

This Month's Meeting: **Wednesday 26th October 2016**

Committee Meeting: 5:30pm

Event Starts:

7.00pm Mix' n' Mingle

7:20pm Sponsor's Promotions

7.30pm Guest Speaker Presentation

Where:

Distinction Whangarei, (formerly known as **Kingsgate Whangarei**), in the **Hatea Room**,
9 Riverside Drive, Whangarei.

Free parking! Bar & restaurant (bookings essential).

MEMBERS

NOW NEED TO BRING THEIR CURRENT NPIA MEMBERSHIP CARDS TO INSERT IN THE PLASTIC NAME TAG HOLDERS!

NOTE: Monthly meetings are open to NPIA Members AND invited guests (2 free visits per guest sponsored by any NPIA member).

Email: npiacontact@gmail.com



In This Issue...

- This Month's Event - **Ron Hoy Fong, Super Investor Property Coach, RONOVAIONNZ** (see page 2)
- Upcoming Events - **NPIA Member's Night and NPIA AGM** — SEE PAGE 2
- Tenancy Watch — new info source
- NPIA Members Only Facebook Group
- NZPIF Media Releases **HOT Topics**
- **MORE EVENTS!** **Harcourts Just Rentals PI Night Invite & NPIA BUS TRIP! BOOK NOW!**
- **ANZ Property Focus Report - Meet Charlene Morrison, the new Mobile Manager!** (see page 4)
- *Useful Links*
- Member Benefits
- Committee Contacts
- NPIA Partnerships - **Exclusive NPIA Offers!**

This Month's Event

NPIA are pleased to present



Mr Ron Hoy Fong

for an entertaining evening full of great tips, stories and advice about property investing.

RONOVATIONZ was established by Super Investor Ron Hoy Fong who has independently built his own successful Property Portfolio and now wants to show others how to do it. Ron's investment journey is dotted with stories of his razor-sharp instincts, tendency to think outside the box and a resilience through the ups and downs of the property cycles that can only be described as admirable.

There is a technique with every aspect of Ron's portfolio - equity without cash-flow compromise, fair deals achieved with a flamboyant demeanour, ambitious growth underscored by careful management - and the reasons why Ron continues to stay one step ahead of the market. Over the years Ron has stayed true to his motto of keeping everything simple. By tuning out the unnecessary market noises, Ron has focused on and benefited from the simple formula of negotiating hard, buying well, and adding meaningful value.

Widely acknowledged as a bit of an auction room maverick and negotiation pro, Ron comes to Northland with a sense of unique flair that will surely educate and entertain.

Please Register at <http://northland.nzpif.org.nz/events/view/58212/> or simply google Northland Property Investors Assn and look for Ron's events. Please email us on npiacontact@gmail.com if you have questions.

NPIA Financial Members free entry Visitors \$20 per person

PLEASE ALL REGISTER ON OUR WEB PAGE AT "BUY ONLINE NOW" UNDER RON HOY FONG event as numbers are limited.



TENANT WATCH

If you wish to check whether a prospective tenant is possibly not desirable to rent to, members are encouraged to search their name on the *Ministry of Justice, Tenancy Tribunal website*, select 'Tribunal Orders' tab.

Tenants who have been brought before the Tribunal and lost will have that decision lodged on the online Tribunal Orders register, it stays there for up to 3 years.

Remember to use a tenancy agreement where tenants are required agree to credit and reference checks. This your first safe guard.

November's Event (FINAL MEETING FOR 2016)!

NPIA AGM & "Road To Riches"

NPIA AGM...

All nominations for positions on the committee welcome. Please direct enquiries and nominations to Julie Gordon, npiacontact@gmail.com.

*Nominations can be made for the following NPIA Committee Roles:
President, Secretary, Treasurer...*

PLUS EXTRA COMMITTEE MEMBERS ARE MUCH NEEDED TO HELP SPREAD THE WORK LOAD!

If you are interested in helping us to keep our Association running and growing, PLEASE send us an email outlining the role you wish to nominate yourself for, any relevant experience /skills or Property Investment background! Or come and see us before the AGM!

"Road To Riches"

Local property investors will be speaking about their investing experiences. Hear about getting started on finding investment property, setting up companies and the property management, handling tenancies and 'what to do and what not to do'. Successes, disasters, lessons learnt the hard way and retiring early all explained this evening.

Members are welcome to bring a friend, public and visitors are welcome to attend one free meeting.



Find us on
Facebook

NPIA Members can now join our Members Only group on Facebook. Current Financial members can email Julie Gordon: npiacontact@gmail.com to get an invite. Group members need to abide by the Admin rules of conduct.



NZPIF Media Releases... (Excerpts from 1st Oct—10th Oct)

RENTERS UNITED A WELLINGTON-BASED COLLECTIVE

Renters United is a Wellington-based collective campaigning for a change to rental property laws and regulations, the organisation's current aim is to lobby the local council to implement a warrant of fitness system on rental properties. Robert Whitaker, one of the evening's organisers, explains that private rentals in the capital are comparatively more poorly-maintained than owner-occupied homes, meaning that those paying market rental rates are also more likely to live in colder, damp homes.

<http://www.radionz.co.nz/national/programmes/nat-music/audio/201818035/renters-unite-for-tenants-rights> - 1 October

HOUSING VALUES RISING FASTER IN QUEENSTOWN/LAKES, THE WAIKATO, TAURANGA AND WELLINGTON THAN IN AUCKLAND

Housing values are rising faster in Queenstown/Lakes, the Waikato, Tauranga and Wellington than in Auckland, according to the latest figures from Quotable Value (QV). QV says the average value of homes in the Queenstown/Lakes district is now \$959,282, up a whopping 30.7% in 12 months. However the biggest growth in average values has been in Kawerau in the Bay of Plenty, although it has come off a very low price base, with the average value in the town now \$150,723, up 43.2% compared to a year ago. There has also been very strong growth in average values in the Western Bay of Plenty +29.3%, Waikato +28.7%, Tauranga +28.1%, Matamata Piako +26.2%, Rotorua +25%, Opoitiki +24.8%, and Wellington +21.2%. <https://www.interest.co.nz/property/83920/qv-says-new-lvr-restrictions-are-pushing-prices-faster-smaller-centres-where-prices> - 4 October

LEVELS OF DEBT A CONCERN

Treasury's Chief Executive and Secretary is continuing to ring the alarm bells over the level of mortgage debt being racked up in New Zealand, but won't go so far as to calling for house prices to fall. Speaking to [interest.co.nz](http://www.interest.co.nz) in a [Double Shot Interview](#), Gabriel Makhoul said: "What I'm concerned about... is less the house price, but the amount of debt and leverage that people have taken out, which creates a risk to the stability of the financial system. "The Reserve Bank's (RBNZ) on the case on that, but that is a concern." RBNZ figures show the level of housing debt taken on by New Zealanders is growing at its fastest rate in more than eight years.

<https://www.interest.co.nz/property/83887/gabriel-makhoul-bold-highlighting-risk-high-mortgage-debt-levels-shy-calling-house> - 4 October

QUEENSTOWN WORKERS DO NOT WANT TO LIVE IN CROMWELL

A Queenstown ski-field operator says an attempt to house seasonal workers in Cromwell has not worked out. A worker accommodation crisis in Queenstown is continuing to deepen, with new QV data showing house prices have leapt by 30 percent in the past year to an average of \$950,000. NZ Ski, which runs the Remarkables and Coronet Peak, tried hiring lodges for its workers over winter in Cromwell, an hour's drive away, providing transport back. But chief executive Paul Anderson said it did not get many takers. <http://www.radionz.co.nz/news/national/315051/push-to-house-queenstown-workers-in-cromwell-fails> - 6 October

Property value trends for September 2016 from CoreLogic

<http://www.corelogic.co.nz/news-research/item/clearer-signs-of-lvr-impact-emerging/> - 7 October

COMMERCIAL BUILDINGS IN WHANGAREI SOAR IN PRICES

Aucklanders are not only snapping up residential properties in Whangarei for investment but also commercial and industrial buildings which have seen a 71 per cent increase in sales this year. L J Hooker Whangarei has sold 12 commercial and industrial properties in the first nine months of this year compared to seven over the same time in 2015. http://www.nzherald.co.nz/business/news/article.cfm?c_id=3&objectid=11723059 - 7 October

PROTESTS OVER THE RENTAL MARKET IN NELSON

Nelsonians fed up with a perceived lack of action over an "untenable" rental market have taken their protest to the Saturday Market. Advocacy group Voice Nelson protested outside Nelson MP Nick Smith's market caravan to express concern that renters were being priced out of their already substandard homes. Voice Nelson spokespersons Teresa and Mary Ellen O'Connor said Nelson was the least affordable provincial city in New Zealand. <http://www.stuff.co.nz/nelson-mail/news/85095684/rental-housing-protesters-make-their-case-at-the-market> - 8 October

Also <http://www.stuff.co.nz/nelson-mail/news/85095684/rental-housing-protesters-make-their-case-at-the-market> - 8 October

HOUSING SPECULATION MAY BE SPREADING

Auckland's speculative housing bubble might be cooling in the wake of the Reserve Bank's new loan to value ratios, but there is little to suggest that our days of housing speculation are over. The pause in Auckland may only be [temporary](#), and the bubble is showing all the hallmarks of spreading across the [rest of the country's main centres](#).

<http://www.interest.co.nz/opinion/83998/geoff-simmons-notes-housing-debt-has-hit-record-levels-and-yet-policy-ideas-prevent> - 8 October

PROPERTY PRICES IN NORTHLAND CONTINUE TO SOAR

Property prices in Northland continue to soar, with the cost of buying a house in Whangarei up almost 22 per cent in the past year, but there's a warning that the market may slow down. The increase in property values throughout Northland over the last year have leapfrogged the percentage hike nationally. http://www.nzherald.co.nz/northern-advocate/news/article.cfm?c_id=1503450&objectid=11724584 - 8 October

HUNDREDS HELPED INTO HOUSING INDEPENDENCE

The Government has granted nearly \$2.5 million in assistance to help people move from social housing to sustainable private housing, freeing up places for those who need it most, Social Housing Minister Paula Bennett says. Housing Support Products (HSPs) were introduced in July, 2014, to help people achieve independence by moving into the private housing market and to remain in it. Since then, 1954 HSPs worth a total of \$2.44 million have been granted. HSPs, as well as tenancy reviews which were introduced at the same time, are working well to ensure that social housing is reserved for those who need it most.

<https://www.beehive.govt.nz/release/hundreds-helped-housing-independence> - 9 October

UNENFORCEABLE CONDITIONS IN SOME TENANCY AGREEMENTS

An article about conditions found in some tenancy agreements

<http://www.stuff.co.nz/business/money/85054133/budget-buster-dont-let-controlfreak-landlords-bully-you> - 9 October

COVERAGE OF LOCAL ELECTION RESULTS

There is a distinctly red look to the leaders of our biggest cities this morning, following Local Elections around the country. **FULL COVERAGE: [2016 Election Results across New Zealand](#)** <http://www.newstalkzb.co.nz/news/national/big-cities-lean-left-after-local-elections/> - 9 October

FINDINGS FROM CROSS-PARTY INQUIRY INTO HOMELESSNESS RELEASED TODAY

After two and a half months of gathering information, a cross-party inquiry into homelessness will today release its findings.

Labour, the Greens, and the Maori Party banded together to investigate the issue, with the hopes of influencing government policy.

Members of the parties travelled the country to canvass the issue, receiving hundreds of written and oral submissions.

They now have 20 recommendations for dealing with the problem, which will be released later this morning.

<http://www.newstalkzb.co.nz/news/politics/cross-party-inquiry-mps-shocked-by-stories-of-homelessness/> - 10 October

MORE EVENTS FOR NPIA MEMBERS!!!!

The **Just Rentals** team would like to invite you to come along to our

Harcourts Investors Night



Event details:

Our investment night will be held Thursday 5.30pm, 20th October at the ASB Stadium Lounge. Please contact Renee Wilkinson on 021 892 443 or renee.wilkinson@harcourts.co.nz to confirm your attendance.

Throughout the duration of the evening guest speakers will share their property investing experiences, while later you'll have the opportunity to connect with the speakers and other like minded locals over drinks and nibbles.

Sponsor donated spot prizes will be drawn with plenty of chances to win.

Learn How To Invest For Success

Thank you to our Investors Night Sponsors



NPIA BUS TRIP!

Sunday 13th November 2016

10am to after Lunch

\$20 per head, lunch included — please register and pay on our NPIA webpage to secure your seat!



Details of where bus will depart from and return drop off, lunch venue and approx. finish time will be emailed to all registered participants as soon as they are finalised.



Charlene Morrison

ANZ Mobile Mortgage Manager

Cnr Bank Street and Rust Avenue, Whangarei

Phone: 09 252 3694

Mobile: 027 209 0329

Email: Charlene.morrison@anz.com

ANZ Property Focus “HELP WANTED”

SUMMARY

Our monthly Property Focus publication provides an independent appraisal of recent developments in the property market.

THE MONTH IN REVIEW

Amongst all the commentary about housing affordability, it is the house price that gets all the attention, with little focus on earnings and income. Prospects for the income side of the equation remain sound: GDP growth is strong, the labour market is tightening, and wage growth is expected to lift. We're not talking “knock the ball out of the park” rises, but steady improvements. There are the usual suspects that could upset the apple cart (the global scene and too much borrowing demanding a shakeout) but New Zealand looks reasonably well placed. We see annual income growth settling around 4-5%. That's highly respectable and a solid backbone, but won't improve housing affordability if we remain in an environment of double-digit house price gains!

For the full report: <http://www.anz.co.nz/commercial-institutional/economic-markets-research/property-focus/>

If you are taking out a new loan with ANZ, don't forget to mention that you are taking up the NPIA - ANZ Partner Program Offer! NUMBER 200508 - YOU MUST ASK TO SEE MARK LOHENI OR KELVIN PYCROFT AND QUOTE THE ABOVE NUMBER & SHOW YOUR CURRENT NPIA MEMBERSHIP CARD OR YOU WILL NOT BE ELIGIBLE FOR THE PACKAGE!

PLEASE REMEMBER: FOR EVERY MORTGAGE OUR MEMBERS SIGN UP WITH ANZ PARTNERS PROGRAMME (I.E. PUTS IT THROUGH THE ANZ MOBILE MANAGER) NOT ONLY WILL YOU MOST LIKELY BE ABLE TO GET A BETTER DISCOUNT DEAL THAN THE CURRENT OFFER OF 0.2% OFF THE STD INTEREST RATE, BUT THE ASSOCIATION ALSO EARNS ANZ PARTNER'S REWARD CREDITS, THE MORE CREDITS THE MORE WE CAN PURCHASE FOR THE RUNNING OF THE ASSOCIATION OR FOR PRIZES AT EVENTS ETC.

This month's *Useful Links*

<http://propertyplusnorthland.co.nz/> article library, latest issue and podcasts.

www.energise.co.nz Web design, Mobile Web Sites, SEO and Online Shops.

<http://www.smconveyancing.co.nz/fees.htm> Fixed Legal fees

<http://www.propertytalk.com/forum/forum.php> Excellent resource for Investors

<https://www.facebook.com/photo.php?v=10152526137047088>

Why Are Auckland house prices so high? Check APIA TV public postings on Facebook

<https://mail.google.com/mail/ca/u/1/#inbox/148523b541e59da7> NZPIF latest media releases

<http://www.anz.co.nz/commercial-institutional/economic-markets-research/property-focus/> for the latest ANZ Property Focus Report

<http://www.nzpif.org.nz/contents/tags/406/political+reports>

Latest political REPORTS: <http://www.nzpif.org.nz/news/view/56798>



Residential Property Management Consultant

Scotney Craeg Williams L.L.B.
7 Jackson Crescent, Martins Bay
RD 2, Warkworth 0982
09 4255969, 021831535
scotney@tenancypractice.co.nz

Tenancy Practice Service offers members a free short phone call for advice should you need it:

0800 483 626

scotney@tenancypractice.co.nz

If you need advice the short consult is provided by the association as a member benefit.

TPS also have very effective debt collection which also free provided you have the right clause in your agreements whereby the tenant agrees to all pays debt collection costs relative to the tenancy.

Every week of 2014, you can watch a short free training video relating to the Residential Tenancies Act 1986 and/or Amendment Act, by Scotney Williams:

MEMBER Benefits

ANZ Home Loan Discounts and Seminars

- Free Monthly Meetings and Network
- Free Monthly newsletter 10 issues
- Free Veda Advantage Membership
- Free NZ Property Investor Magazine 12 issues
- Central Government Lobbying
- Discounts on Seminar Registrations Free TINZ Membership
- Tax Deduction on membership fee Free listing in NPIA business directory
- Free copy of the Residential Tenancy Act on joining, plus a pack of tenancy forms from MBIE
- Free Tenancy Practice Service Short Consult
- Auckland Property Investors Assn TV video channel discounted subscription.
- Annual conference - Guest Speakers, Sponsor discount packs, Bus Tours & Networking
- CoreLogic discounted subscription for \$80 per month, usually \$250
<http://www.nzpif.org.nz/items/view/57578>
- NZPIF benefits, conference, book store, \$20 off Thermotech smoke detectors for sale.
- Networking through the new FB group

- Rebates and discounts from a range of **National (NZPIF) Sponsors, Partners and Discounters...**

Principal Sponsor: ANZ

Partners: Bunnings, Toshiba Heat Pumps, Infracomfort Infrared Heating, Carpet Court, Unovent., Metro Glass

Discounts: TINZ (Tenancy Information NZ), Veda Advantage, Guthrie Bowron / Dulux Stores, Placemakers, Mitre 10, Harvey Norman, Harvey Norman Commercial Division, Parmco Appliance, Resene.

...and Local (NPIA) Sponsors & Partners:

Dulux Trade, Noel Leeming Commercial, Hubands, Metro Glass, Jennian Homes, Harcourts Just Rentals, Henderson & Reeves Connell Rishworth Smartmove Conveyancing, i-Rentals Ltd *Property Management Systems*.

Your Membership to the Northland Property Investors Association is an investment in your Property Business. Ask at the next meeting. Members receive full access to great discounts on joining and renewing subscriptions.

Want to Join the Northland Property Investors Association ? You can link on this web site and use your credit card – <http://northland.nzpif.org.nz/registrations/join>

Please email: npiacontact@gmail.com

Contact Us

NPIA Committee

Michael Tasker	021 388 885	President
Julie Gordon	021 122 0033	Secretary/Treasurer
Gordon Lambeth	021 0337 607	Speakers
Craig Gordon		Committee Member
Dan Simperingham	027 696 3001	Committee Member
Dianne Simpson	021 173 6862	Subs/Newsletter
Hedley Evans	0274 738 216	Sponsors Manager
John Bond	09 438 0680	Committee Member
Tony Savage	021 393 230	Committee Member



Northland Property Investors Association

P O Box 1640
Whangarei 0140

Email: npiacontact@gmail.com

NPIA Business Partnerships

BRONZE Level Sponsors

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ANDY COONEY
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Mob: 021 0237 4852

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Roger Raymond
i-Rentals Ltd - Property
Management Systems

A: P O Box 5068,
Whangarei 0140

P: 09 946 0044

M: 027 493 3739

W: [i-Rentals.co.nz](http://i-rentals.co.nz)

For more info
on all our NPIA
& NZPIF Sponsors
see Slide Show
shown at our
Meetings

SILVER Level Sponsors...

Harcourts Just Rentals gives Landlords more to smile about.



Our excellent customer service, time management and proactive attitude has contributed to Harcourts Just Rentals receiving 1st Place for Excellence in Business Development Nationally at the recent National Awards.

With some of the lowest arrears rates in the region, a fee structure tailored to your unique requirements and a double layer management system, you can trust your investment is in safe hands.

This way, you have more time to enjoy the things that really matter.

So if you're a Landlord, have more to smile about by calling us today on 09 438 2054.

Harcourts

Harcourts Just Rentals
2 Okara Drive, Whangarei
justrentalsnth@harcourts.co.nz
09 438 2054



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www.hendersonreeves.co.nz



Contact: Ian Reeves LLB, Director

www.smconveyancing.co.nz

P: 09 430 4350

F: 09 430 6420

A: 96 Bank Street,
Whangarei

GOLD Level Sponsors

Hubands Energy Exclusive NPIA Offer

Get a Smartvent Ventilation System with no money down on an operating lease over five years and reap the benefits of a healthy home for your tenants

- ✓ Keep your investment property dry
- ✓ Keeps your tenants healthy
- ✓ Protect your investment from mould and mildew

NPIA Special Winter Offer:

4 Outlet Smartvent Ventilation Systems installed from just
\$1,799+GST

Fujitsu 3.2kw Heat Pump (back to back within 3m) installed from just

\$1,738+GST

Rental Investors Finance Offer:

From less than \$2 a day you can finance this system on an operating lease over 60 months to treat your payments as a 100% tax deductible operating expense and avoid taking on any unnecessary debt.

To take advantage of one of these offers please contact Travis on:

p. 0800 482 263

a. 15 Kioreroa Road, Whangarei

e. travis@hubands.co.nz

www.hubands.co.nz



noel leeming
commercial

Northland Property Investors Association / Noel Leeming

Northland Property Investors Association and Noel Leeming Whangarei, Warkworth and Kerikeri have partnered to offer current financial members preferential pricing storewide.



Some of our nationally advertised specials may already be at lower prices than the Northland Property Investors preferential pricing offer. However, you will receive the best deal on the day for the product that you choose.

Pricing will be on a cost plus model

All pricing inquiries to be sent to Jas Scrooby – jas.scrooby@nlg.co.nz

noel leeming
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26 The Warehouse Way, Northcote 0627 | PO Box 91946, Victoria Street West, Auckland 1142, New Zealand

0800 737 5223

www.noelleeminggroup.co.nz/commercial

NPIA Business Partnerships...

GOLD Level Sponsors...



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Northern Property Investors Association Member Benefits

Minimum 15% off the glass price!

On the labour content of any work we do you will automatically be charged the Trade Rate.
Simply show your NPIA Membership card and enjoy the savings.

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Open 8am to 5pm weekdays
P: 09 438 9399 E: wha@metrodirect.co.nz



METRO | Metro Direct is a division of Metro Performance Glass

Northland Property Investors Association Jennian Homes

Northland Property Investors Association and Jennian Homes Northland have partnered to offer current financial members preferential pricing.

Discounts only available to NPIA members. To receive your discount, you must show your current NPIA membership card upon first contacting Jennian Homes Northland and deal directly with Brett Yakas. Offer is only applicable to the Jennian Homes Northland Franchise.

Jennian Homes Northland
1 Selwyn Avenue, Whangarei
T 09 459 5408
E northland@jennian.co.nz

Jennian
HOMES
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Northland Property Investors Association

Dulux
Worth doing, worth Dulux.

The Dulux Offer

- Northland Property Investors Dulux Trade Cash Account
- Free Tinting
- Free Colour Consultation@ your local GB's or Dulux Trade Outlets
- 2 x free Test Pots for every **complete** Interior or Exterior re-paint
- Trade Representative: local on site assessment & paint specification for every **complete** Interior or Exterior re-paint
- Effective cost saving & beneficial paint product recommendations by your local Dulux Key Account Manager
- Recommended Dulux Paint Applicator Clientele, to quote your larger redeco-rating project, ensuring warranted quality finishes & value for money (*optional if required*)
 - 30% discount to all NPIA members
 - Present a current NPIA membership card & quote Cash Account No. 128643

Contact: **Mana Mackie**, Trade Sales Representative **Mob:** 021 926 060
Email: mana.mackie@dulux.co.nz



Know of any other businesses keen to join NPIA? Have them contact us to find out about our...

NEW Corporate Membership Structure!

Contact Hedley Evans, Sponsors Manager, Mob: 0274 738 216, to discuss which option will best suit your business.