



AUCKLAND
BUSINESS
CLINIC

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Initial Report

Prepared for XXXXXXXXXXXXXXXXXX

23 June 2016

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About the Auckland Business Clinic

Establishing your own business is no easy task. There are many separate and often conflicting elements that go into running a successful business. This is where an advisory board can be instrumental in helping you reach your strategic goals.

Having a trusted group of experts in legal, human resources, marketing, finance and other commercial matters, an advisory board is an effective way to get valuable advice and guidance without sacrificing any autonomy in controlling your business. The Auckland Business Clinic can offer an important outsider's perspective and help you build innovative solutions to the challenges you are facing as a business owner.

Not only do we offer expert insight and guidance, we can also connect you with a wider network of professionals. As advisors we have extensive connections which will be beneficial to you and your business as well as potential investors who can help you build the capital for your ideas.

Insurance Risk Management

Observations:

Running a business involves risk. These potential hazards can range from destroying a business, while others can cause cost and lost time. You should prepare for them, understand what risks could affect your business and then plan to moderate the risk's impact. Dollar losses, lost time and productivity and the negative impact on customers can all be minimised.

A plan should be created to identify the risks and how to implement a strategy to mitigate or reduce the impact of those risks. These risks should be prioritised and managed in two ways: firstly their probability of happening and secondly the impact on the business.

The principle safeguard to managing risk is insurance and many of the risks from fire to a shareholder being ill can be covered.

You already have addressed the major risk factors of business risk with cover on business liability and Business interruption insurance in place along with Key man insurance on yourself as the managing director.

Recommendations:

A review of your existing business insurance covers to ensure they adequately cover all on the following:

- Business interruption
- Public liability
- Statutory liability
- Employer's liability
- Professional indemnity (If required)
- Directors and office
- Material damage

Although you have Key person insurance on yourself you should have a clear understanding of what the cover does, and the strategy behind it.

- Does it provide for a Locum to take over management of the business if you are unable to work and/or provide income protection for yourself?
- Does the Income, Total and Permanent Disability and Life covers all provide both buy out and/or funding to the business to "buy in" the appropriate manager to replace you to ensure the business continuity?

- You mentioned two staff members that would put the business at risk if either were absent either short term or permanently. Cover for both of these members of staff could indicate that risk for the business and potentially reduce the potential of them finding other employment by showing a level of care.

Key person Insurance is all about ensuring that the loss of essential personnel doesn't put your business at risk. Whether it be the owner, a manager, a sales person bringing in a majority of your income, or a highly skilled and difficult to replace worker, key person cover does exactly that. It protects you from the loss of someone you think your business can't do without.

Cover of a key person may include:

- Life cover
- Trauma
- Income protection
- Total and Permanent Disablement
- Locum cover

Game, you also mentioned that there is pressure from staff for wage increases and that absenteeism is an issue. A potential way of dealing with both issues is providing staff with group medical. Although this adds approximately 1% to your cost of wages the perceived value can be far greater. Staff see this as the company caring. It is also a proven fact that absenteeism is reduced as staff utilize the medical cover and act on medical issues more quickly thus ensuring their productivity is kept up and that when they do take sick leave it is for less time. Note pre-existing conditions are generally covered under group insurance and the cover can be extended to spouse and dependents, with the proviso that the extra cover is paid by the staff member.

Another insurance you should not overlook is Accident Compensation Corporation (ACC) accident cover. There are two areas that can be beneficial to look at:

1. The potential to get a discount off your ACC premiums by ensuring staff undertake safety training.
2. By changing to a Shareholder salary (i.e. self-employed) you can set the level of cover you wish to have with ACC within parameters. Assuming you have income protection in place, you do not need to have ACC to the same degree and could minimise the cost.

We talked about the provisions within your shareholder agreement to buy out the shares of a shareholder who had died or become permanently disabled. Although you have a mechanism in place this could be simplified and beneficial to all parties by having insurance in place over the shareholders.

with ownership by either the company or the other shareholders. This would mean that the shareholder buy out could happen immediately upon a shareholder dying or becoming permanently disabled, setting up funds to the shareholder or their estate and enabling the business and the remaining shareholder the opportunity to move forward with the business without struggling with funding the share purchase.

Geoff Seton

Marketing

Observations:

Overview

Strategy

In regards to the business direction and strategy, you have identified a unique selling proposition (USP) of providing fast and flexible service. A business vision has also been outlined, which is to become the leading provider of promotional products and services in New Zealand. Furthermore, you are interested in expanding this vision to penetrate the Australian market, without affecting existing operational performance in NZ. While being in the early stages of investigating this market, the competitive environment and position of your USP is not known.

Marketing implementation

The current skills and resources held by your business are administration and sales based and production based. Also, your accounts manager is looking into opportunities for lead generation with existing clients and is arranging the attainment of screen printers to sell your products.

Target markets

Your customer base is made up of promotional products companies in NZ. Amongst all 35 of these companies brand awareness is high. However, the level of top-of-mind awareness is only about 50 companies.

Although your current business arrangements limit the ability to approach certain companies you are prospecting to target all companies seeking contractual printing services, while not supplying promotional products. Seeking a new target is an approach to overcome the declining promotional products companies market, resulted by China being an accessible alternative for purchasing products.

Looking at competition you have identified xxxxxxxxxxxx and vvvvvvvv as your main competitors. You have also mentioned that all promotional companies within the market are now starting to purchase direct out of China for larger quantities and this is a threat to

Marketing channels and ROI

In terms of your marketing channels trade shows have been seen to be most effective in targeting promotional products companies. Looking at online presence, your website for direct contract printing is in the process of upgrade and SEO to maintain competitive advantage. However, funding needs to be acknowledged for this process to follow through.

Recommendations

Strategy

In business timing is everything and from our meeting, it looks like the timing to look at your direction and strategy for xxx Ltd is right now.

It is most critical for [redacted] to review your overall business direction and strategy – as you've already identified your current market is shrinking, and you are limited by the current arrangements that prevents you to supply directly to businesses.

It looks like the focus to date has been on the current operations and now may be the right time to focus on growing the business through new business acquisition and increasing revenue from the existing clients. It is important to have a marketing strategy that will deliver on the business strategy. The implication of this is that this will ensure that the money you spend on getting the brand awareness and penetration into the market is well spent and in the long run it will save the company money with an increase in revenue and new clients.

We also discussed market entry into Australia. This can be a costly exercise entering Australia as you will need to visit Australia regularly as you work towards having a person on the ground. Furthermore, the labour costs are different in Australia too. Another issue to consider with regards to Australia is your USP of 24 hour turnaround. Will this stand up in Australia? Freight charges and cost of documentation may erode this competitive advantage in Australia. Furthermore, business acquisition usually takes longer and it is more competitive too.

Also discussed is the avenue of approaching businesses directly to xxxxx on any of their products. In this approach need to consider what if they want you to supply the products as well. Ideally you can organise for this to occur or you may fall into the 'too hard' basket and they have to deal with yet another supplier.

Finally the discussion around generating more sales from the xxxxxxxx ssssss companies was raised. This is possibly the easiest way of achieving immediate sales however it will not sustain the business long term.

What this is highlighting the importance of having the right marketing strategies and refining the target market in order to capture the additional sales.

Marketing implementation

You have a lean administration and sales team and someone with the responsibility of marketing. In this situation, it is often best to ensure it is part of your role to introduce the marketing thinking into the business.

A focus on marketing and lead generation will not only start making it easier in acquiring new business but also ensures the sustainability of the company in the long run.

It is key to work on the brand as well as lead acquisition.

The best way is to work out the lowest hanging fruits that will produce the greatest return (see Stewart's recommendation regarding individual product margins) and targeted into the various target markets identified and refined.

It is also important that a company the size of xxxxxxxxxxxx xxxxxx should budget for marketing (even if it is a modest investment) in order to grow your business further. Without investing in marketing, it is highly possible your sales will stagnate and your reach and growth limited. As most if not all successful companies have shown, having marketing as part strategic thinking is key in propelling them to success. This includes well-known companies in NZ that started from humble beginnings such as Icebreaker, Comvita, to Gib NZ, Vend and others.

Target markets

It is important to refine your target market segments further. This will help to focus your sales manager's efforts with the existing database e.g. find like-minded groups that have been most profitable or easiest to reach within the promo product companies.

For new targets, again it is better to refine and define your target on a more micro level as this will make the marketing efforts to be more effective.

From our discussion, I am not convinced that just providing a service to businesses is a strong enough entry to these companies. This means that they would either have sourced the product themselves directly from overseas or that they are already dealing directly with a product product company already. You may need a stronger point of entry otherwise a lot of the effort may be wasted. Also worth thinking about other referral business such as the complimentary printers- large formats and small format printers. They may want to be able to offer your specialised skills as part of their services.

Marketing channels and ROI

A well researched and thought out strategy that is focussed on precise target markets will help ensure the right and most effective marketing channels are selected.

These channels will differ depending on the target markets and if the focus is in NZ nationwide or Australia

It is difficult at this stage to advise on the best channels without first having a clear strategy and target market definition

Channels can include anything from a one-on-one approach, and if this is the case, then the focus will be on the sales kit for the sales manager to website SEO and AdWords. It can also be through LinkedIn targeting or referrer marketing and sponsorship.

Funding for marketing assistance

Marketing Minds is an approved New Zealand Trade and Enterprises (NZTE) Service Provider. This means that your business may be eligible for funding of up to 50% from NZTE for services provided by Marketing Minds. If this is of interest, please contact Anne Casey.

Anne Casey



Managing Your People & Processes

Observations:

You currently have 20 employees. The majority of them report through department heads to the Factory Manager, and you have a Sales and Administration side of the business which reports directly to you and this consists of 6 people.

You have employment agreements currently in place as well as position descriptions and a substantial "House Rules" document.

You have regular meetings with various teams so there is adequate opportunities for communication within and between teams.

Recommendations:

- **Create an induction process** – This should expand the first twelve weeks of employment and would include everything from ensuring they are aware of the health and safety requirements, ensuring they are confident in the requirements of their role meeting the rest of the team and understanding how each role is important to the business.
- **Extend the KPI's of each position** – you could get each employee to work with you to create these. The fact that the position descriptions mention KPI's, it is important that these are created so the reference to them is removed from the position description documents.
- **Create and implement a formal 6-monthly or annual performance appraisal process** where you discuss moving forward and future direction for the employees – where they want to head and where they can improve.
- **Amend disciplinary procedure** and definitions of misconduct and serious misconduct within the house rules to ensure there is flexibility in the processes you may need to run.

In general you have completed a lot of the necessary requirements for HR within the business, however if you require any assistance with any of these points, The HR Department Ltd is able to assist.

Catherine Murray

A Legal Perspective

Recommendations

Parameters of Venture

- You have a high level of experience and skill involved at Board level. That skill and experience is not industry specific, so will provide you with a breadth of business wisdom. It is critical, however, that the managing director is given support to develop his industry knowledge, and this in turn be communicated to the Board.
- You should give consideration to how your Board is structured. Is it appropriate? Is having a UK based director useful? It may be useful to second a non-executive director (i.e. a non-shareholding director) onto the Board with either industry specific experience, or experience in some of the key strategic directions you intend to pursue, such as entry into the Australian market.
- Once the winding down period is over, you should give serious consideration to the Board's strategy moving forward. Bear in mind the basic differentiation between governance and management is:

Governance (the Board)

- Should focus on setting the vision and objectives of the Company
- Should set policies and agree on goals
- Its role is to measure and monitor the managing director against agreed goals and
- Must adhere to the constitution and the shareholders agreement

Management (the MD & Management Team)

- Role is to carry out activities to meet the agreed goals and
- Must report to the Board on progress
- You should meet at the very least on an annual basis to set and discuss the vision for the Company, determine overall strategies, and set clear goals for the MD. That meeting should happen outside of your usual Board meetings. This vision casting is important for any business, but will be crucial in a shrinking market.

Asset Base

- The company should lease assets, rather than purchasing them outright from shareholders' advances or grants. Leases should be checked by your lawyer before you sign them.
- Alternatively, assets and particularly stock, should be purchased by using loans and credit facilities wherever possible. Your lawyer should check the terms of those loans, or credit arrangements.

You should avoid (wherever possible) giving personal guarantees of any credit facilities, or negotiate a limit on your liability.

Asset Protection

- A Relationship Property Agreement should be signed off between each shareholder and their partner. That will ensure that if any shareholder has a relationship breakdown, the company's assets remain in your control.
- We recommend that each shareholder form a Trust to own their personal assets, protecting each shareholder and more importantly, their children, from future relationship property claims.
- If correctly set up and managed, a Trust can protect the assets of business owners in your position against creditors (and the IRD) as well.
- As you will appreciate, timing is of the utmost importance. If a person is made bankrupt, gifts to a Trust can be set aside by the Official Assignee if the gift is made within two years of the bankruptcy. The Official Assignee can set aside gifts up to 5 years prior to bankruptcy if the person making the gift is not able to show that they were able to pay all their debts without the assistance of the property in the gift.
- Every shareholder should have an Estate plan that works for their personal and corporately owned assets. That should be reviewed on a regular basis.

Funding

- If the company borrows funds from a bank, it is likely the bank will want personal guarantees from the directors which has a flow on affect to each director's partner. As the business grows and the amounts required increase, the bank will likely seek further security against your family home (if you have one) or the Trust's assets (if you establish one). Your lawyer should be consulted before you agree to grant any additional security over your assets.
- We note your advice that security is provided to the bank over two properties. With no detailed information we cannot comment further, but simply raise the questions - whose properties are those? Is that a fair arrangement?

Control/Management

- Entry into Australia is fraught with difficulty and needs to be managed carefully. You need to consider whether that can be managed from New Zealand at all, or whether an additional director is appointed, a separate management role established, or whether you look to take over an existing business with established market penetration.

- Similarly if you determine the strategic direction in New Zealand involves direct marketing to clients, rather than through promotional companies, the management of that new direction will likely entail a number of new managerial roles.
- If anything happens to any of the directors, you should consider:
 - How are directors to be appointed/removed?
 - How are decisions made or transactions conducted if you are unable to be involved (whether you are overseas, sick, injured or dead)?
 - How is the business to be managed in that event?
 - Who has authority to sign on bank accounts?
 - What is to happen to each other's shares if a shareholder separates from the partner?

Shareholder Agreement/Termination

- We need to use the shareholders agreement to comment on it, but from what we could glean from our discussion, there is an exit issue with partners' spouses. The four year lock-in is not appropriate if a shareholder dies or is unable to work. Is that appropriate if further capital is required? Can the remaining shareholder(s) afford to buy the other(s) out? Can you work with surviving spouses?
- Is the share valuation methodology appropriate? We are conscious that the share values will change rapidly in the first 24 months of operation, with the value essentially locked in for 4 years, this may prove difficult and open to a claim from a surviving spouse.
- Are there needs for shareholders? Would those be appropriate for surviving spouses? What if guarantees are needed? Or other forms of security for future borrowing?
- The shareholders agreement should be considered in the light of the above issues.

Miscellaneous

- Your lawyer should check your terms of trade (if any) and prepare terms of trade and a privacy policy for your website and email communications.
- You need to ensure your manufacturing/design agreements state clearly that the company owns confidential information or intellectual property used in production. It should state clearly that clients own their own designs, but you own any designs created for them, unless otherwise agreed.

If you have any questions, or want any of the above points clarified, please do not hesitate to contact me.

Andrew Simpson

A Financial View

Observations:

xxxxxxx recently (February 2016), you took over as General Manager and you are working to understand the product mix, category profitability and requirement for ongoing Capital Investment.

As the third largest xxxxxxxx company in New Zealand, has a difficult role to manage how xxxxx fits into the market matrix. Michael Porter in his book Competitive Advantage, talks about how an organization must decide how they will position themselves in the market, do you use Cost Differentiation (lowest cost provider) or Buyer Value (raising buyer performance).

I do not know without understanding more about your business, where you fit in the market. What I do know is that the key Accounting/Financial piece of information you need, is a rock solid understanding of your cost structure by SKU and Category. You are not the largest promoter company in NZ, and you purchase from the same Chinese suppliers as your competitors. What this means is you need to be able to deliver value through your valued added processes.

The Financial information provided was limited, however I am able to give you the following feedback and a copy of the Gross Margin Calculator I used to understand your Gross Margin position.

Markup and Margin Calculator

	Cost	Discounted Applied	Full Retail Mark Up
Data Fields	\$1,399,816.00	15%	100%
Selling Price incl. GST		\$2,736,640.28	\$3,219,576.80
Selling Price excl. GST		\$2,379,687.20	\$2,799,632.00
Cost Price		\$1,399,816.00	\$1,399,816.00
Gross Margin		\$979,871.20	\$1,399,816.00
Gross Margin % Markup %	GM / Sell Price GM / Cost Price	41% 70%	50.0% 100.0%
Volume increase to cover discount		43%	

Recommendations

Most of the information has come from the Cash Flow document you provided.

- 1) You talked about a 50 % GM or 100 % mark up in the written material, while the Cash Flow forecast delivers a 41% Gross Margin. What this means is you are giving away a 15% Discount on all products, or 30% on \$1.4 million Sales.
- 2) There are a couple of reasons why this may be occurring, Discounting to achieve Sales, Discounting to exit a stock line, sale of products with a lower GM than 50%.
- 3) Discounting is probably the biggest destroyer of profitability you will ever see, I recommend you watch the on line clip by Derek Halpern where he talks about "Why you should never discount"

<http://socialtriggers.com/why-you-should-never-discount/>

My final insight would be, you are an Added Value Producer, charging a premium for technology service and quick turnaround, do not offer products that undermine that position, focus on customers that understand your market position, invest in new technology and lead the market with innovation and customer service.

I would also recommend contacting Unleased (even though you had a bad experience), I am happy to help facilitate this if you are interested, as I am going through the same process with two other clients currently and you can be part of that discovery process.

Stewart Kearney

Workplace Health and Safety

Observations:

Based upon the information provided, the proposed workplace activities and plant required to run a successful proof of operation presents a challenging environment, for you to ensure you meet your obligations and duties, as an Officer and as a Person Conducting Business or Undertaking.

Fortunately, this was identified early within the company's engagement in the business and from what you have described, an effort has been made to address some of the more basic deficiencies.

As discussed, the business is in a process of identifying and mitigating risks and hazards related to the work environment, tasks and plant and materials. You also advised that effort is being made in setting up other requirements for a compliant workplace, under the new Health and Safety Legislation.

Making reference to industry publications/manuals and utilizing the experience within the existing workforce should certainly allow xxxxxxxxx to develop some basic and fundamental systems.

It was identified that there is an extremely limited formal industry training and competency framework available to capitalize upon and utilize as a point of reference.

A lack of formal Health and Safety reference within the Workplace will certainly provide challenges in where best to focus your resources.

It was expected that the current work being undertaken will be supplemented and augmented by the engagement of an external subject matter expert, in Health and Safety, who will be specifically assigned the task of identifying any remaining deficiencies in the Safety System, and to address these, therefore providing a robust Health and Safety Management System that is effective and legally defensible.

Recommendations:

It is recommended that you continue the current activities related to addressing the development and implementation of a formal Health and Safety Management System and maintain the focus on delivering this work, as soon as possible.

May I suggest specific attention is paid to the following areas:

- Provision and maintenance of Safe Plant and Materials
- Trained and competent operators
- Adequate supervision
- Workplace facilities and work environment
- Housekeeping

- Standard operating procedures or work instructions.
- Effective mechanisms for communication and escalation of issues.

I strongly support the idea of engaging the services of a trained, competent and experienced Health and Safety Professional, to assist in refining the draft system.

I urge caution, however, in accepting or agreeing to anything that is impractical to maintain or implement.

It is often the case that Management will 'sign up' to delivering something that is unable to be sustained, and the mere existence of a documented reference, committing itself, shall expose the organisation to prosecution.

The proliferation of 'over-engineered' Health and Safety Manuals and their introduction to workplaces is becoming an increasingly common occurrence and can eventually prove more of a hindrance to your business than an insurance policy.

Andrew Swensen

All Reports come with a CHECK LIST

Auckland Business Clinic Associates



Geoff Seton
Seton Financial Advice
Risk Management



Andrew Simpson
Lawyer, SDM Law
Commercial Law



Andrew Swensen
Swensen & Associates
Compliance & Operational
Improvement



Catherine Murray
The HR Department
Human Resources



Anne Casey
Marketing Minds
Marketing Specialist



Stewart Kearney
RightWay Ltd
Chartered Accountant

Geoff Seton

Geoff Seton has been working in the financial services industry for many years, helping businesses tackle accounting, investments, risk, and more.

He also has a vast amount of business experience, having worked in franchise development, management of finance companies, and two of his own successful businesses. This gives him a fantastic understanding of how businesses work and how to reach strategic goals.

Geoff sees himself as filling a real financial mentoring role, helping companies with succession and risk planning, and making sure that businesses know how to mitigate risk and play their cards right.

Seton Financial Advice

If you are looking for risk management cover, Seton Financial Advice is the firm for you. They specialise in Personal Insurance, Business Insurance, and Medical Insurance and can also offer advice on ACC and KiwiSaver.

Insurance providers to Seton Financial advice includes Nib, AMP, Fidelity Life, Sovereign, Asteron and Southern Cross. The business creates strong financial plans that pave the way for SME success.

Contact: email: geoff@setonfinancial.co.nz mobile: 027 45 111 76

Anne Casey

Anne Casey is a member of the Chartered Institute of Marketers and has almost 25 years in marketing as well as 15 years in digital marketing and new business development. Anne has held senior marketing roles with iconic NZ companies including Farmers Trading Co. and Pumpkin Patch as well as her own online business.

Working across multiple industries especially manufacturing, export, construction, service and retail has given Anne the depth and breadth of understanding complex and diverse environments as well as all forms of media including social media, digital media and traditional media channels.

Anne is also a director of an outsourced marketing firm, Marketing Minds that specialises in helping small and medium-sized businesses discover new opportunities, develop their strategies and deliver hard-hitting tactics.

Marketing Minds

Marketing Minds provides marketing services to small to medium business growing both nationally and internationally.

Marketing Minds brings a non-biased approach, independence from a particular marketing channel or service and the focus on achieving the long term strategy using practical and achievable tactics.

Marketing Minds expertise covers the entire spectrum of marketing for business to business as well as business to consumer channels. If you need marketing advice, they can put their heads together to build a winning strategy.

Contact: email: anne@marketingminds.me mobile: 021 654 390

Andrew Simpson

Andrew has found a key niche in SMEs with fifteen years of commercial law under his belt, helping businesses with the legalities of trading, dealing and protecting their right while ensuring compliance. His wealth of experience and straightforward approach to legal advice are perfect for helping small businesses.

He specialises in unit title developments, transactions and management; business sales and purchases; finance and security arrangements for businesses and property transactions; terms of trade, service and supply agreements for businesses; building contracts, leases, complex land transactions; and trusts and asset protection.

Having started his career at Simpson Dowsett Mackie, he has recently returned after 15 years to as a Consultant.

Simpson Dowsett Mackie

Simpson Dowsett Meggitt is a legal firm in the business of providing practical working solutions. Established for over 30 years in Auckland, the team is committed to providing excellent legal advice & service. They work closely with all their clients to ensure that their solutions enable our clients to achieve their business and personal goals as efficiently as possible.

Contact email: Andrew@sdmlaw.co.nz phone: 09 620 8154

Andrew Swensen

As a highly experienced Operational Leader, Health and Safety Manager and Executive, Andrew Swensen has invested years into developing an appreciation for how important it is to get work done efficiently and safely while still meeting stakeholder expectations.

His enthusiastic and practical approach allows him to actively seek out every opportunity to improve what's in front of him, challenging the status quo, but respecting those that have paved the way before him.

Andrew's ability to communicate effectively throughout all levels of an organisation and across a broad range of industries makes him invaluable in understanding operations, their unique complexities and challenges, and managing expectations.

Building the trust and respect of his clients is paramount to his successful business, making him the perfect person to have on your side.

Swensen and Associates Ltd

Swensen and Associates Ltd offers professional consultancy services that allow organisations to manage their compliance requirements, with minimum impact on their operational performance.

Their enthusiasm and passion helps them fully understand your organisation's unique qualities and culture before recommending change or improvement. This reduces the overall impact their work has on your people and the way you conduct your business.

Their experience in assisting organisations manage safety in their workplaces while focusing on improving operational efficiency provides broad benefits to those who engage with their unique approach.

Contact email: Andrew@swensenassociates.co.nz mobile: 021 294 7609

Catherine Murray

With a Business Degree in Marketing and Finance, Catherine began her business career managing three floral retail outlets. Since then her business experience has blossomed and she has worked in a number of industry sectors including manufacturing, customer service, banking, retail, transport and internet gaming and has experienced the international sporting and sponsorship scene.

In 2007, Catherine became a Director of the Auckland office of The HR Department, providing valuable advice for a range of HR matters including restructures, performance management, appraisals, recruitment, personal grievances, terms of employment, HR Strategy, legislation, support and training. In addition to The HR Department, Catherine is the Vice President of the Coeliac Society of New Zealand and plays netball and squash in her spare time.

The HR Department

The HR Department offers tailor made solutions to help all employers with their HR requirements. They offer both ongoing HR consultancy and one-off HR project work. Our HR experts have an abundance of real-world business experience, meaning they create HR policies and procedures that get best results from your people while still turning over a healthy profit.

They can create and implement appraisal processes, recruitment and induction procedures, job descriptions, employment agreements, performance management, investigatory and disciplinary procedures, restructures and rosters.

Contact email: Catherine@Hrdepartment.co.nz mobile: 021 274 8102

Stewart Kearney

Helping small businesses succeed has become a passion for Stewart, so it's little wonder that he has joined our panel as our accounting and financial brain.

Although much of his early career has been about senior financial roles with large corporates, Stewart has ultimately found that working in the small to medium business market is far more satisfying as he can see the growth of a New Zealand business and the positive effects it has in the New Zealand Economy.

Stewart's goal since he started working at RightWay is to help Auckland business owners to understand the financial and commercial aspects of their business by providing access to valuable advice and the latest in accounting technology.

RightWay

This company is more than just your regular accounting firm. RightWay provide you with strategic planning assistance and shrewd business advice to help your business reach its goals.

RightWay is invested in their clients providing regular reports and meetings in order to help them progress and grow. The team are highly knowledgeable in tax and financial compliance and can ensure small businesses are handling their financial matters wisely.

Contact email: stewart.kearney@rightway.co.nz mobile: 021 790 911