compliance onto everyone else involved in the project – the owners, designers, builders

and suppliers – and away from the Councils, in all but the “standard” category of building consent. These proposals all became part of the Building Amendment Act 2012.

The second objective (give homeowners more rights and remedies) was intended to be achieved by adding more teeth to the existing implied warranties in the Building Act, introducing a new 12 month defect warranty, and requiring residential

Councils were inheriting the lion's share of liability for the cost of leaky home repairs, and were getting overly-cautious and risk-averse as a result.

builders to produce a lot more paperwork in the form of checklists, disclosure statements, written building contracts, and instruction manuals on completion. These proposals all became part of the Building Amendment Act 2013.

Both the 2012 and the 2013 Amendment Acts were many years in gestation before they were finally passed. Some of the 2012 Amendment Act came into force on 13 March 2012, but not the risk-based consenting part. Most of the 2013 Amendment Act (the homeowner rights and remedies) came into force on 1 January 2015. Ironically, it is the risk-based consenting provisions of the 2012 Act that will be the last to come into force.

THE REFORMS ARE COMPLEX

To be fair, they are pretty radical reforms. In a low risk project (such as a free-standing garage or large rural shed), Councils will not have to check code compliance or inspect the work at all, and will incur no liability if they don't. In simple residential projects (such as a simple single-storey house built using proven methods and design with low structural and weathertightness risks), Councils will only have to check code compliance in certain limited respects, and only do limited inspections.

In a commercial project, there will be less active Council intervention required because these projects are designed and constructed by experienced specialists, who have a lot to lose if they get it wrong. Instead, heavy reliance will be placed on the risk profile of the project, and the quality assurance system that will be adopted, both of which will have to be approved and monitored by the Council. It is only if the project is classified as standard (such as a multi-storey house of complex design), that the Council involvement

In a low risk project (such as a free-standing garage or large rural shed), Councils will not have to check code compliance or inspect the work at all, and will incur no liability if they don't.

will be comparable to what it is today, and they will have to check code compliance, and carry out appropriate inspections.

The Government has said all along that it wanted to defer implementation of risk-based consenting until there was greater awareness and understanding of the Building Code, there was a good base of competent licensed builders, the homeowner rights and remedies were in place, and compliance with the new rules could be effectively monitored. But it's also no doubt true that these reforms are not regarded as a priority, and the Regulations that underpin them are proving a lot harder to prepare than was anticipated.

THE CHRISTCHURCH PILOT SCHEME

In the meantime, the new regime has at least been given a trial run in Christchurch, after the City Council lost its accreditation as a building

consent authority in 2013 due to delays in processing applications. The Crown Manager who was appointed to take over, implemented a new "Streamline Consenting" residential scheme along the lines of the 2012 Amendment Act, and a "Quality Assurance Commercial Consenting" scheme. Councils have power under the Building Act to dispense with a building consent where the work is likely to be code-compliant or is unlikely to endanger people or any building, and that is the exemption that was used.

Some new technology was adopted that improved efficiencies and the overall result was that streamlined requests were processed in an average time of four hours, and no later than 24 hours of receipt.

That trial appears to have been largely successful, although admittedly it was done in response to a crisis where there is a much greater sense of urgency than normal. The residential scheme was trialed with five low-risk group home builders and was limited to strictly defined qualifying buildings, with heavy reliance placed on the involvement of licensed builders.

The requirements were strictly enforced and non-complying applications were rejected, although if further information was required, this was done by phone call rather than written request. Some new technology was adopted that improved efficiencies and the overall result was that streamlined requests were processed in an average time of four hours, and no later than 24 hours of receipt.

The Crown Manager's recommendation was that the Government investigate applying a similar system to a wider range of builders and a wider range of building types, on a national basis. The Regulations that are due by the end of 2015 will hopefully lay the platform for that to happen.



Geoff Hardy has 40 years' experience as a commercial lawyer and is the senior lawyer in the Auckland firm "Madison Hardy". He guarantees personal attention to new clients at competitive rates. His phone number is (09) 379 0700, fax (09) 379 0504, and email geoff@madisonhardy.com. This article is not intended to be relied upon as legal advice.

GOING TO THE ENDS OF THE EARTH

I love catching fish, but not just for the fish - I do it for the locations, the challenges, the thrills, the people, the food, and even the culture.

I recently endured 67 hours of non-stop travel to film an episode in Sao Tome and Principe.

Where? You ask. It is about 140 nautical miles off the west coast of Gabon, West Africa.

Why? You ask. That's easy. It was a part of the world I'd never been to before, I'd heard reports of lots of big Blue Marlin, and more over, it was still largely unexplored - adventure was calling!

KERIKERI TO AUCKLAND

We packed 130kg of camera gear, fishing tackle and spear fishing gear and set off for Principe. The first leg was a familiar one, a four hour drive to Auckland, where we picked up our drone operator, who came complete with three drones and an additional 30kg of baggage, including lipo batteries - airlines just love lipo batteries (...that was sarcasm).

AUCKLAND TO LISBON VIA DUBAI

Five hours in Auckland and we were on our first flight which was a 19 hour haul to Dubai, via Sydney. A four hour stop in Dubai and we were off on an 8.5 hour haul to Lisbon. We had a 15 hour stop in Lisbon; I hadn't been there before so instead of sleep we checked out the city. We found a place that does seafood. They had huge crabs and giant prawns that had been imported, so I asked for the signature local dish - I ate pilchards - and they taste just as you'd imagine them to taste - like bait.

LISBON TO PARADISE!

From Lisbon it was a further seven hours to Sao Tome. After waiting several hours where we had to



unpack our bags to fit them on a tiny plane, all the while trying to communicate with the Portuguese speaking locals. The last flight was just 40 minutes to Principe, where we were greeted by our host. Gear was loaded on the back of a Hilux and we set off on a trek through the jungle. And finally, 67 hours after departing from home we emerged out onto the most idyllic beach setting. We camped on the beach, but we weren't roughing it. The tents had beds and power! An open sided cabana bar with a huge dining table, bar, and commercial kitchen was central to the camp. Dozens of brand new Shimano Tiagra big game sets hung from the ceiling and the view opened out through the palms to look straight at the boat we had for the week. An immaculate 41 foot G&S Sport Fisher. It was all set up to be an epic - and it was.

You'll have to wait until the next new series to see that action, but we've got plenty of ITM Fishing Show for you till then. We're posting new content every week on ultimatefishing.tv, and you can keep up with the latest stuff by following us on Facebook.

Keep 'em tight

Matt Watson.

Matt



QUALITY KITCHENS DESIGNED FOR THE TRADE

The ready-to-assemble kitchen range with design flexibility.

Creating a modern designer kitchen for your next project is easy with UNO Kitchens.

WHY CHOOSE UNO KITCHENS?

- **FLEXIBILITY**
Flexi-width cabinets available within the range at no additional cost.
- **CHOICE**
12 standard, 4 wood grain & 6 ultra-gloss colours available across a large range of standard cabinets sizes plus the flexi-width cabinets.
- **ACCESSIBLE**
Made to order & delivered within 7-10 working days, this will help you manage your build & installation schedule.
- **QUALITY**
UNO Kitchens are made from moisture resistant New Zealand made board with 16mm solid back construction, soft close hinges on doors & slim bow handles as standard.
- **EASY**
Each carton contains cabinet, doors, handles, hardware and instructions. Makes assembly and installation quick and easy.



immaginé
immaginé

**ULTRA-GLOSS
DOOR RANGE**



All UNO Kitchens are New Zealand made and come with a 5 year manufacturing warranty.

Exclusive to ITM. Ask at your ITM store for your step-by-step planning guide or go to www.itm.co.nz

The builders choice for perfect results

Key HeatPump features

- ▶ Highly efficient heat pump – reduces energy use by up to 65%
- ▶ Eligible for generous government rebates
- ▶ Smart Controls to take advantage of
- ▶ Cheaper overnight power prices
- ▶ PV solar energy generation systems
- ▶ Noise reduction mode
- ▶ Designed for easy and low-cost install and servicing
- ▶ The heat pump operates from -7°C to 40°C, delivering energy efficient hot water even in colder climates

Key Professional features

- ▶ 5.5+ star energy efficiency rating
- ▶ Easy installation
- ▶ Compact design
- ▶ Install up to 4 optional temperature controllers
- ▶ Available in Natural or LP Gas
- ▶ Comprehensive warranties for domestic installations available



For further information on the Bosch product range, talk to your ITM sales rep or visit www.bosch-climate.co.nz



BOSCH
Hot Water & Heating



A SMARTER, FASTER BUILDING SOLUTION

James Hardie HomeRAB® Pre-Cladding enables faster completion and early close in, which helps avoid delays and unplanned costs associated with weather constraints.

Traditionally, flexible wall underlays in the cavity have formed the majority of the air barrier around New Zealand homes. However, there are performance issues associated with thin, flexible wall underlays and some building companies are now turning to a Rigid Air Barrier system (RAB) as a more practical and robust alternative to flexible underlays.

Some building companies are using James Hardie HomeRAB® Pre-Cladding in association with a drained cavity system. In addition to its durability, the ability to start internal work sooner is a key advantage of HomeRAB over flexible underlays.

It also provides the added benefits of structural bracing. The 4.5mm thick fibre cement board provides general rigidity to the entire structure and reduces the amount of bracing material required. HomeRAB Pre-Cladding is compliant with NZBC and comes with a 15 year product warranty, which gives added security. Unlike some plywood, HomeRAB does not bow and swell. Plus HomeRAB provides long-term insurance, as it is resistant to moisture damage and rot.

HomeRAB Pre-Cladding is suitable for up to and including very high wind zones. It also offers a solution to connect studs to top plates to achieve a 4.7kN connection as per NZS 3604 and eliminates any special fixings.

JAMES HARDIE RIGID AIR BARRIERS

By working closely with many of the country's builders and architects, James Hardie established that New Zealand's weather conditions often require a high level of framing protection.

James Hardie therefore developed two Rigid Air Barriers, the 4.5mm HomeRAB® Pre-Cladding for the residential sector and the 6mm RAB® Board for residential and commercial builds. Both these products provide superior weathertightness over traditional flexible underlay and can be used to achieve structural bracing and early enclosure – adding greater efficiency to the construction process.

While HomeRAB Pre-Cladding is suitable for wind pressures up to 1.5 kPa, RAB Board can be used in specific design building or commercial projects up to 4.5 kPa, offering extra rigidity and added wind resistance to the structure.

**FREE
ITM 500
T-SHIRT**

When you spend over \$150 on any HomeRAB® products*

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

TAX PLANNING

How to Successfully Manage Cash Flow During the Year



When it comes to achieving business success, effectively managing cash flow throughout the year can be challenging at times. Tax payments can often upset the financial balance of a company. While tax cannot be avoided, cash flow can be managed simply by following a few simple tips.

SET UP A TAX BANK ACCOUNT

Using a separate bank account for tax payments is a good start. Aim to put aside 28 per cent of taxable income (income less expenses) into the account each month and withdraw tax payments from it.

It is crucial that you do not dip into this account during the year, except where there is a significant downturn in business performance. An upside to this method is using an interest-bearing account for the 'tax account'.

TAX FINANCING

Another option, usually limited to income tax payments, is to utilise the services of a tax pooling intermediary to finance or 'top up' any underpayments.

Tax financing involves requesting that an amount of tax be paid to the IRD on your behalf. The finance contract operates as expected, with repayment dates and interest rates offered by the provider. The interest paid is the only additional cost, under this arrangement. This allows a business to both meet tax obligations and manage cash flow efficiently. Although interest is being paid on the tax payment, penalties will be avoided so long as the correct amount is paid. Typically, the interest charged is lower than that charged by the IRD.

A more retrospective option of tax financing is also available. This is where a business gets to the year-end, a tax return has been completed and tax has been underpaid during that year.

In this case, a business can apply to a tax pooling intermediary to top up any underpayment to the level that has been assessed by the IRD. In effect, this involves 'purchasing' the underpaid amount and, similar to the tax financing option outlined earlier, paying a lower rate of interest to the provider than you would pay to the IRD. You will also avoid any late payment penalties that the IRD enforce for non-payments.

As with all tax situations, there is never a simple answer. However, by utilising the above options, you can save a lot of worry and, more importantly, help the cash flow of your business thrive at times where it may have faltered in the past.



If you have questions about how to manage your tax payments and cash flow, or have any questions regarding tax purchasing or financing, please contact Peter van der Heijden at peter.vdh@crowehorwath.co.nz; or contact your local Crowe Horwath advisor.

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

WIN A TRIP TO NEW YORK



WORTH \$12,000 WITH GORILLA GRIP



Buy any specially marked Gorilla Grip product and txt your unique code to enter the draw to win a trip for two to New York City for five nights including accommodation, a Broadway show experience, tickets to a New York Yankees game and entry to the Empire State Building - valued at over \$12,000. Terms and conditions apply. Visit holdfast.co.nz/nycgrip for more information.

BROUGHT TO YOU BY



Right First Time.

MAKE A TIME TO SEE A SPECIALIST

NORTHLAND

Bay of Islands ITM Haruru, Pahia 09 402 7703
Dargaville ITM 09 439 8730
Far North ITM Kaitaia 09 408 3927
Far North ITM Mangonui 09 406 0048
Matakana ITM 09 422 7525
Waipu ITM 09 432 0203
Whangarei ITM 09 437 9420

AUCKLAND

Albany ITM 09 415 6889
Dayle ITM Avondale 09 828 9791
Dysart ITM Glen Innes 09 521 3609
Hillside ITM Glenfield 09 443 8101
MacClures ITM Henderson 09 836 0088
Mahia ITM Takanini 09 267 0234
Tamaki ITM East Tamaki 09 274 4942
Thomsons ITM Drury 09 294 9410
Tuakau ITM 09 236 8226
Waiuku ITM 09 235 7289
Weck's ITM Patumahoe 09 236 3684
Western ITM Kumeu 09 412 8148
Western ITM Swanson 09 832 0209
Western ITM Whenuapai 09 416 8164

WAIKATO/BAY OF PLENTY

Acorn ITM Riverlea 07 856 6789
Cambridge ITM 07 827 0953
KKBS ITM Katikati 07 549 0689
Matamata Post and Rails ITM 07 888 8189
Opotiki ITM 07 315 5984
Oregon ITM Mt Maunganui 07 928 4942
Otorohanga ITM 07 873 8079
Rotoma ITM Rotorua 07 347 7023
Taupo ITM 07 378 9899
Tauranga ITM 07 541 1232
Te Puna ITM 07 552 5770

Thomsons ITM Hamilton Avalon 07 849 3674
Thomsons ITM Whatawhata 07 829 8518
Timmo's ITM Te Awamutu 07 871 7545
Triangle ITM Tokoroa 07 886 6611
Whakatane Timber & Hardware ITM 07 307 0031

COROMANDEL

Bargain Boards ITM Kopu 07 868 9829
Barrier ITM Tryphena 09 429 0466
Coromandel ITM 07 866 8848
Pauanui ITM 07 864 8579

CENTRAL NORTH ISLAND

Braithwaite ITM Taumarunui 07 895 6881
Central ITM Feilding 06 323 3400
Central ITM Marton 06 327 5458
Hometown ITM Foxton 06 363 8049
Manawatu ITM 06 356 9490
New Plymouth ITM 06 758 8939
Stratford ITM 06 765 7800
Tumu ITM Dannevirke 06 374 4260
Turangi ITM 07 386 5736
Waitara ITM 06 754 8822

HAWKES' BAY

Total ITM Hastings 06 879 7850
Tumu ITM Gisborne 06 868 9599
Tumu ITM Hastings 06 873 0999
Tumu ITM Havelock North 06 872 7100
Tumu ITM Napier 06 872 6222
Wairoa ITM 06 838 7332

WELLINGTON/WAIRARAPA

Crighton ITM Greytown 06 304 7193
Crighton ITM Levin 06 368 4057
Crighton ITM Paraparaumu 04 298 9726
Crighton ITM Seaview 04 568 3896

Parapine ITM Upper Hutt 04 527 6800
Tawa ITM 04 232 5999
Tumu ITM Masterton 06 370 6060

NELSON/MARLBOROUGH

Blenheim ITM 03 578 3049
Havelock ITM 03 574 1018
Kaikoura ITM 03 319 5447
Motueka ITM 03 528 7254
Nelson ITM 03 548 5487
Picton ITM 03 573 6888
Takaka ITM 03 525 8222

CANTERBURY/WEST COAST

Basher's ITM Amberley 03 314 8311
Darfield ITM 03 318 7474
Dyers Road ITM Bromley 03 373 6049
Geraldine ITM 03 693 9397
Greymouth ITM 03 768 0441
Hamptons ITM Waltham 03 374 3333
Helmack ITM Ashburton 03 307 0412
Hillside ITM Hornby 03 349 9739
Kaiapoi ITM 03 327 8829

McMullan Timber ITM Hokitika 03 755 8519
ProBuild ITM Leeston 03 324 3300
Rangiora ITM 03 313 4862
Timaru ITM 03 688 8074
Waimate ITM 03 689 7427

DUNEDIN/OTAGO/SOUTHLAND

E H Ball ITM Invercargill 03 218 3787
Fraser Hardware ITM Balclutha 03 418 0170
Mosgiel ITM 03 489 8885
Southbuild ITM Winton 03 236 6055
Southern Lakes ITM Cromwell 03 445 0081
Southern Lakes ITM Queenstown 03 359 2422



"We'll see you right"

FOR YOUR NEAREST ITM STORE PHONE 0800 FOR ITM ITM.CO.NZ

PRODUCTS ON PROMOTION: All prices exclude GST. Prices are valid from 1st October - 15th November 2015, unless specified otherwise. Some products may not be available in all ITM stores, but can be ordered in for customers. FREE ITM 500 T-SHIRT: Applies to purchases made between 1st October - 15th November 2015 or while stocks last. Please note that the \$150 (excl GST) qualifier for the FREE ITM 500 T-SHIRT applies to each supplier's product featured and cannot be made up of smaller amounts spent on individual supplier's products e.g. Customers will qualify for a giveaway if they purchase \$150 of Hitachi products, NOT if they purchase \$100 of Hitachi and \$50 on Makita products. Purchases must be made on one invoice/account. Offer is limited to one per customer. All prices exclude GST.

GET INTO GEAR

FROM 1 OCTOBER 2015

SPEND OVER \$3,500^{+GST} INSTORE AND
GET THE OFFICIAL ITM 500 AUCKLAND
VEST & CAP

PLUS *Entries received before 26 October 2015
will automatically be entered into the draw to
WIN A TRIP FOR 2 TO THE ITM 500 AUCKLAND.
Prize drawn 27 October.*

▲ Stocks are limited so be quick!



6-8 NOVEMBER 2015

"We'll see you right"