

# Spring 2010 Newsletter

# MASTER BUILDER

# SOUTH WEST

www.mbawa.com



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**MBA**  
INSURANCE SERVICES  
a Master Builders service

## From the Manager's Desk.....

### Building on its location the South West office is hard to miss

Capitalising on their location in Bunbury the South West Regional office has added to its presence with upgraded marketing of its services and associates.

Regional Manager Geoff Bosustow commented "the regional presence of Master Builders Association is a continuing evolution and that all efforts are geared towards the raising of the MBA profile through strategic marketing and exposure".

The South West shop front is now working as a promotional tool that highlights the benefits that Building and Construction Industry can gain from being a part of the association.

The South West office is now able to acknowledge the support given through many committed and enthusiastic sponsors, partners and supporters who are involved in our many and varied events conducted throughout the year all year.

presented in-house.

## Leadership Module For Ventura Homes

To get the best performance from his team, Ventura Homes Bunbury Manager Daryl Brough has committed to a module of the MBA's new leadership program.

Daryl and the six managers who cover all aspects of the business, will have a one-day workshop at Ventura's head office in Osborne Park in October. The workshop, led by Jeff Bell of ResultsWise, will look at ways in which the management team can provide even better service to customers through superior team work.

Over the months following the workshop, Daryl will work with Jeff to drive the implementation of what is developed on the day of the workshop.

The new MBA program, which has nine other modules, has been designed by Jeff especially for the building sector. Executives may attend a different module at MBA on the first Wednesday of each month, or have modules

presented in-house. In each module, a one-day workshop is followed by a coaching program that helps the executive drive implementation. For this module, the managers will start with an analysis of their own team attributes.

Jeff said that Daryl had been the first to go in-house with the program: "In a bid to achieve superior performance, he has seen the possibility of applying the module to the whole of his leadership team in Bunbury. They will be exploring a range of challenging topics and he will have plenty to work on over the year ahead."

Jeff is a former executive and also a chair for the global organisation, The Executive Connection. He has conducted over 600 executive coaching sessions in recent years.

Executive coaching is a one-on-one interactive process that is designed to enhance decision-making skills and to increase leadership effectiveness.

Many executives find great benefit in having an experienced, knowledgeable, understanding person to discuss ideas and decisions. The coaching program is evidence-based, forward-looking, action-oriented and interactive



**Jeff Bell, Principal of  
ResultsWise**

# Home indemnity insurance

- a compulsory consumer protection

Home indemnity insurance is protection for home owners who suffer loss or damage because of the insolvency, death or disappearance of the builder, where they cannot pursue remedies under the Builders Registration Act 1939.

The product only works if the builder has become insolvent or has died or disappeared.

That's great, but what does it actually do? Well, it protects the home owner against financial loss. The insurers will make good or pay the amount of loss or damage up to \$20,000 in respect to any lost deposit and more importantly up to \$100,000 in relation to the work itself.

The insurance covers residential building work during the construction period and for six years from the date of practical completion.

A building contractor could become insolvent at any stage during construction. In continuing the build, a home owner may incur additional costs to either rectify the work done or to persuade a new contractor to take on the project. The purpose of the insurance is to ensure that the home owner, does not incur any additional costs in getting the work finished.



## South West MBA Member leads the pack



One of the MBA South West's key sponsors, Solahart South West has almost completely dominated the recent Solahart Awards Night held at the Ascot Quays in Perth.

Following a magnificent dinner, the awards for the 2009/2010 year were presented. Tony Schirripa and his Sales Manager Keith Kavanagh from Solahart South West were nominated for seven categories and came home with four major awards.

The team from Solahart South West received the following Awards. Sales Target Award, Customer Service Champions Award, Rising Star for Sales and Service Excellence for Keith and the major award for the night, the WA Dealer of the Year.

"This is a major achievement and a milestone reached for the whole team" commented Regional Manager Geoff Bosustov.

"Our thanks goes out to all our clients, suppliers, our team, and our families." commented Sales Manager Keith Kavanagh

"In the 25 years that Solahart South West has been operating this is the first year on record that the Dealership has taken out the prestigious award and this success can be attributed to the inspirational leadership of Tony and Joe Schirripa" Mr Kavanagh said.

Solahart South West has been a major supporter of the building industry in the South West and is a key sponsor of the MBA Building Excellence Awards

## Self Managed Superannuation & Property – What A Combination

Property has been used as a vehicle for investment return by Self Managed Superannuation Funds (SMSF) for decades. What has changed in recent times is the ability of SMSFs to borrow to purchase an investment property, using an installment warrant arrangement. This leverage can enable the SMSF to further enhance returns to build your nest egg for retirement

If the gearing ratio is appropriate, the rent that you receive for the property can cover the running costs of the property including interest. This means that the superannuation contributions that are paid to the fund can be used to pay off the property loan. These contributions can be either as a self employed person or if your employer pays the contributions on your behalf. If you can salary sacrifice into your fund, you can effectively get a tax deduction for paying off your investment property loan

If this borrowing was not permitted, then you would have to wait until you had built up enough cash in your SMSF to purchase the property. This could mean that you would miss out on all the possible capital growth on the property while you build your cash balance. With the ability to borrow you could take advantage of the capital growth on the property from the day you make the investment commitment.

One of the benefits of superannuation funds is the low tax environment. If you, as the member of the superannuation fund, is under 60 years of age, the rate of tax levied on your investment returns is 15%. Compare this to a possible 46.5% if you earned that same amount as an individual.

With capital gains on the sale of assets, if the superannuation fund has held the asset for more than twelve months, then the tax is levied on the gain at 10%.

After you reach the age of 60 as a member in pension mode, the tax rate imposed on all fund income, including capital gains is 0%. That's right, your investment returns can become tax free. The pension that the fund is paying you is also tax free.

If you are interested in exploring how a Self Managed Superannuation Fund could benefit you and your property decision, our team of business professionals at RSM Bird Cameron are available at the following offices to discuss your options:

- Busselton – Fiona Parsons (T: 9752 1406)
- Bunbury – Kingsley Smith (T: 9722 5600)
- Geraldton – Trevor Lake (T: 9920 7400)
- Albany – Joanne Gilbert (T: 9841 2766)
- Kalgoorlie – Bill Franklyn (T: 9021 1499)

# Safety Management Plans

Master Builders has been around since 1898 so we know a thing or two about the building industry and what builders and sub-contractors want.

For example, the MBA can assist builders navigate their way through the WA safety legislation requirements of a main contractor on a construction site, where there are 5 or more people working at any one time, requiring a Safety Management Plan (SMP).

Some confusion exists about how much information is needed in a SMP. The regulations are clear but a common mistake is the documentation that supports the SMP should also be included. This common mistake makes SMP's 50 pages or more, bulky and not user friendly. Information such as procedures, checklists and forms when included with your SMP become your Safety Management System (SMS) and can be maintained at the head office or the home office and made available to the Site Supervisor, worker or sub contractor on request.

This is where the MBA can help, because we have an understanding of what is required in SMPs and how they apply in the building industry we offer builders industry based knowledge that works for the builder. As a result, we offer builders a SMP package that is often less than half the 50 pages mentioned above.

By using the MBA user-friendly SMP a builder will save time and money which allows the builder to get on with the job.

Contact Michelle DeGalt-Rohlf – OSH Manager on 0476 9800 for any further information.

COURSE NAME	SEPT	OCT
Contract Management (Full Day)		25th Peel Region
Claim Preparation and Assessment (1/2 Day)	16th Bunbury	
Contract Administration for Supervisors (1/2 Day)	16th Bunbury	
Effective Business Writing Skills (1/2 Day)	30th Mandurah	
Negotiation Skills (1/2 Day)	30th Mandurah	
OSH Leadership (1 Day)		5th South West
Fall Prevention (1/2 Day)		6th South West
Scaffold Appreciation		
Accident/Incident Investigation		
White/Blue Card Refresher Training		
Job Safety Analysis (1/2 day)	20th Bunbury	12th South West
Portable Electrical Testing and Tagging		6th South West
Cords and Plugs		6th South West
Asbestos Removal		7th South West
Energy Efficiency Residential	23rd Mandurah	
Energy Efficiency Commercial	23rd Mandurah	
Waterproofing of Wet Areas	24th Mandurah	
Timber Framing Code (Skewed Roofing)	24th Mandurah	
Portable Electrical Testing and Tagging (5 Hours)		
Cords and Plugs (2 Hours)		
Tilt up for Supervisors (8 Hours with Workplace project)		11th South West
Job Safety Analysis & Risk Assessment (6 Hours)	13th Bunbury	
OHS for Supervisors (Nationally Accredited)		26-27th South West
Safety Reps	6 & 10th Front Line	
Confined Space	16th Front Line	14th South West
Next Step Builder	30th Bunbury	
Beginners & Intermediate guide to Subdivision	29th Mandurah	

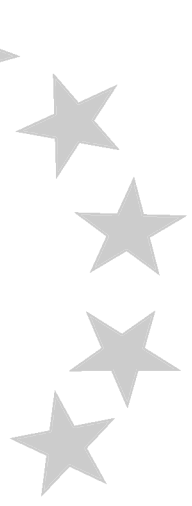
# ARE YOU READY FOR 6 STARS?

## SOLUTIONS SHOWCASE:

High Performance Insulation Systems for BCA 2010 and Beyond



In association with  
 MASTER BUILDERS  
WESTERN AUSTRALIA



## Your exclusive invitation to the launch of Kingspan Insulation



*...still the same  
just a new name...*



**CASeLLAs**  
WINE - TAPAS - GRILL

When: Tuesday, 31 August 2010  
Where: Casellas Wine-Tapas-Grill  
Waterfront Silos Complex  
Shop 19, Bonnefoi Blvd, Bunbury  
Time: 5pm—7pm

## Please RSVP by Tuesday, 24 August 2010 to Rod Hasson



0448 877 956



rod.hasson@insulation.kingspan.com



Fax: 08 9209 3155

Name: \_\_\_\_\_

Company: \_\_\_\_\_

*Solutions guide to BCA 2010  
available on the night*

