

CENTRAL COAST

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Sustainable signage wins new customers for Signarama Tuggerah

Denny takes Council on for non performance

More rate hikes on the way as Council deficits loom



Dr Brendan Nelson AO opens new Gosford RSL

Page 4 – Edgar Adams' Editorial

Six months to go for new council – but will it be out of the fat into the fire

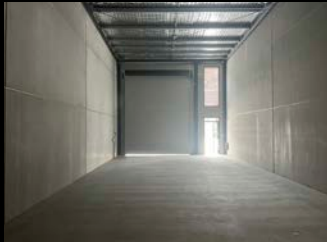
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Light filled suite, large open plan areas as well as private offices and a kitchenette, designated customer parking. The centre is home to many quality tenants and can be easily accessed via Karalta Lane or Central Coast Highway.



In this issue

Regular features

- 4 Edgar Adams' Editorial
Six months to go for new council – but will it be out of the fat into the fire

Business news

- 5 Sustainable signage wins new customers for Signarama Tuggerah
- 6 HIA awards Life Membership to Central Coast builder
- 6 Denny takes Council on for non-performance
- 7 Dr Brendan Nelson AO opens new Gosford RSL
- 8 Industry Festival attracts hundreds
- 9 The Hon. David Harris MP launches 2024 Industry Festival

- 10 Jazoodle reaches major milestone with revolutionary business and cash forecasting platform
- 11 Star 104.5 celebrates 20 years
- 12 Patents and Trade Marks Attorneys now in Erina
- 12 Strata manager opens Central Coast office in Erina
- 12 Nexus Smart Hub welcomes law firms
- 13 Personalised Favours Finalists in Inside Retail's 2024 Retailer Awards
- 14 3 steps to making better business decisions
- 15 More rate hikes on the way as Council deficits loom
- 16 – 18 Property news
- 19 Funny Business



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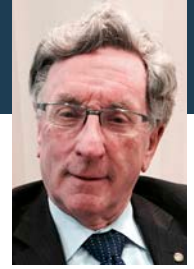
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Six months to go for new council – but will it be out of the fat into the fire

IN CASE YOU haven't noticed our Central Coast Council is setting us up for some pretty big rate hikes in the years to come with forecast deficits from 2026-27 (see Page 15).

This month we are fortunate to have a highly credentialled former UK local government councillor and former senior banking executive and Central Coast resident, Kevin Brooks, write an analysis of how he sees this Council performing.

It is only six months until we get the opportunity to elect a new team of councillors who, regardless of their intentions, will be hamstrung by having to live with the current CEO, David Farmer, who had his contract extended by 5 years last December.

Administrator Rik Hart will move on following the election and we will have an elected Mayor. The one constant will be Mr Farmer and the council staff, many of whom treat ratepayers with contempt.

As Mr Brooks points out we are heading towards a massive \$360 million deficit over the next ten years.

No attempt to rein in costs and certainly no attempt to increase the rate base.

Over the last eight years this council, from the time it was elected and certainly during its time under Administration, has actively pursued a policy of stopping investment in the region. Investment

in new homes sites, that would increase the rate base and investment in new businesses has ensured that this region has gone backwards.

And they are being allowed to get away with it.

No wonder that Premier Chris Minns and his government has no interest in our region. Of course it was the same with the previous government who started all this with the amalgamation of Gosford and Wyong Councils (which this Editor supported and now realises that it was never going to work).

In any event, the community has six months to come up with candidates who think they can make a positive difference.

CCBR is hearing that some of the old crew are planning on making a comeback too.

In my opinion it will be a case of out of the fat back into the fire.

Genuine people who could make a difference are needed to put their hands up.

The last thing we need is a mob of activists hell-bent on further destroying our already declining economy.

While there is no doubt that there is little confidence to invest in the region, one ray of sunshine has been the determination of the Gosford RSL Club to go ahead with the building of their new club premises at West Gosford.

CEO Russell Cooper and the Club's Directors had a vision. To build a new club building that would make a statement that our region is modern, prosperous, aspirational, and advancing.

"We wanted our building to be something that locals were proud of and visitors were impressed by," Mr Cooper said at the opening.

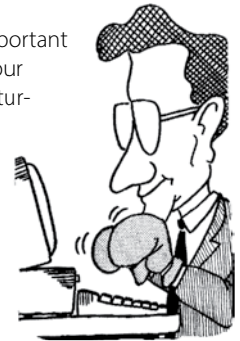
The result is a credit to the vision and courage of the Club's Board of Directors.

It wasn't easy. There were roadblocks along the way, not least the covid pandemic, but persistence paid off.

Finally, this month we report on the success of the 2024 Industry Festival held at Mingara Club in late March.

This event was a tribute to Frank Sammut and his organisation Central Coast Industry Connect, for their unwavering support for our region's manufacturing industries.

The two most important industry sectors in our region are manufacturing and construction. They are the backbone of our economy.



Edgar Adams
Editor

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Sustainable signage wins new customers for Signarama Tuggerah

WHEN MELISSA AND Gary Marshall acquired the Signarama Tuggerah business in 2019 they made a commitment to move to sustainable signage systems with eco-friendly practices in their printing processes and using environmentally friendly materials for signage.

Their aim was to create signage that minimises its impact on the environment.

"The impact of signage on your brand can't be overstated, but have you considered the impact of your signage on the environment," says Mrs Marshall.

"We have," she said.

"Our commitment to sustainability goes beyond slogans. We prioritise eco-friendly practices in our printing processes, moving on from traditional methods and using environmentally friendly technology, including eco-friendly printers.

Sustainable signage options may include eco-friendly materials such as Australian-made fully recyclable products, PVC-free banners, PVC-free car wraps, PVC-free vinyl and water-based inks to reduce a business's carbon footprint.

Additionally, sustainable signage will enhance a brand's reputation and with advances in printing technology and the variety of printing surfaces now available, this is now possible.

This commitment to sustainable signage worked and they found customers whose environmental policies aligned with them.



Signarama Owner Melissa Marshall

As the business grew, Signarama Tuggerah started receiving more orders, and quite a lot of them with tight deadlines. As a result, there was a crucial need to expand their production capacity.

Last year the Marshalls invested almost half a million dollars on the latest high speed Hewlett Packard printing machine using white ink technology giving them the capability to be more agile and take on more ambitious high value projects and delivering faster delivery times.

This initiative and the decision to buy the most up to date technology in the industry has played a pivotal role in boosting their revenue by 25%.

They have gained new customers who are equally committed to their sustainability policies and in particular the Australian Olympic Committee who tasked Signarama Tuggerah to provide sustainable signage for the sites where the Australian team will be staying in Paris.

New in-house sustainable signage for Mars Food Berkely Vale

Mars Food established their Berkely Vale facility thirty years ago and are one of the Central Coast's most valuable corporate citizens supporting the community at every level.

Worldwide, Mars is investing \$1 billion over the next several years to become sustainable in a generation. Everything they do has this focus.

Earlier this year Mars engaged Signarama Tuggerah to supply them with in-house signage for the Berkeley Vale facility refresh.

The scope of works consisted of three hotels, seven off site locations, vehicle graphics and wrapping of shipping containers in Barcelona and Marseille. The Australian team will be leading the way with the world's best choices "It will be exciting for our staff to see the enormity of what we have achieved when its game time on television and social media," said Mrs Marshall.

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HIA awards Life Membership to Central Coast builder

THE HIA HAS conferred Life Membership to Umina Beach builder Craig Smythe from Adbuild Constructions in recognition of his service to the residential construction industry over the last 35 plus years.

He becomes only the third HIA Hunter member to receive this prestigious award.

The award was received by Mr Smythe in the company of his family and friends, the HIA National Board and staff, Hunter Regional Executive Committee and Past HIA Presidents.

In 1999 Mr Smythe became a member of HIA, and very quickly became involved with HIA events on the Central Coast. It was at these events that his enthusiasm for the diversity of issues the industry faces was first recognised.

When the HIA Hunter region was established in 2002, he was elected an inaugural member of the Hunter Regional Executive Committee.

Over the following nineteen years his commitment to the HIA and the advance-

ment of the industry was continuously demonstrated by his extensive participation on HIA regional and national committees. He was elected Hunter Regional Vice President on two separate occasions before becoming Regional President in 2009/10 and 2011/12.

In 2007 he became the region's National Membership Services Committee representative, a position he would hold until his departure from the Regional Executive Committee at the end of 2020.

While Craig's contribution to the HIA and its members can be easily quantified in his years of service, it is his commitment to support and nurture members and the broader industry that will ultimately be his greatest legacy.

Mr Smythe is recognised within HIA at both a state and national level as someone



HIA National President Debbie Johnson, Craig Smythe of Adbuild Constructions, HIA Managing Director Jocelyn Martin and Craig Jennion, HIA Executive Director – Hunter

who has rendered outstanding service to the industry both in terms of his contribution to HIA, HIA members and the construction sector.

HIA congratulated Craig Smythe on achieving Life Membership and thanked him for his positive contribution to our association and industry.

Denny takes Council on for non performance

Local billionaire property developer and financier, Tony Denny has written to Central Coast Council giving them until April 5th to respond to a Development Application on land within the East Wadalba land release area.

The land, comprising 6.7 Ha at 60 -70 Jensen Road, Wadalba is subject to a Development Application for a 84 lot subdivision lodged in early 2022.

Mr Denny is acting as Mortgagee-in-Possession in respect of the land and is working with the five owners who were unable to discharge their loan obligation due to Council's intransigence.

Should Council not respond positively by the 5th April he will invoke a common law principle known as a Mandamus order that

compels them to perform their mandatory duties correctly.

In recent years Central Coast Council has resorted to the practice of not responding to DAs and in this way are able to fudge the numbers in respect to approval times.

In the end Council has two options: approve the development application or refuse it at which time Mr Denny will take them to the Land and Environment Court.

Wadalba East Land Release Area

The WELRA comprises an area of some 143 ha of land with potential for 1,500 homes, originally announced by Wyong Council in 2012 and finally rezoned in December 2020 and becoming effective on 31 July 2021.

It included a Wildlife Corridor which through Council's further review, that eliminated about 300-500 home sites.

Following the rezoning the Land Owners took steps to develop their land in accordance with an adopted Development Control Plan and approved Masterplan for the WELRA. However, Central Coast Council has adopted a policy of frustrating its approval and costing property owners hundreds of thousands of dollars in needless costs. There are currently at least 9 DA's lodged, collectively yielding more than 575 new residential lots and ready to inject more than \$430M into the local construction sector. Some of these DA's have been with Council for over 700 days (23 months).

Every Development Application has been thwarted at some point. At least 2 DA's are now before the Land and Environment Court, with other proponents forced to take similar action to Mr Denny or continue to wait indefinitely for Council to process their development application. Put simply, Council is denying procedural fairness.

CCBR also notes that Council was provided with \$1.4M grant funding in 2022 under the State's Regional Housing Fund, to speed up housing delivery in this Precinct, but industry is yet to see any tangible outcomes that has helped with delivering faster housing, when nearly daily the mainstream media reports on a housing crisis.



Tony Denny

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Dr Brendan Nelson AO opens new Gosford RSL

FORMER, DIRECTOR OF the Australian War Memorial, Liberal politician and Ambassador to the European Union and NATO, the Hon. Dr Brendan Nelson AO opened the new \$32 million Gosford RSL Club premises on 19th March.

Speaking to some 150 invited guests Dr Nelson referred to those who gave their lives in both World Wars and the values drawn from both conflicts, the formation of the Returned Services League and the Gosford RSL Club and the valuable service they provide to the community.

Designed by WMK Architecture and built by local builder North Building and Construction, the new Club premises at West Gosford - the Gateway to the Central Coast

Commenting on the project over the period from the design, construction and through to completion Gosford RSL CEO, Russell Cooper said that Club staff, North, Project Managers APP and WMK had worked as a co-operative, non-adversarial, supportive team working through the challenges to deliver the best outcome.

"One of the first things that the Board asked our architects was, that as our site is the Gateway to Gosford and the Central Coast, we wanted our building to make a statement that our region is modern, prosperous, aspirational and advancing."

"We wanted our building to be something that locals were proud of and visitors were impressed by," he said.

The result is a credit to the vision and courage of the Club's Board of Directors.

Mr Cooper said that from the forming of ideas, to fleshing out concepts, from staring down the face of seriously large financial decisions to deciding when to push the Go button the directors have constantly repaid the faith that the Club members placed in them.



The new Gosford RSL Club

"Everyone has been outstanding, they have remained committed to delivering an outstanding result for Gosford RSL Club," he said.

Built over three levels with ground floor reception and RSL museum, first floor comprising a range of dining options, craft brewery and kids area and second floor conference and event space and sports bar, the new Club sets a new standard for hospitality on the Central Coast and in particular Gosford.

Among the many features is the Club's Oak Haven Brewery operated by expert



Gosford RSL Club President Gary Young and Dr Brendan Nelson AO unveiling the Opening Plaque

brewer Steve Morenos with over 15 years experience in brewing American, British, European and Belgian beers. Brewed inhouse for the freshest beer available on tap only at the Gosford RSL.



CEO Russell Cooper, Director Jane Mylan, Vice President Carl Rennie, Director Kerry Spencer OAM, President Gary Young, Director Patsy Edwards OAM, Director Tina Rennie, Director Cliff Hobson, Dr Brendan Nelson AO



The Garden Precinct

Industry Festival attracts hundreds

THE 2024 CENTRAL Coast Industry Festival held at Mingara Recreation Club in early March attracted hundreds of business people and local students keen to explore the world-class innovations manufactured in the region.

It was the leading industry event to be held on the Central Coast this year, the Festival saw over sixty exhibitors showcase their products and services highlighting the value of the manufacturing sector

As Executive Director of CCIC Frank Sammut explained, "The key objective of the Festival was to provide a face to face opportunity for our local manufacturers to strengthen their local networks, collaborate with other leading businesses and to learn about new products and technologies being developed within our region.

"It was exciting to experience the energy at the event as manufacturers, suppliers, buyers, distributors and service providers all connected as they explored potential collaborations and partnerships for future business growth," he said.

With over 60 exhibitors on display, the Festival attracted visitors from across the Central Coast, Sydney and Newcastle regions. It provided an unparalleled opportunity for business leaders and service providers outside the Central Coast to experience a powerful demonstration of the calibre of businesses we have in our region.

Highlights of the Festival included the Circular Economy room which showcased the ground-breaking alternative energy, sustainability and recycling initiatives of Star Scientific, Bioaction, Arc Ento Tech, Hydrogen at Home, iQRenew, Mil-Tek, 4 Seasons Insulation and Signarama Tuggerah.



Over 60 exhibitors took part in the 2024 Central Coast Innovation Festival



Mars Food & Nutrition stand

Global smart label and tag company, 4id Solutions also drew crowds with a diverse display of RFID and sensor technologies while the best of our local food and beverage manufacturers, such as Mars, Sanitarium, Herbie's Spices, Eastcoast Beverages, Six String Brewing Co, the Central Coast Makers' Trail and more, showed beyond doubt that our region is home to some of the finest produce in the world.

The launch event, hosted by CCIC Chair, Ian Hemphill, was well attended by leading local businesses and VIPs, including the Hon. David Harris MP, David Meehan MP and Adam Crouch MP along with, CCIC Board Member and General Manager of



Herbie's Spices stand

Mars Food & Nutrition Australia, Bill Heague who spoke passionately about the value of partnering with his innovative Central Coast neighbours. "We've connected and explored ways we can work together to build the future of food in NSW and I am feeling energised about the power we have to make a difference to our local community," he said.

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Bioaction Founder Larry Botham explains the opportunities available in the manufacturing industry to school students

Sixteen expert speakers presented over the two days of the Festival on topics related to the food sector, retail distribution, Defence procurement, ecommerce, exporting, freight solutions, audiometric testing, wellbeing, skills gaps, sustainable choices, Lean manufacturing and more. The speaker sessions provided stimulating insights into growth and efficiency opportunities for the exhibitors and visitors. As exhibitor, Bob Peck from NeuSolutions, shared, "The energy, insights, and the connections were absolutely phenomenal."

The Central Coast Industry Festival was supported by Major Sponsor – Investment NSW, Silver Sponsors – Dyson Logistics and Infrabuild, and Media Sponsor – Central Coast Business Review.

Speaking after the event, Kane Dyson of Dyson Logistics said, "Dyson Logistics jumped at the chance to be a Silver Sponsor for the Industry Festival due to its importance for Central Coast business. It was an incredibly well-run event, and to have the



Eastcoast Beverages stand

chance to collaborate and discuss synergies with the calibre of local manufacturers and service providers on display, was inspiring.

"The Central Coast is a thriving and innovative business region and Dyson Logistics are so proud to be a part of it."

The Central Coast Industry Festival is scheduled to return again in 2026

In his final comments about this year's Festival, Mr Sammut said, "CCIC's membership program provides industry workshops, knowledge events, cluster forums, networking events, mentoring, valuable introductions and connections, and business development support to manufacturers and food producers in our region.

"Our vision is for a vibrant, connected and innovative local manufacturing sector that provides sustained employment and sector growth now, and into the future, for our community."

To find out more about CCIC's membership program, visit www.centralcoastindustryconnect.com.au

The Hon. David Harris MP Minister for the Central Coast launches Industry Festival



The Hon. David Harris MP, Member for Wyong and Minister for the Central Coast speaking at the launch of the 2024 Central Coast Innovation Festival

In launching the Industry Festival The Hon. David Harris MP, Member for Wyong and Minister for the Central Coast commented on the positive work Central Coast Industry Connect (CCIC) is doing bringing local manufacturers together to collaborate and support employment in the region. He pointed out the significant contribution of the sector to the regional economy. He praised the work CCIC is doing to get young people to understand the huge career opportunities manufacturing offers.

All Central Coast State Members of Parliament supported the Industry Festival with their attendance including: Liesl Tesch, Member for Gosford, David Meehan Member for The Entrance and Adam Crouch Member for Terrigal.

No one from Central Coast Council attended the Festival or the Festival Launch.

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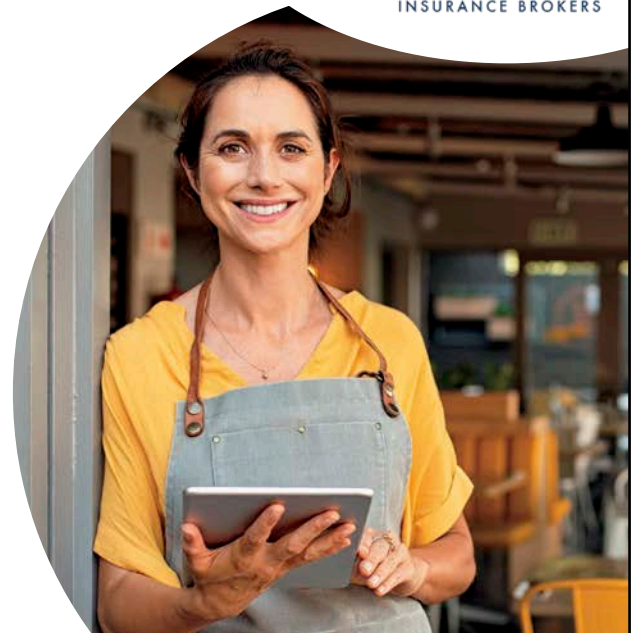
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Jazoodle reaches major milestone with revolutionary business and cash forecasting platform

WYONG BASED INNOVATIVE fintech company, Jazoodle has announced the launch of the new Jazoodle financial performance, reporting, and forecasting platform.

Jazoodle integrates with Xero, QuickBooks and MYOB and in less than 60 seconds, builds a easy to use, but sophisticated, financial performance reporting, valuation and forecasting platform for accountants, professional advisors and their SMB clients with twenty accountants and business advisors as well as five SMEs taking part in the initial beta testing.

Jazoodle Founder and CEO Andrew Paton-Smith has spent the best part of 2 1/2 years developing this latest upgrade in response to market needs as well as competitor weaknesses in such platforms.

Commenting on what he saw as a need to develop the Jazoodle platform, Mr Paton-Smith said, "It is a sad fact that in many Western economies, around 70% of SMB businesses do not make it to their 5th anniversary.

Aside from the obvious issues with this, the effect on their founders, and directors can be devastating, with potential implications for future personal and financial wellbeing.

Two critical areas for business owners and managers are:

Business numbers - What are the key numbers in your business and how are they moving. What are the numbers that reflect the levers that move your business?

What are the times in a year where your cash dwindles or not growing quickly enough to support expansion. Failure to plan cash is probably the key area for business distress.

Jazoodle's vision is to overcome these issues.

Mr Paton-Smith said, "The problem with forecasting is that it has traditionally been a



Jazoodle Founder, Andrew Paton-Smith

time consuming and quite frankly, confusing and complex activity. Jazoodle overcomes this with their upgraded platform. A simple business cashflow forecast can be created in seconds. If you're looking for a more sophisticated forecast, individual forecast adjustments can be made instantly."

As an example for a business looking to acquire new plant and machinery to improve productivity, or assess taking on new employees Jazoodle helps you to assess the options in just a few seconds and then populates your forecast Profit and Loss, Balance Sheet, cash levels and future valuation automatically.

Jazoodle aims to make financial performance reporting and forecasting easy and even an enjoyable process for small and medium businesses as well as their accountants and advisors.

The importance to all businesses, no matter how large or small, is calculating and keeping a strong eye on a business' key

performance numbers. Jazoodle helps this further with these important numbers being readily available on demand within the Jazoodle dashboard.

Jazoodle is a global platform and been developed for the Australian, New Zealand, USA, and United Kingdom markets initially. Jazoodle are official development partners of their connected accounting platforms and available in the relevant app stores as well as at <https://jazoodle.com>.

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Star 104.5 celebrates 20 years



Star 104.5 General Manager Paul Moltzen

MID MARCH SAW popular local radio station Star 104.5 celebrate their 20th anniversary with a cocktail party at Kooindah Waters Resort with 250 guests that included clients, staff and partners.

Hosted by breakfast announcer Gina Jeffreys and Programme Director Shayne Sinclair the event saw Nova Entertainment, owner of Star 104.5, CEO Peter Charlton congratulate Paul Moltzen and staff for their outstanding success over twenty years. Other top executives from Nova

Entertainment included; COO Peter Colosimo and Chief People Officer, Amanda Bollans.

In 2002 DMG Radio bought the licence for a new FM radio station on the Central Coast which shortly after was acquired by Nova with the station launching in 2004.

At the time radio station 2GO that launched in 1971 along with sister station Coast Rock FM had the Central Coast radio market to themselves and were locally owned.



Nova Entertainment CEO Peter Charlton and COO Peter Colosimo

Star General Manager Paul Moltzen joined the station a few years later and set it on a course that would see it take over as the leading station on the Central Coast over the past four years.

Commenting on the station's success Mr Moltzen said, "Star 104.5 is made on the Coast for the Coast with all content produced locally from our Erina studios"

"From day one our ambition has been to deliver a quality local product and make a difference to our Central Coast Community, Businesses, and our audience and every day our objective remains same. We are extremely proud of the impact a small group of locals are able to have in the everyday lives of so many and we will endeavour to do same for many years to come. Thank you to all who have played a part in our journey."

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Chris
Managing Director

Strata manager opens Central Coast office at Erina



Sara Hogg

Strata management services provider, Precise Property has expanded with the acquisition of Central Coast strata manager, George Brand Strata, and opened a Central Coast office in the Platinum Building Erina.

Commenting on the move Sara Hogg, Precise Property Regional Manager, said, "The opening of our Erina office signifies more than just a new location for us, represents our ongoing growth

and the bright future we envision on the Central Coast. By integrating the local expertise of George Brand

Strata with our proven strategies and services, we are setting a new benchmark for strata excellence in the region."

Precise Property's existing network includes locations in Sydney, Port Stephens and the Northern Rivers.

Precise Property is an Australian employee-owned Strata Management company, specialising in the management of multi-level Residential and Commercial Strata buildings with a pro-active and personalised approach.

Patent & Trade Marks Attorneys now in Erina



Andrew Caska and Jenna Phillips

Patent & Trade Marks Attorneys, Caska IP, have open an office in Platinum Building in Erina, expanding upon existing service locations in Sydney and Newcastle. Specialising in patents, trade marks and registered design, Caska IP, assists innovative companies to navigate, protect and defend intellectual property rights in Australia, New Zealand and internationally.

Mr Caska is a registered Trans-Tasman Patent Attorney and a Fellow of the Australian Institute of Patent & Trade Marks Attorneys with over 15 years of experience in the profession. He has extensive experience in patent and trade mark filings, oppositions and infringement matters before various patent offices including the IP Australia, the US Patent & Trademark Office and the European Patent Office and the Chinese Patent Office. Mr Caska is joined by Jenna Phillips, who is a registered trade marks attorney and practice general manager with extensive experience in branding, trade marks, IP process and IP portfolio management.

Mr Caska, a longtime resident of the Central Coast, believes that local innovative businesses can achieve better outcomes by engaging with specialists, and the new Erina location provides that opportunity just stones throw away.

Caska IP do offer a complimentary discussion to start the process and can be contacted on (02) 4040 9810 or mail@caskaip.com.au.

Nexus Smart Hub welcomes law firms

Two law firms, Burke Mead Lawyers and Anisimoff Legal have moved into the Nexus Smart Hub at Wyong.



Anisimoff Legal Central Coast Team

Anisimoff Legal is a long established specialist law practice providing legal services primarily to the advertising, marketing and media industries with offices in Sydney and Melbourne.

In 2011 Anisimoff opened an office in Erina in order to address lifestyle aspirations of their many staff who lived on the Central Coast and were commuting daily to Sydney.

Following the Covid pandemic the firm found that they no longer needed a large office space and after looking at many co-work options found that Nexus ticked all the boxes. Along with this, Anisimoff say the cost savings should not be overlooked.

Anisimoff currently have four staff working from the Nexus office.

Additionally, Newcastle based Burke Mead Lawyers who specialise in personal injury and workers compensation law and have offices in Sydney and Maitland as well as servicing over thirty regional centres in NSW have taken space at Nexus.

"As our firm and reputation continues to grow and expand, having a presence on the Central Coast makes it more convenient for our clients who live in the area. We also see it as an opportunity to provide the Central Coast Community with high-end legal services," said Managing Director, Emma Mead.

The firm has appointed a full time Senior Associate Solicitor, Sean Wright who will service their Central Coast office.

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- CREATIVE PACKAGING
- PROCUREMENT SOLUTIONS
- WAREHOUSING & LOGISTICS (3PL)

Personalised Favours Finalists in Inside Retail's 2024 Retailer Awards



Personal Favours' Founder Melissa Wilkinson and CEO Matthew Mosse-Robinson

West Gosford based online retailer, Personalised Favours, has been announced as a Finalist in Inside Retail 2024 Retail Awards in the Customer Experience of the Year – Small category.

They were up against some of the best established brands in Australia like Weber Store, Living Edge, Naked Wines and The Party People.

Commenting on getting this far in the most prestigious retail industry awards in Australia was an achievement on its own for the company that was founded in 2009 by Melissa Wilkinson.

Originally founded to sell personalised wedding gifts Personalised Favours now stock over 2,000 products covering a wide range of personalised gifts for special occasions to personalised home décor items to picnic and beach items for women, men and kids.

Over the past year the company has added four embroidery machines increasing their range further to included such embroidered products as toys, bags and towels. This in addition to their twelve laser engraving machines.

Over the past year the company has

upgraded their online store from Magento, an open-source e-commerce platform

to Shopify Plus which was undertaken by CEO Mr Mosse-Robinson.

Mr Mosse-Robinson said that shifting platforms had been a rollercoaster of learning. "For us a 3-month project turned into a 9-month odyssey. In the end I had to take total control of the project as bringing in others who didn't understand our business was not working," he said.

Asked why they changed platforms Mr Mosse-Robinson said, "our success has been on our total focus on the customer experience. Our aim has been to improve the customer experience and I think we have achieved that."

Mrs Wilkinson and Mr Mosse-Robinson have been invited to be guest speakers at the Online Retailer Conference and Exhibition to be held in Sydney in July.

Personalised Favours has an Australia wide customer base and extends to New Zealand and the USA.

They recently completed an order for food and drink menus at the Formula 1 Australia Grand Prix 2024 for Lamborghini.

With a total focus of keeping ahead of the game the pair will be visiting the Retail Innovation and Expo in Chicago in June.

Commenting on why Personalised Favours has been a success Mrs Wilkinson said, "It is because we offer customers personalised products to their liking (free of charge), and focus on wow-only products, excellent customer service and fast delivery.





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3 Steps to making better business decisions



By Troy Marchant,
Director, Advicoco
Chartered
Accountants

CLOUD ACCOUNTING OFFERS a major shift in how numbers can help business owners run a better business, and Australia and New Zealand are STILL leading the way.

Recent figures show that there are around 155 million small- to medium-sized businesses in the world, and of those, some two million are using cloud accounting solutions — a penetration of just 1.29 percent.

Yet in this part of the world, it is a very different picture, with over 600,000 of our region's 2.5 million SMEs having already embraced the cloud for their accounting function, representing penetration of almost a quarter.

What this confirms is that Australia and New Zealand are setting the pace in the accounting technology space, which is nice, but how does this help the business owner?

This goes hand in hand with my own observations of small business over almost three decades that there are three common areas where business owners struggle:

- There is next to no planning done in many SMEs.

- There is next to no accountability in many SMEs — things just don't get done.
- There is very poor understanding of the business's numbers and what they mean in terms of making meaningful management decisions.

So what's the answer? I believe there are three things to consider:

1. Move to a cloud accounting solution
Firstly, I strongly advocate that if you have not done so already, you should migrate your accounting system onto the cloud.

A system such as XERO depending on your business requirements, can help you enormously in terms of having information at your fingertips, any time, any place.

Please don't make this decision in isolation. Talk with your accountant or bookkeeper about the best solution for you. They work with hundreds of clients and should be across all of the available systems and be able to give you an impartial recommendation.

2. Reconcile your data at least weekly
Having live data feeds is not enough, although it does get you halfway there.

It is important to log on to your system regularly to code and reconcile all of your transactions. If you are not comfortable doing this yourself, have your accountant or bookkeeper do it for you. I recommend at least weekly but some businesses do this daily.

This is important because the closer to real time you have numbers that accurately reflect your business's performance, the better management information you have — and the better management decisions you can make.

You might be better off leasing the machinery or acquiring it via hire purchase, rather than paying cash.

- If the bank is not reconciled, it's possible that there are payments that have already made but that have not cleared the bank — and when they are presented at the bank, you might now not have sufficient funds to honour the payments.
- Have you taken account of any upcoming tax liabilities that need to be paid?
- Do you need to pay a major supplier to ensure delivery of materials and now you can't do that?
- When are the wages due? Is this going to give you a short-term cash crunch?

All of these issues (and more) could be avoided by having your bookkeeper or accountant review your cloud accounting file, make sure everything is reconciled, take a look at what's coming up and giving you an informed decision as to whether or not you could or should buy the machinery out of working capital.

3. Work with your accountant on an ongoing basis to stay on top of your numbers

The days of the once-a-year trip to the accountant should be long gone.

Technology is evolving at a rapid rate to help business owners. By viewing a client dashboard, the accountant can see at a glance any of their clients whose numbers have slipped outside of pre-set targets and then contact the client to help or send business advisory content to the client

CONTINUED ON PAGE 15



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More rate hikes on the way as Council deficits loom

A Sea of Red Ink: Eight projected deficits in ten years without further rate hikes

General Fund										
	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34
Operating Result	9,649,611	8,324,412	(26,314,374)	(29,475,507)	(36,437,833)	(36,805,309)	(41,138,113)	(76,012,849)	(86,225,647)	(89,200,173)
Capital Works	150,378,923	140,669,773	158,712,603	131,625,234	135,219,342	138,985,905	142,931,914	147,064,520	151,391,210	155,919,786
Cash and Investments	475,677,853	493,995,916	496,596,978	512,966,110	522,974,337	531,561,879	536,426,494	506,516,430	468,158,318	424,840,819
Unrestricted Cash	181,803,466	194,210,299	131,518,962	125,711,339	113,259,787	99,021,424	80,753,663	27,396,552	(34,731,680)	(102,150,988)

Consolidated										
	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34
Operating Result	20,171,953	9,817,900	(22,776,227)	(25,400,596)	(32,222,743)	(32,625,969)	(36,758,332)	(71,539,567)	(81,521,713)	(84,427,836)
Capital Works	275,140,111	264,039,219	229,256,055	186,548,113	190,550,844	183,804,268	196,960,514	210,846,352	217,086,497	223,585,931
Cash and Investments	816,559,975	814,340,514	821,452,130	876,978,493	930,169,833	994,987,153	1,049,707,640	1,065,059,739	1,073,072,399	1,083,156,596
Unrestricted Cash	150,265,600	161,240,370	131,543,502	125,736,879	113,286,327	99,048,964	80,782,203	27,426,092	(34,701,140)	(102,119,448)

Source: Council agenda 28 November 2023 - item 2.5.



By Kevin Brooks, a former elected Council Leader from the UK. He is a retiree having worked in senior positions in the public and private sectors, including global banks

IN ECONOMICS, a bail out culture occurs when poorly performing organisations are kept afloat by large injections of public money.

Economist Thomas Sowell once quipped: "Bailouts are like potato chips: You can't stop with just one."

That's because the bail out, in averting a financial crisis, removes the incentive for immediate reform. And this makes another bail out inevitable.

This is where Central Coast Council finds itself.

After the 2021 financial crisis, Council was bailed out by ratepayers. In 2024/25, revenue from general rates and water rates is forecast to be \$465 Million – a massive increase of over 40% in just four years.

Despite this, Council's Long Term Financial Plan (LTFP) forecasts, on current settings, deficits in eight of the next ten years - an eye-watering cumulative deficit of \$360 Million.

The LTFP provides three options to reduce this deficit, none of which involves any material reductions in expenditure. Indeed, in all options, employee costs are forecast to be \$301 Million by the end of

the LTFP period – 85% higher than in the Administrator's first budget in 2021/22.

This suggests Council has all but given up on productivity improvements.

Once again, ratepayers are expected to do the heavy lifting.

Two further special rate variations are planned.

In 3031/32, Council wants the current ten-year "temporary" special rate variation made permanent, even though it was only ever intended for short term emergency purposes.

A big portion of this "temporary" funding, \$10-\$15 Million per year, was to repay emergency loans within ten years.

There is no justification to continue charging ratepayers \$10 - \$15 Million a year for loan repayments after the loans have been repaid. Yet, that is what Council is planning to do.

Nor would there be any need for the rest of this "temporary" funding if Council had used the breathing space to put its own house in order.

The second (earlier) special rate variation is planned for 2026/27 when stormwater drainage costs transfer from water rates to general rates.

This may be reasonable if the 10% increase in general rates is matched by an equivalent decrease in water rates.

Sadly, that is unlikely as 2026/27 is also the first year of a new four-year IPART determination for water rates.

Given forecast future deficits in the water and sewer funds, it is possible Council will apply for an increase in water rates that wipes out any reduction from the stormwater transfer.

And the financial complexity of moving from one four-year IPART determination to another will provide ample cover for doing so.

The economic history of bail outs shows that throwing ever more money at poorly performing organisations rarely delivers improved performance.

Eventually, the vicious cycle must be broken by a fresh approach based on better management, performance, productivity, efficiency, prioritisation, and culture.

This September's Council elections may provide an opportunity for that, and the business community needs to be vigilant and ensure it is supporting the right candidates.

3 Steps to making better business decisions

CONTINUED FROM PAGE 14

automatically that will help you get back on track.

This sort of real time advice is only available when you move your accounting system into the cloud and is another compelling reason to make that shift if you have not done so already.

The cloud is here to stay. If you want to get ahead, embrace the technology so that you have real time data to make real time decisions that will give your business the edge.

BY THE WAY, thank you to all the readers of my article last month on staffing with all of your questions. If definitely hit a nerve! Hot topic huh?

Again email me troy.m@advicco.com.au with any help you need.

Sydney developer looking for blue-chip type tenants for new Wyong units



SYDNEY BUILDER/DEVELOPER JERRY

Ryan has recently completed construction of four top quality industrial units at 6 Lucca Road, Wyong with a view to attracting substantial long term tenants.

Built on a 1.01Ha site, in the North Wyong Industrial Estate the high 10 metre clearance factory/warehouse buildings range in size from 1,380sqm to 1,450sqm floor area with 200sqm mezzanine office areas and 10 meter wide entry and exit cantilevered gates.

Built to the highest standard each building comprises full amenities including shower and meal room with all facilities on the ground floor and amenities and facilities on the mezzanine office level.

Each unit has fibre-to-the-premises and fitted with data rack - patch panel, 32 data points, 2 EV Chargers, balconies, fridge, dishwasher, microwave, CCTV Recorder - Screen and 5 cameras.

Mr Ryan has been producing high grade industrial buildings in Sydney over the past thirty years and in recent years has ventured to the Central Coast where he has completed two buildings at Somersby and now this Wyong build. Jerry believes that the market has too many very small warehouses and that there are many businesses desperate for more modern larger spaces.

For more information contact Jerry Ryan on email: jryan@howardproperty-group.com.au

SALES

GOSFORD

SMSF buys Gosford office unit

A SM Super Fund has purchased Suite 2, 283 Mann Street, Gosford paying \$308,000 (GST not applicable).

The 72sqm office suite with 2 allocated car spaces.

Michael Hanson from RWC Central Coast negotiated the sale.

ERINA

Investor buys Platinum office suite



An investor has bought Suite 3.29 in the Platinum Building, 4 Ilya Avenue, Erina paying \$390,000 (GST not applicable).

The 51sqm suite was bought with a short term lease in place.

Brad Rogers from RWC Central Coast negotiated the sale.

TUGGERAH

Investor buys Tuggerah warehouse unit off-market with 5.68% yield

A local investor has bought Unit 1, 42-44 Gavenlock Road, Tuggerah paying \$1,630,000 (GST not applicable).

The 440sqm unit is leased to a national tenant, Tyreright on a new 5 year lease returning \$92,638 gross per annum plus GST giving a yield of 5.68% per annum gross.

The off-market sale was negotiated by Ty Blanch and Brett Dowling from Knight Frank Central Coast.

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*Approx



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Centrelink Tuggerah property trades off-market



An investor who paid \$8.875 million for a large freestanding Centrelink office at 8-10 Teamster Close, Tuggerah in 2016 has sold it for a premium following an off-market deal.

The recently modernised 14-year old 2,750 sqm building, with 102 car parks on a 6,963sqm lot sold this time for \$11.925 million reflecting a 7% annual return.

The property was sold with new 5 year lease after the outgoing landlord agreed to undertake some upgrades.

The buyer was Victorian funds manager MPG Funds

The sale was negotiated by Marc Leiba from Leiba Commercial, Caulfield North, Victoria.

CHARMHAVEN

Charity buys Charmhaven industrial unit



A local charity group has bought Unit 1, 2 O'Hart Close, Charmhaven paying \$845,000 plus GST.

The 300sqm unit is part of a 7 unit complex with exposure to Pacific Highway and has recently had a makeover with air-conditioning added to the mezzanine office and retail showroom.

The property last traded in 2014 for \$363,000 (Source RP Data)

Mark Davies from RWC Central Coast negotiated the sale.

Owner occupier buys in Tuggerah Business Park

A local owner occupier and Kings of Neon franchisee has bought Unit 307, 12 Pioneer Avenue Tuggerah Business Park paying \$570,000 plus GST.

The 140sqm unit with 70sqm mezza-

nine office is located in a 32 unit complex built in 2019.

This is the first sale of the property since it was purchased at the time of completion for \$5385,000.

Ty Blanch and Brett Dowling from Frank Knight Central Coast negotiated the sale off-market.

RWC Central Coast

AUCTION

34 Victoria Street, East Gosford

- Lot area 639m2 (approx.)
- 7 Parking spaces
- Auction 11th of April

[Michael Hanson 0420 307 216](tel:0420307216)

FOR SALE

182, 184 & 186 Gertrude St, North Gosford

- 3 Adjoining titles with holding income
- Total land area 1,808m2 (approx.)
- 39 Unit development site

[Brad Rogers 0459 921 122](tel:0459921122)

DiJONES

11 Pinnacle Place, Somersby

For Sale – From \$665,600

Rick O'Toole
0413 285 235

LEASINGS

TUGGERAH

Accountants lease in Mariners Centre of Excellence Tuggerah

A local accountancy firm has leased Suite 505 in the Mariners Centre of Excellence Building, 1 Bryant Drive, Tuggerah.

The office, located on the top level of the building comes with modern fit-out, work stations and signage.

Terms of lease for the 120sqm suite are 3 years plus 3 year option at a rental of \$52,000 per annum including Outgoings plus GST.

The lease was negotiated by Ty Blanch and Brett Dowling from Knight Frank Central Coast.

Kitchen manufacturer leases in Tuggerah

Kitchen manufacturer, Bulls Eye Kitchens has leased Unit 6, 15-17 Ace Crescent, Tuggerah.

The 157sqm unit comprises warehouse

and air-conditioned office space.

Terms of lease are 3 years with no option at a rental of \$24,000 per annum plus Outgoings and GST.

Jackson Sinclair and Ty Blanch negotiated the lease.

WYONG

Bakery leases Wyong shop



A wholesale cake bakery has leased Shop 2, 114 Pacific Highway, Wyong

Located opposite Wyong Railway Station

the shop had previously traded as a commercial kitchen and comprises two separate food preparation areas to the rear and storage and amenities.

Terms of lease for the 70sqm shop are 3 years with 3 year lease at a rental of \$32,119 per annum including Outgoings and GST.

Mark Davies from RWC Central Coast negotiated the lease.

GOSFORD

Coffee shop leases in Gosford

A former café on the corner of Mann Street and Georgiana Terrace, Gosford with entrance from Georgiana Terrace and behind the ATO building has been leased and will trade as a coffee shop.

The Rollerdoor Espresso Bar has leased the 105 sqm premises at 38 Mann Street with terms of lease being 5 years with 5 year option at a rental of \$50,000 per annum including Outgoings plus GST.

Michael Hanson and Brad Rogers from RWC Central Coast negotiated the lease.

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A CANADIAN ANGLER had a few too many to drink and decided to go ice fishing.

He grabbed his gear, stepped out onto the ice, and started to cut a hole when he heard a booming voice shout: "there are no fish under the ice!"

The man jumped up and looked around, but he didn't see anyone. He carried on cutting into the ice, and again, the voice boomed: "there are no fish under the ice!"

Still nobody. Was he going mad?

Then he stumbled to a new spot and started drilling another hole when the voice shouted for a third time: "there are no fish under the ice!"

He then looked up into a blinding light and said "Is that you, God?"

The voice answered, "no it's the manager of the ice rink!"

I can't believe my parents support my choice of profession!

I told them that I wanted to become a stand-up comedian.

They laughed at me.

A man sitting at a bar after work shares with the bartender why he is looking so

stressed, "I'm not sleeping well. I have nightmares about a monster under my bed and I am too embarrassed to seek help."

A patron nearby overhears this and introduces himself, "I overheard your story and I am a psychiatrist. Maybe I can help. The first thing is you recognise these are only dreams, and that is obvious, so I should be able to help you in a few sessions.

Here's my card, give me a call."

A few weeks pass and the same two are once again at the bar after work.

The psychiatrist says to the other guy, "Hi, how goes the nightmares? I never heard from you so I hope you are doing okay."

The other guy says, "Things are great, the bartender helped me."

The psychiatrist says, "The bartender helped you? You needed a trained professional to help you, what possibly could a bartender do that a psychiatrist couldn't?"

"He told me to saw the legs off my bed."

As a child I was raised on a points-based reward system, the better I was the more points I got and points mean prizes!

Just a shame the police don't have the same ethos.

A nursery school teacher was delivering a station wagon full of kids home one day when a fire truck zoomed past. Sitting in the front seat of the fire truck was a Dalmatian dog. The children started discussing what the dog's duties might be.

"They use him to keep crowds back," said one youngster.

"No," said another, "he's just for good luck."

A third child concluded. "No silly, they use the dogs to find the fire hydrant!"

Two fish are in a tank. One turns to the other and says "Okay, you man the guns. I'll drive."

Some are born great, some achieve greatness, and some hire public relations officers.

Quote of the month

"A real team is a group of very different individuals who enjoy working together and who respect, care and trust each other."

Simon Sinek

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