

From the Chairman

August 2019



They say a picture paints a thousand words, the pictures below reflect one very strong word through EMICoL, **COLLABORATION**. The photo gallery below from our last 2 events at SMS Group Services and Universal Electro Tech reflects it all, the buzz, participation, generosity, willingness to learn and train, assistance, sharing of skills, volunteering time, all of the above assist with our drive to win projects together and keep manufacturing in Western Australia. This group it at its strongest it's ever been and through are members, sponsors and partners, it will continue to get stronger. The events which were kindly hosted at SMS Group Services and Universal Electro Tech were very well attended. Director, Mark Welsh and Operations Manager, Luke Ward from SMS and National General Manager, Daniel Goodman and Sales and Marketing Manager, Rosemary Hocknall, from UET, presented and shared knowledge on their respective Companies. The teams at each Company should also be thanked for the time that they volunteered in making the events successful.



During the events our Business Development Manager , John Morris, brought all attending up to date on EMICoL capabilities and latest news. John advised that members had been particularly helpful in supplying their individual capability and at first count, the EMICoL group now employed 930 people in Western Australia, with a collective turnover over of \$198,500,000. John also advised that we now had a collective facts on capability, which we could present to potential Clients, which would aid in our submissions to collaborate on future projects. During the presentation there was interaction in the rooms with opportunity given to those members and others attending to advise who they were and what their business specialised in



During the event at Universal Electro Tech there was an outstanding presentation from Bill Wither's the Founder of Adapt By Design, titled "Building a Resilient Business."

Bill is an entrepreneurial leader who as a passion in the area of organisational sustainability. Over many years he's built his learnings into his own business and on the night shared more with us. Bill was introduced to us through, our EMICoL member at SMS Group. Mark Welsh, Director at SMS and his team, have already begun the journey with Bill and are seeing great results. Bill and his team share a passion to help SME's, they will soon be joining EMICoL and giving us support through Gold sponsorship.

Whether you are looking to grow, considering succession or wanting to ensure your business is resilient to change, it is often hard to step outside of the day to day of business to create and execute a plan that will take your business to the next level. Finding the right guidance from a trusted coach and then having the tools to execute that plan can be hard. We work with many businesses at different stages of their lifecycle who all have the same thing in common: *they want to create a resilient business and need a guide that can help them get there. If you would like to find out more*

If you would like to find our more you can visit their website: www.adaptbydesign.com.au or simply contact: Renae Flegg via email; r.flegq@adaptbydesign.com.au



The events were continued with some great networking with our fantastic, sponsors, members and partners, with wonderful refreshments.





Sponsors and members shared and displayed their banners. Generous gifts and prizes were provided by EMICoL, SMS and UET. Respresentive/ EMICoL Sponsor from WFI, Chris Kennington, looking very happy can be seen pictured below with his door prize.



Thanks again to our sponsors and members for making the above happen. Our next event will be our AGM/ networking function at Avtech Engineering on the 22^{nd} October, invites and AGM details will be sent out soon. I look forward to seeing you there and thanks again for your continued support.

Steve Delfos (Director of Avtech Engineering & EMICoL)



Safety and Innovation

Dear Members,

This month I thought I would share with you some statistics that I read about along with an innovative cloud based safety systems.

While high profile deaths in the mining industry may have hit headlines in recent months, the proportion of worker fatalities over the past ten years remains highest in transport, postal, and warehousing, according to Safe Work Australia.

Having a system that accounts for the complexities of workplace safety, instead of jumping at the most dramatic headlines, ensures that a workplace remains safe and productive for the long term.

The benefits of instituting such a system are significant. In the year to August 1, 2019, 83 workers died while on the job in Australia. Across the economy as a whole, the cost of work-related injury and disease cost Australia \$61.8 billion, which represents 4.1 per cent of the nation's total GDP.

Hidden within these larger numbers are the stories of the individual workers and families who bear the cost of injuries and diseases at work. In July 2019, Jack Gerdes, working on the Baralaba North coal mine was found entangled in an excavator access ladder, according to the Queensland Department of Mines and Energy. Gerdes partner, Leanne Drew, waited for the buzz on her mobile phone to inform her that Gerdes was safe, but, as reported in *The Saturday Paper*, spent an agonising period waiting for the confirmation.

"I just spent most of the day in front of the computer, to be honest," said Drew.

"I just started getting shaky, and lots of swearing, and lots of anger, lots of: 'Are you freaking serious?"

Preventing these stories from occurring in the future requires a proactive and responsive workplace health and safety risk management program. From the person to the institutional level, companies must also comply with stringent and at times complex laws that govern workplace health and safety.

These laws require that employers take a risk-based approach to ensuring that injuries and deaths at work are minimised. To do so, employers or their identified safety specialists must identify and control workplace hazards, to prevent an injury occurring.

To manually complete this risk-identification, particularly at large and complex operations which require employees to complete difficult or hazardous tasks, can place a significant strain on company resources. In addition, a manual check cannot be easily updated to account for changes in circumstances without a wholesale review.

To grapple with the requirement for a safe workplace, and the limits of manual risk-identification processes, companies in a range of industries have begun to look to the latest in innovation, just as they do for their own production processes. The result of innovation in safety management is WHS Monitor, a cloud-based work health and safety compliance management system.

The flexible system allows companies to manage, record, and report on all aspects of an organisation's health and safety obligations and requirements.

Starting from the point of operational compliance, WHS Monitor to allow companies to ensure that they are compliant with standards such as the Work Health and Safety Act 2011, Work Health and Safety Regulation 2011, AS/NZS 4801 (Occupational Health and Safety Management System Specification), ISO 45001 (Occupational Health and Safety Management System), AS/NZS ISO 31000:2009 (Risk Management).

With this as a fundamental framework for the software package, WHS Monitor's locally based engineers design, create and maintain the platform.

For employees or safety coordinators the software is designed to be adaptable to each workplace, yet easy to use.

The platform is interactive, allowing employers to input their own specific business data through a simple and intuitive user interface.

To support the ease of access to this user-interface, the software is available from any location, via the cloud, and can be brought up on a mobile device, with notifications enabled for up-to-date appraisals of the system.

When inputting a business's workplace safety regime, the WHS Monitor software platform allows users to conduct a site risk assessment and identify hazards while prioritising risks. The next step is to define and control the hazards or tasks that were identified. The software then allows users to create a Safe Work Method Statement (SWMS) or a Job Safety

Analysis (JSA) by collating and inputting information automatically from the completed risk assessments. This enables users to avoid manually processing the assessments with the knowledge the JSAs and SWMSs will be legally compliant.

In addition to these fundamental requirements, the WHS Monitor has a number of modules that can be utilised depending on the nature of the business profile and the hazards the safety manager identifies.

These include asset management systems, contractor management application, and chemical management solutions.

Similar to the system as a whole, all of these modules come with what is expected of an up-to-date software-based management system. For example, the centralised collation of data avoids messy paperwork, and customisable access levels enables individualised access and the security of the system. In addition, users can be secure in the knowledge that the software will produce reports which are compliant with the legislated framework.

With businesses increasingly embracing flexibility in their production processes, WHS Monitor slots into a dynamic organisation.

The platform's incident management solution allows for the identification of emerging safety hazards before they become critical and subsequently ensure that sites and individuals are rehabilitated.

Ensuring a smooth interface between the physical and virtual assets of the company is the WHS Monitor's Q-tap digital information labels. The Apple or Android-ready mobile version of the software can scan labels affixed to an asset. Not only does this enable the quick and intuitive accessing of information, but the logging of incidents, the movement of individuals, and rapid site assessments.

Across all of the above applications and features, WHS Monitor comes with ongoing system support from the locally-based team at Arventa.

From onboarding and training so that each business can make the most out of the software, to further consulting for effective implementation, the system has whole-of-life support built into the package.

EMICoL members, please note that we now have Companies with our group that can assist with specific safety request and they would be more than happy to hear from you if you needed their support.

For more details, please check out their websites:

IFAP: https://www.ifap.asn.au/about/

DNA Kingston Training: https://www.dnakingstontraining.edu.au

Quensh Specialist: https://www.quenshspecialists.co.uk/

Industry One Card: https://www.industryonecard.com/industry-onecard-for-companies

People Tray: https://www.peopletray.com

Looking forward to catching up with you at my place and showing you our extended premises and new equipment on the evening of the 22nd October.

Thanks for your continued support

Steve Delfos - Director

Susan Lawton (Director of DNA Kingston Training & EMICoL)

Training



Dear Members,

If you're not already aware I just wanted to share the following with you.

The Jobs and Skills WA Employer Incentive (the incentive) provides financial assistance to Western Australian businesses who employ an apprentice or new entrant trainee and who have lodged the training contract for registration on or after **1 July 2019**. The aim of the incentive is to increase apprenticeship and traineeship commencements by providing employers with assistance to meet the costs of employing an apprentice or trainee.

The incentive is aligned with the State Government's *Our Priorities: Sharing Prosperity* plan to create 150,000 extra jobs in Western Australia by 2023-24. For more information about Our Priorities please visit the WA Government's Our Priorities website - external site.

WHO IS ELIGIBLE TO ACCESS THE INCENTIVE?

The incentive is available to employers who employ an apprentice or new entrant trainee and who have lodged the training contract for registration on or after 1 July 2019.

Employers who are eligible to access the incentive are:

employers of new entrant trainees;

employers of apprentices below the payroll tax threshold (currently at \$850,000 per annum);

group training organisations;

Local Government and Government Trading Enterprises; and

not-for profit organisations.

Employers who are not eligible for the incentive are:

employers of existing worker trainees;

State and Commonwealth Government agencies;

employers of apprentices and trainees who live outside of Western Australia; and

employers who are eligible to receive incentive payments for their apprentice or trainee from the Construction Training Fund (CTF).

Employers may be eligible for a partial payment if:

they are employing apprentices and their liability for payroll tax changes during the training contract; or

their eligibility to receive Construction Training Fund incentive changes during the period of the training contract.

Further information about eligibility is provided in our Employer Incentive - Eligibility fact sheet.

HOW MUCH WILL AN ELIGIBLE EMPLOYER RECEIVE?

The incentive amount is based on the nominal term of the apprenticeship or traineeship.

The nominal term of each apprenticeship and traineeship is listed on the Register of Class A and B qualifications - external site. To be eligible for the incentive, a training contract must be registered with the Department of Training and Workforce Development Apprenticeship Office - external site.

Eligible employers can receive an additional loading payment where the apprenticeship/traineeship maps to an occupation on the State Priority Occupation List. Search the list of apprenticeships that attract this loading.

Find out more about incentive payments in our Employer Incentive - Incentive payments fact sheet.

WHEN CAN EMPLOYERS CLAIM INCENTIVE PAYMENTS?

Employers can claim incentive payments after the achievement of each of the following milestones.

Apprenticeships

At the commencement of the apprenticeship;

At the mid-point of the nominal duration of an apprenticeship; and

On completion of the apprenticeship.

Traineeships

At the commencement of the traineeship; and

On completion of the traineeship.

Further information is available in our *Employer Incentive – Incentive payments fact sheet* and our *Employer Incentive – How to claim fact sheet*.

HOW DO EMPLOYERS APPLY TO ACCESS THE INCENTIVE?

Applications to access the incentive must be made through the Western Australian Apprenticeships Management System (WAAMS) online client portal - external site.

Information about eligibility and estimated entitlements for each milestone payment will also be made available through WAAMS. Find out more about applying for the incentive in our *Employer Incentive – How to apply fact sheet*.

Employer Incentive – Eligibility
Employer Incentive – How to apply
Employer Incentive – Incentive payments
Employer Incentive – How to claim

FURTHER INFORMATION

If you have a query that has not been covered by the information provided here, please call 13 19 54 or submit an enquiry using the online form.

CONTACT US

08 6551 5000
Jobs and Skills WA
Department of Training and Workforce Development
Locked Bag 16
Osborne Park DC 6916
Find your local Jobs and Skills Centre
Call your nearest Jobs and Skills Centre 13 64 64

In summary, we need all the assistance we can get in training our people for the future. Recently the National Manufacturing Summit was held in Melbourne the theme being skill for the future. The lead into this was:

The manufacturing sector is experiencing a period of sustained growth, and industry participants continue to cite workforce capability as an ongoing challenge. Finding and retaining skilled workers is front of mind, as is maintaining currency of skills and knowledge. At the same time, a decade of state and federal government policies has diminished the role of the vocational education and training (VET) sector and, in particular, TAFE. A targeted strategy for workforce development is crucial and will require the manufacturing industry and the VET sector to work together to ensure its success.

The Summit is designed as an event for anyone with a vested interest in manufacturing, skills, training and apprenticeships. Our members from Weld Australia, make significant contributions at this forum. If you wish to visit the following, you can find out more at:

https://manufacturingsummit.com.au

Our local schools and the Utilities Engineering, Electrical and Automotive Training Councils are also seeking support from local Industry to assist students with the following:

- Students undertaking MEM20105 Certificate II in Engineering Pre-Apprenticeships in Schools programs requiring 151 hours of unpaid work placement, and,
- Trainers of MEM20413 Certificate II in Engineering Pathways needing to engage with industry to maintain their competency and currency to train and assess in line with industry standards.

UEEA are looking for:

- Industry people to provide an insight into what industry expects from school students entering the workplace, what new technologies or work practices are emerging and what sectors of industry are or will be in demand.
- RTO representatives who can provide an insight and guidance to school-based trainers to help them understand the compliance requirements and provide best practice examples to assist trainers.

UEEA is planning to run the PD day sometime in November, therefore, if you can spare an hour or so we would be most grateful. The day will be split into two sectors, i.e. Engineering and Automotive.

I've put John Morris our BD Manager in contact with the representative from the above, he or I and would welcome hearing from you if you could offer support.

Thanks for your ongoing support

Sue Lawton - Director

Danny Briant (Director of EMICoL and PSM)

Grants



Hello Members

As noted in our last newsletter The EMICoL Board is continually looking for opportunities we can share with you on grants.

If you are not aware, there was a big announcement made last week on Metronet as follows:

Small to medium businesses can get on board WA's railcar manufacturing industry with the State Government naming French multinational Alstom as its preferred proponent to build 246 railcars at a new manufacturing hub in Bellevue.

The government has decreed that 50 per cent of the railcars must be made in WA in a deal worth \$1.6 billion over 10 years. As the biggest order of railcars in the state's history, it will establish a pipeline of work for WA suppliers eager to be part of the rejuvenation of WA's railcar manufacturing industry.

Businesses can apply for up to \$20,000 in the Metronet railcar procurement round of the State Government's local capability fund, with applications due by August 30.

The round of funding will help small and medium business meet essential pre-qualification criteria for supply chain entry, buy plant and equipment and cover consultancy costs. <u>Click here for more details.</u>

Previous funding rounds for Metronet railcar procurement and the Western Australian Industry Participation Strategy saw 64 WA businesses receive grants worth more than \$950,000.

Since the Midland railway workshops were closed in 1994, new trains have been mostly built in Queensland with minor commissioning works carried out in WA such as removing transport bogies and replacing them with narrow bogies suitable for Perth's inner city trainlines.

Construction on the first stage of the \$30 million Bellevue plant is expected to start next year with completion due in 2021. Construction of the following stages – including a new railcar depot and diesel facility – will continue until 2023.

Once the contract is finalised later this year, Alstom will also be responsible for maintaining the fleet of railcars for the next 30 years. From 2022 the new trains will run on the Mandurah and Joondalup lines initially, as they have the highest patronage demand and service frequency.

While the final design and features of the railcars are still to be finalised, the six-car trains will carry about 1200 passengers and have an operational life of 35 years.

Additional and wider than normal passenger doors will make it easier to get on and off, while technology including USB charging points, LED lighting and regenerative braking will also be installed to make the new trains more efficient.

"Currently the work carried out locally is limited to window tinting and passenger seating, just 2 per cent of the work – WA can do so much more than that," Premier Mark McGowan said.

"So we're bringing railcar manufacturing back to WA and back to its home in the Midland area, with a new railcar facility in Bellevue. "It means hundreds of quality, local jobs, more training and apprenticeship opportunities for our kids and WA made trains, on our new WA built Metronet lines."

Alstom has been in Victoria for 100 years. It has supplied Australia's first fully automated trains in Sydney, which began operating two months ago, and more than 600 railcars for Melbourne's suburban network.

Alstom Australia-New Zealand Managing Director Mark Coxon said the company was delighted by this week's announcement. "We look forward to building on our existing local footprint and partnering with the State of WA in this exciting new phase of local railway manufacturing," he said.

Dear EMICoL members if the above is of interest to your organization and you believe that you have something to offer to Alstom on this part of the Metronet Project, then it might be worth you contacting the Lead Buyer at Alstom Australia his name is Ilan LE PEUTREC email: ilan.le-peutrec@alstomgroup.com

I look forward to catching up with you again soon.

Danny Briant - Director

Ian Mackay (Director of EMICoL & National Sales Manager at Rema Tip Top Clusters / Collaboration / Innovation

Hello everyone,

I thought it would be timely to bring you up to date on what's been happening in my world over the last few weeks. I am now employed by Rema Tip Top as their National Sales Manager.

Rema supplies conveyor systems and services to world markets. Being a firm believer in collaboration, Rema is in the process of joining EMICoL.

Even though I have only been with the Company for a few weeks, we have just engaged one of the EMICoL members, Quench Specialist, to enhance our current processes. It's great to be able to keep things moving through our growing EMICoL family. On that note I would like to bring your attention to the following, which is happening in Queensland: The Queensland government will fund and create the first robotics manufacturing hub in Australia.



With funding of \$7.71 million spread over the next four years, the Advanced Robotics for Manufacturing (ARM) Hub will be built with support from the Queensland University of Technology and architectural design company Urban Art Projects (UAP).

According to Minister for Manufacturing, Cameron Dick, the facility will be realised through non-government sources. "The Hub will attract more than \$10 million in additional investment from QUT, UAP, and other partner organisations to bring the total investment to almost \$18 million," said Dick.

The Hub will provide a space for the development of high-value products and the incorporation of new technologies in manufacturing processes.

"The Hub will allow Queensland industry and research institutions to build the advanced capability that will enable manufacturers to be more competitive, bring manufacturing jobs back to Australia and generate new jobs here," said QUT vice-chancellor, professor Margaret Sheil.

In a report conducted for QUT, robotics and automation were found to drive 1.5 per cent of additional growth to the Queensland economy over the next 10 years, equivalent to \$77.2 billion and a potential 725,810 jobs. The ARM Hub hopes to enable Queensland businesses to delve into robotics to support their business.

"The ARM Hub will provide practical production and manufacturing advice in a real-life factory environment, enabling Queensland manufacturers to learn cutting-edge robotic technologies and techniques, and develop industry skill and expertise to apply to their own businesses," said Dick.

Based out of QUT's Brisbane campus, the Hub's expertise will be shared across Queensland through the Queensland government's manufacturing hubs in Cairns, Townsville and Rockhampton, as well as, Defence Hubs in Townsville and Ipswich.

"This is a facility for all of Queensland. All manufacturers across the state will be able to access the ARM Hub, across sectors as diverse as aerospace, biomedical, beef and food processing, defence, mining equipment, technology and services, rail manufacturing, and space," said Dick.

EMICoL Members, the above is a great initiative and certainly something I would like to see in Western Australia. In my new role at Ream Tip Top, I'm certainly keen to see development of our products, through new innovative modes, I'm sure this also applies in your business.

In the last newsletter I made note of our Western Australian (WA) government's Diversify WA vision
The state government identified technology and advanced manufacturing as one of the key economic sectors that will build a more resilient, sustainable and growing economy.

To achieve this vision, the WA government will reduce barriers to diversification, foster innovation and demonstrate fiscal responsibility so to make the state attractive for outside investment.

"Diversify WA provides a framework for further collaboration between business, Government and the community to ensure a sustainable, resilient economy that delivers secure, quality jobs for Western Australians," said McGowan.

While the government is seeking to drive the diversification of the state's economy through grants and funding, McGowan acknowledges that success will come through partnerships across sectors.

EMICoL members and partners, last week it was announced that WA businesses can apply for up to \$20,000 in the Metronet railcar procurement round of the State Government's local capability fund. A step in the right direction but we more if we are to see the growth that other states are seeing in innovation and developmental opportunities for SME's, we will require more support with funding.

With our continued growth within EMICoL, expertise and experience, we need to rally and work closer with our local government, universities and other bodies to gain support that is necessary for growth.

I look forward to catching up with you soon.

Ian Mackay - Director

Kevin Davis (Director of EMICoL)

EMICOL Tender Committee



Hello Members,

Since our last newsletter, the EMICoL committee have met several times. During these meeting we have discussed the EMICoL capability and how this may best serve members requirements.

So far committee members have been able to gain contacts through colleagues and emails and at our latest committee meeting on the 15th August, it was agreed that site services and maintenance might be our best prospect to pursue.

The following was sent by Steve Pelham, Category Manager for CBH via email to our members at SMS Group Services:

CBH Group is investigating the possibility of establishing a panel of contractors who can provide Mechanical Maintenance Services to CBH facilities, throughout the State.

TARIF 1

	Maintenance Category Definitions	Capability - Yes/No
1.	General Mechanical and Piping	
2.	Sheetmetal Fabrication, Cladding, Roofing, Insulation and General Building Maintenance	
3.	Metal Fabrication	
4.	Surface Protection and Coating Systems	
5.	Machining	
6.	Hydraulic and Pneumatic Systems	
7.	Rigging and Dogging (minor only to support other scope)	
8.	Scaffolding and Rope Access (minor only to support other scope)	
9.	Plumbing and Gas	
10.	Carpentry	
11.	Civil Works (minor only to support other scope)	
12.	Heating, Ventilation and Air-conditioning (HVAC)	
13.	Mobile Equipment Mechanical	

TABLE 2

CBH Zone	Ability to Service - Yes / No
Geraldton Zone	
Kwinana North Zone	
Kwinana South Zone	
Albany Zone	
Esperance Zone	

We have responded to the above advising that we have the maintenance categories listed within our group and also sent our overall capability. John Morris our Business Development Manager, spoke to Steve Pelham a couple of weeks after the email was sent. Steve advised that information submitted had been sent to the various business unit managers within CBH for their review, further advised that this could take a few months.

We are also trying to make in roads to contracts with CBH through other contacts.

It was also noted that it would be worth contacting Wesfarmers to see if they required assistance on contracts on maintenance in their industrial divisions which includes chemicals, energy and fertiliser and are currently seeking out contacts, so we main gain opportunity to present our capability.

More members are now getting involved in the EMICOL committee and adding great value, which will eventually lead to opportunities for our members.

I look forward to catching up with you at the next EMICoL Event

Kevin Davis - Director

John Morris (Director of EMICoL)

New Membership / Sponsorship



Hello Members, Sponsors and Partners,

We now have over 58 members and 5 sponsors and several other companies showing interest in joining the EMICoL family.

The EMICoL Board would like to welcome new members, Ironmonger Fabrications, QMTS, Watmar, Induserve, Moore and Sons, Industry One Card, Earth Track and ICS Australia and

















We would also like to acknowledge our Sponsors.

Gold Sponsors

I am pleased to announce that we now have a new Gold Sponsor IFAP. I've had several meeting with the management at IFAP and they've advised that they are more than happy to work with our current members in the safety sectors and when the opportunity arises work in collaboration and promote to other potential Clients.

"IFAP is a not-for-profit Registered Training Organisation (1907) with the vision of Safer, healthier workplaces for WA. As a Gold Sponsor of EMICoL, IFAP would like to extend a discount of 10% off courses (Associate rates) to all EMICoL Members for any training booked and completed for the remainder of 2019.

Take advantage of this saving on courses such as Working at Heights, Elevating Work Platform, Forklift Truck Operator or even Dogging! Plus they have a whole suite of Workplace Health and Safety training options such as Safety Leadership for Supervisors or Accident Investigation.



To take advantage of this special offer or to discuss your training needs further contact Tracy Lindsey – Key Account Manager on 0417 128 896 or email tlindsey@ifap.asn.au."



www.axisfg.com.au 1800 111 299



www.supersimpler.com.au 1800 467 467

Bronze Sponsors



http://cashflowrecovery.com.au/ 1300 885 244



http://www.wfi.com.au/ 1300 934 934



https://www.thinkperform.com.au/ 1300 667 099

Sponsored Golf Day

I've had a request from several members to run the above. So we are hoping to get this going next year. Several members have already advised that they will sponsor holes and prizes. If you are willing to assist please let me know. We would have to charge a fee for members to play but charges would obviously depend on sponsorship received. Recommend that we play Ambrose on a Friday from noon onwards. Further announcement will be made early next year.

This month our sponsor at Cashflow recovery would like to share the following on their business.

Information From Our Sponsor at Cashflow Recovery

I provide finance for a broad scope of customers who have a wide range of requirements including:
Home Loan Finance including for Purchase Refinance, development, and cash out for any reasonable purpose. From Very low rates from 2.89%pa

- 1. Commercial property finance including self-managed Super Funds.
- 2. Vehicle and Equipment Finance for Yellow Goods and Green Goods either purchase or leasing of new equipment (think anything with tracks or wheels) up to 15 years of age (options for Property backed or non-property backed

Yellow Goods

- Excavators
- Dozers

- Motor Graders
- Bobcats
- Skid Steer Loaders
- Wheel Loaders
- Telehandlers
- Other Earth moving equipment

Green Goods

- Tractors
- Mowers
- Harvesters
- Stump Grinders
- Wood Chippers
- Specialised Agricultural Equipment (by exception)

Medical

- X-ray Machines
- Dentists Chairs
- ECG Machines
- Hospital Beds, chairs etc
- Scientific and laboratory equipment
- Fit out (by exception)

Telephony

- Phone systems
- Bundling

It/Computers

- Computers and Laptops
- Servers
- Computer Storage devices
- CAD & CAM Equipment
- Monitors and Keyboards

Catering Hospitality

- Ovens and cooktops
- Commercial dishwashers
- Cool rooms and refrigerators
- Meat Slicers
- Pizza Ovens
- refrigeration
- Storage and Shelving

Other acceptable Equipment

- Office Equipment (copiers, printers, etc)
- POS Systems
- TC/AV Equipment
- Solar. LED Lighting and energy efficient equipment
- Commercial Cleaning equipment
- Coin operated equipment
- Compressors

Vehicles

- Cars, SUV's and Utes
- Light Commercial
- Trucks
- Trailers

- Forklifts
- 4. Fit out Finance for new or established businesses
- 5. Flexible Working Capital Loans for Business including cash advance, invoice Finance and Factoring. Think cashflow advance of up to 95% on invoices issued. Designed to improve working capital and cashflow
- 6. Import Line of Credit for equipment or consumables –

Best use of import finance is to use it to import cheaper equipment and then refinance it on delivery into Australia.

Strangest deals I've financed this year

- Cashless Fuel Bowser system for a remote roadhouse
- Property purchase for a property investor who had been declined by his big four bank and stood to lose his \$200,000 home deposit because he didn't meet their new lending requirements.

The news is full of full of warnings about tough times. In our line of work, they seem a bit late to the party. You know all too well that it's been hard going for some time now.

The good news is that while times are tough, they are not impossible. You do need to work hard and make the most of every opportunity. But what if the job is outside our comfort zone? For our usual customers, it may be too big. For some, the job may be too small, or not well defined.

You could let it go by. Or you could get a helping hand.

I'm also looking after the after Facebook and LinkedIn for EMICoL, if you require any assistance on any of the above or you just want help on Facebook or LinkedIn I can be contacted on 1300 885 244 or email: simon@cashflowrecovery.com.au

Information From Our Member at Hydraulic and General

Just to let you all know, we have now acquired a new asset for the machining of our larger items, which is a Shenyang No.1 Machine works lathe. The swing over the bed is 800mm, swing over the carriage is 480mm and is 5000mm between centres.

If you require assistance with machining of your larger items, then please email me at: info@hqenqineering.com.au



If you have an article that you would like to share in our newsletter, then please let us know. (email us on: enquiries@emicol.com.au or phone on Mobile: **0479 117 060.**

In conclusion It's a pleasure to see the growth and great culture being created within EMICoL. More and more members are working cross-functionally and sharing information and work. If you require any assistance that is within my remit then please do not hesitate in contacting me. We're all very passionate about moving things forward and making EMICoL an even better Cooperative for the future, your ideas are always very much appreciated.

Thanks for your ongoing support

John Morris - Director