

■ SPECIAL REPORT ■

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AUSTRALIA & NEW ZEALAND BUSINESS REPORT



Negotiations are under way on a free-trade agreement between Australia and Hong Kong, further easing the movement of goods. Photo: Thinkstock

TRADE LINKS

PARTNERSHIP IS FLOURISHING

Growth in trade between Australia and Hong Kong is attributed to 'strength of people-to-people relations' in two lands. Reports by **NAZVI CAREEM**

Beyond the regulations, negotiations, history and politics, it is the basic human interactions and freedoms that underpin the diverse and robust trade relationship between Australia and Hong Kong.

Formal trade between the two markets was launched in 1947 with the arrival in Hong Kong of Australia's first trade commissioner, but the relationship had already been nurtured from the previous century.

More than 100,000 Australians reside in Hong Kong, with an equal number of Hongkongers living in Australia. Familiarity between the two markets has helped trade to flourish with Australia and Hong Kong now engaged in negotiations on a free trade agreement that would further ease the movement and exchange of goods and services.

"There is a long-established familiarity between Australia and Hong Kong and it's fair to say that each understands and is comfortable with the way the other operates," says Michaela Browning, Australia's consul general to Hong Kong and Macau. "Hong Kong businesses see Australia as a safe, reliable and open investment destination with a well-performing and well-managed economy."

Australia and Hong Kong "are natural partners with highly complementary economies and a

shared interest in the economic prosperity of the region", she says. "As it stands, Hong Kong is Australia's leading business base in East Asia, it is where we have our largest commercial presence."

"The numbers of businesses and Australian residents have steadily increased and this, I think, is reflective of the confidence that Australians have in Hong Kong in terms of business and economic opportunity, lifestyle, safety and security."

"Much of this comes back to the strength of people-to-people relations and the familiarity between our cultures and the fact that Australians really do feel at home here. The government and the people of Hong Kong are welcoming and friendly."

Hong Kong is the 10th-largest market for Australia's total offshore stock investment, valued at A\$2.9 billion (HK\$18.13 billion) in 2016. Sectors of interest include banking and finance, construction and engineering, health and medical services, telecommunications, insurance, legal services, education, information technology, consulting, logistics and transport.

There are more than 700 Australian resident companies in Hong Kong, including the country's four major banks. Hong Kong is also the fifth largest investor in Australia, with total foreign investment amounting to A\$100.9 billion in 2016.

Hong Kong was Australia's 12th largest trading partner in 2016, with

total two-way trade in goods and services worth A\$16.3 billion. In 2016, Hong Kong was Australia's seventh-most important destination for merchandise exports (A\$10 billion) and seventh-largest services market at A\$2.5 billion.

Australia's major merchandise exports are gold (A\$6.6 billion), agricultural produce (A\$430 million) and telecommunications equipment and parts (A\$335 million).

In services, the key sectors include banking and finance, construction and engineering, health and medical, telecommunications, insurance, legal, education, information technology, consulting, logistics and transport.

Australia's major imports from Hong Kong in 2016 were gold (A\$151 million), telecommunications equipment and parts (A\$109 million) and jewellery (A\$47 million). Bilateral services trade with Hong Kong focuses on transport, recreational travel and business services.

Investment sectors in Australia include electricity supply, natural gas, mining, transport, vineyards, food processing, port infrastructure, light industry, insurance, engineering, telecommunications and biotechnology.

"We see a big future in innovation and Smart Cities. Hong Kong's ambitious innovation and Smart Cities agenda aligns well with Australian export capability in areas such as fintech, health and aged-care expertise, infrastructure services,

education services and foodtech and agritech," Browning says.

In 2015, then chief secretary for administration Carrie Lam Cheng Yuet-ngor, now the Hong Kong's chief executive, mooted the idea of a free trade agreement with Australia when she visited the country. In May this year, Hong Kong Secretary for Commerce and Economic Development, Gregory So Kam-leung, and Australia's Minister for Trade, Tourism and Investment, Steven Ciobo, announced the launch of negotiations for the FTA, aimed at fostering economic development between the two economies and helping to strengthen Hong Kong's role as an international trade, commerce and financial centre.

The second round of negotiations on the Australia-Hong Kong FTA was held in Hong Kong from August 1 to 5.

"Substantial progress has been made on legal commitments that will be included in the Agreement, and discussions on market access for goods, services and investment, and government procurement are now underway after an initial exchange of offers in July," Browning says.

"The Australian government is continuing to focus on strong outcomes in government procurement and services market access, in particular."

The third round of negotiations, to be hosted by Australia, is expected to start on October 10 and last for five days.

NEW ZEALAND

Stronger ties give edge to HK's exporters

New Zealand occupies a special place in Hong Kong's global economic landscape as the first foreign country to secure a free-trade agreement with the city, with ties strengthened by the visit of Prime Minister Bill English to the city in May.

The New Zealand-Hong Kong, China Closer Economic Partnership (CEP), implemented in 2011, gives Hong Kong exporters a competitive edge and provides them with the tools to make the most of expanding business opportunities in the region. The agreement also complements New Zealand's free trade agreement with China which expands Hong Kong's role as a platform for trade into the mainland.

"The CEP agreement contains measures to improve business flows and promote co-operation in a broad range of economic areas, with some legally binding side agreements on labour and environment," said economist Kenix Lee in a research report by the Hong Kong Trade Development Council (HKTDC). "The CEP agreement is seen as enhancing the role of Hong Kong as a platform for New Zealand doing regional business, in particular the booming market of the Chinese mainland."

The New Zealand government sees Hong Kong's services-dominated economy as being conducive to creating demand for the country's agricultural exports.

"Like New Zealand, Hong Kong has one of the world's most open economies," according to the New Zealand government website. "Hong Kong has very little in the way of natural resources, so services make up over 90 per cent of GDP. This means there is little local competition for our agricultural products, making Hong Kong an attractive destination for our exporters."

New Zealand used Hong Kong to launch its premium Te Mana lamb, described as the world's healthiest red meat, which puts the "good fat" back in lamb and has rich levels of Omega-3 polyunsaturated fats.

English helped to launch the meat in May, with Hong Kong as its tasting ground, but his mission was mainly to use the city as a gauge for regional economic sentiment given the global upheaval caused by North Korean tensions, Brexit and US domestic politics.

"You could get the impression no one's focused on the economy," he was quoted as saying while in Hong Kong. "Coming to Hong Kong's a good way to get a sense of how the economy's going underneath all that and whether the political instability is having an impact on it."

"We are open to trade, open to investment, open to migration."

New Zealand is a major supplier to Hong Kong of food and dairy products, along with telecom equipment and parts. Imports from New Zealand increased 21.8 per cent year-on-year in the first seven months of 2017 to US\$332 million.

Milk and cream and milk products other than butter or cheese represented 25.5 per cent of Hong Kong's imports from New Zealand at US\$85 million. Other main imports, according to the HKTDC, were meat and edible meat offal, fresh, chilled or frozen (US\$32 million, 9.6 per cent), fruit and nuts (not including oil nuts), fresh or dried (US\$31 million, 9.3 per cent), butter and other fats and oils derived from milk (US\$22 million, 6.7 per cent) and live animals (US\$21 million, 6.4 per cent).



The CEP agreement contains measures to improve business flows and promote cooperation in a broad range of economic areas

KENIX LEE, ECONOMIST

New Zealand is the 42nd-largest export market for Hong Kong and total exports in the first seven months of the year amounted to US\$287 million. Major products included: telecom equipment and parts (US\$95 million, 33.3 per cent), computers (US\$33 million, 11.5 per cent), other articles of apparel, of textile fabrics (US\$14 million, 4.9 per cent), optical goods (US\$9 million, 3.1 per cent), and electrical apparatus for electrical circuits (US\$7 million, 2.4 per cent).

Hong Kong is also an important conduit for New Zealand exporters looking to gain entry into the mainland market. In 2015, HK\$4.4 billion worth of trade between New Zealand and China was routed through Hong Kong.

As of June last year, New Zealand companies had set up seven regional offices and five local offices – according to the Hong Kong Census and Statistics Department. There were 1,965 New Zealand nationals residing in Hong Kong as of July this year.

There has also been an increase in tourist arrivals, with 49,736 New Zealanders arriving in Hong Kong in the first half of 2017 – an increase year-on-year of 10.6 per cent. The whole of 2016 saw 96,819 visitors from New Zealand, a 1.2 per cent rise compared to 2015.



NZ Prime Minister Bill English bolstered ties with the city when he visited in May.

MESSAGE

Free trade and open investment are among the key pillars on which the close, extensive and enduring relationship between Australia and Hong Kong is based.

Australia and Hong Kong are among those who maintain that effective liberal trade and market opening policies are vital to our economic growth, helping us maintain and create jobs, to support ourselves, innovate and compete.

This is why Australia is committed to the rules-based system embodied in the World Trade Organisation and has pursued comprehensive trade liberalisation and reforms in its bilateral and regional trade negotiations, including the recent trilateral free-trade agreements (FTAs) with China, Japan and Korea. It is also why we are still pursuing an ambitious global trade agenda, we are strongly



Michaela Browning

supporting a successful outcome in the WTO ministerial meeting scheduled in Argentina in December and have made seeking a modern and comprehensive FTA with Hong Kong a priority.

It is true that trade and investment between Australia and Hong Kong is already deep and wide-ranging. Australia is a strong and reliable contributor to Hong Kong's economy, culture and lifestyle through the provision of high quality, safe and healthy foods and beverages, medical, nutritional and beauty products.

Australia also plays a significant role in Hong Kong in areas as broad as tourism, education, financial and legal services, infrastructure, design and construction, hospitality and the arts. Hong Kong is very important to us. It remains one of Australia's most important foreign direct investment partners, with major interests in public utilities, transport, tourism and hospitality.

The links between our schools and universities, in areas of research and development, and in building

the professions, go back decades. We want an FTA which is ambitious – one that locks in the openness and benefits we have both come to expect of each other as two developed and sophisticated economies.

But we also want to look forward. We want to promote cooperation in areas which make the most of the opportunities in our region, which is growing and changing so much, not least with a major infrastructure agenda in Australia (and Hong Kong partnerships and investment have already made a major contribution to that).

We also want to explore broader initiatives in the region, including opportunities presented by the establishment of the Asian Infrastructure Investment Bank, China's "Belt and Road Initiative"

and the Greater Bay Area scheme. In addition, we want to take account of and embrace the shared opportunities in the digital economy, in science and technology. We want to encourage collaboration and commercialisation in new and emerging areas of innovation.

And we would also like to see an FTA underpinned by commitments on competition policy, intellectual property, and transparency – the kinds of rules that have made both our economies so successful and confident about being creative and dynamic, and confident about doing business with each other, especially in knowledge industries.

Australia has a lot to offer. Just think of how Australia's invention by the CSIRO of Wi-fi has impacted the globe, or the development in the 1990s of the technology behind the Octopus card has changed transport

and payment systems in Hong Kong. A modern, comprehensive FTA which focuses strongly on trade in services can help to secure future successes around new infrastructure, Smart Cities and the innovation economy.

Be it in fintech, medtech or a myriad of other evolving areas, Australia is a leading innovator. Hong Kong as a leading financial centre and a world leader for IPOs, has experience in commercialisation and helping companies to scale and internationalise.

As Hong Kong develops its special role in China's "Belt and Road Initiative" and develops its vision of the Greater Bay Area, Australia has experience in design, financing, construction, technological delivery platforms and software, and support services that can make a contribution to the

development and delivery of high-quality projects. We also have experience of working well with Hong Kong and mainland Chinese partners.

This year we are also commencing a review of our China Australia FTA, with opportunities to enhance that agreement. For its part, Hong Kong has this year announced major additions to its CEPA agreement with the mainland. An FTA between Australia and Hong Kong can also further enhance the cooperation and complement our respective agreements with mainland China more broadly.

The relationship with Hong Kong is one of Australia's longest and strongest.

Michaela Browning
Consul General of Australia to
Hong Kong and Macau

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PEPPER FINANCES ASIA'S GLOBAL AMBITIONS WITH DIVERSIFIED LENDING, SERVICING AND ADVISORY

Reports by Cassandra Carothers and Shima Zeroual

The world's increasingly ambitious financial demands require equally driven financial partners who can help achieve them. Not all aspirations, however, get a chance to prosper beyond various limitations, whether due to a distressed dysfunctional market, a high-risk investment or a troubled credit history – in which case, those who refuse to give up on their dreams take their business to Pepper Group.

"With a broader appetite for risk than traditional banks and prime lenders, Pepper begins where the big lenders stop. We were founded to say 'yes' where everyone else is saying 'no' to an underserved market," says group CEO Michael Culhane. "We match our clients' ambitious and entrepreneurial drive, but we also know how to balance risk and opportunity in formulating flexible solutions based on case-by-case assessments."

Much like the spice that helped inspire its name, Pepper originated from a history of turning adversity into opportunity. When a hostile takeover of the Byzantine Empire by the Ottoman Turks led to a blockade of the Silk Road and spice trade routes, traders sought new ways – such as the sea – to do business. Essentially creating the Age of Discovery, what started as a potential economic catastrophe paved the way for creativity and innovation.

"Similarly, Pepper was created to respond to a growing need for alternative sources of funding caused by barriers to the supply of money from dominant institutions," Culhane says. "Evolving into the 'Pepper paradigm', this principle led us to new ways to finance our diverse clientele's ambitions – big and small."

For distressed, dysfunctional markets, Pepper empowers businesses to overcome financial challenges by moving from acceptance to provision to recovery. This is how the group began its mutual savings bank in South Korea, where a financial crisis in the banking market opened an opportunity for Pepper to offer alternative financial solutions.

In a non-distressed market, the group seeks a specialised niche where it can offer value-added services to clients. In Hong Kong, for example, Pepper – through joint venture Prime Credit – offers instalment loans, unsecured personal loans and credit cards targeted at local residents, the microfinance market and the growing youth segment.

Seasoned expert lends expertise to Asia, China

Since Culhane founded Pepper in 2000, the group has grown as a residential mortgage and consumer lender and a loan servicer. Lending products range from residential mortgages to automotive and equipment finance, point-of-sale finance, personal loans and commercial loans. While it provides loan servicing for its own-originated loans, Pepper also facilitates third-party-originated loans, including residential mortgages, consumer unsecured and secured loans, and commercial real estate loans.

Complementing these services, the company also provides real estate investment advisory services. These include integrated property and capital solutions for corporations, investors, third-party servicing and asset management services as well as debt purchase, hardship management, collections process consultation/strategy review, annual file reviews, asset registration and price analysis.

Since its reacquisition from wealth management firm Merrill Lynch, which operated the company from 2006 to 2010, Pepper became more aggressive in pursuing overseas markets. From its headquarters in North Sydney, the group has expanded organically and through targeted acquisitions from Australia to New Zealand, Ireland, Britain, Spain, South Korea, Hong Kong and mainland China. Listed on the Australian Securities Exchange since 2015, it has risen among the top 500 companies on the exchange.

"More than 15 years into our journey together with our growing clientele, we are a wiser, much bigger company, but our values and philosophy remain," Culhane says. "Our success in growing into these diverse markets lies in one common solution: locally developed products and services – complemented by equally excellent local staff – that fill existing gaps in the underserved segment."

As of December last year, Pepper's assets under management (AUM) have reached A\$52.4 billion (HK\$324 billion), up by 15 per cent from 2015. This also represents a remarkable 91 per cent compound annual growth rate, with AUM in 2016 reaching A\$4 billion.

Total income also increased by 36 per cent at A\$413.2 million with a statutory net profit after tax of A\$61.6 million, up 26 per cent.

"Pepper's continuing double-digit growth reflects the group's strong track record. Our achievements combine loan originations in Australia and South Korea, backed by continued growth in recurring earnings from our pan-European servicing platform," Culhane says. "The results are also a testament of our

intensified presence and profitability in key markets such as South Korea through Pepper Savings Bank, and Hong Kong and mainland China through Prime Credit."

The group highlights Pepper Savings Bank as a particularly strong driver in its performance in 2016, which became a transformational year for Pepper's South Korea operations with the business' exponential growth. Reaching A\$1.28 billion, Pepper recorded 52 per cent growth year on year in residential mortgages and consumer lending.

Pepper is now the largest Australian employer in South Korea, with about 300 full-time employees, an additional 400 commission-based sales staff, five retail branches and an extensive sales network.

"The small mutual savings bank ranked 56th out of 79 banks based on portfolio size when we acquired it in 2013," Culhane says. "Applying Pepper's pricing for risk methodology to the business pushed it to 11th place last year. This is the kind of vitality we hope to bring and cultivate further in other key markets, particularly Asia and China."

With a 12 per cent equity stake in specialist consumer finance lender Prime Credit, Pepper is optimistic about its future in China – where it sees a tremendous potential amid a government-driven shift from a manufacturing society to a consumption-fuelled society.

As part of an international consortium led by China Travel Financial Holdings and United States-based York Capital Management Global Advisors, Pepper's stake in Prime Credit has already opened exciting opportunities – including the expansion of the lender's microfinance business across the Chinese market.

Pepper earned a profit share of A\$9 million last year, up from A\$5.9 million in 2015.

"Our 12 per cent stake has already given us a great insight into what Chinese customers want in terms of products and services," Culhane says. "With rising consumer finance activities within China, we aim to expand our role to respond with better, more tailored solutions to the local market's needs."

Among these solutions is an online lending platform for consumer personal finance customised to the China market, which Culhane hopes to launch in the next 12 months. "Some wealth products on the mainland are incredibly opaque, whereas Pepper can provide transparent products that are not just based locally but are also more stable investment options," he says.

Innovative solutions pave way for sustainable growth

Culhane also attributes part of its outstanding performance to strategic acquisitions Pepper made over the past five years in Britain, Ireland and Spain. The group's third party asset servicing AUM grew 12.3 per cent to A\$46.6 billion last year. This year, the prospects are positive for growth through portfolio trades and outsourcing mandates across Europe.

Pepper started residential mortgage lending in Britain in 2015, while it began lending in Ireland just last year, but the level of originations in these countries have been encouraging in the group's early stages of growth in the region.

"While solidifying our presence in Europe, we are also beginning to offer more tailored products that suit the market," Culhane says. "Through our strategy of entering markets with a 'servicing first' approach, we have been able to gain valuable insights when targeting the markets in which we want to lend."

Closer to home, Australia continues to generate record loan origination volumes across Pepper's residential mortgage and auto finance lending portfolios. The group's residential mortgage lending business delivered total new originations last year with a 36 per cent increase at A\$2.53 billion.

"Our position among the country's leading non-bank lenders combined with the competitiveness and breadth of Pepper's mortgage product range is attracting more consumers and brokers," Culhane says. "We hope to further increase consumer awareness, especially as lending growth has directly benefited from brand development through our retail offering, Pepper Money."

Anticipating favourable market conditions with continuing growth in China, scaling up in South Korea and potential initial public offerings on the horizon, Pepper targets a net profit of at least A\$67.5 million this year.

"We believe the sustainability and quality of our earnings will continue to generate rewarding returns for our clients as well as shareholders," Culhane says. "Pursuing our own 'new age of discovery', we are committed to making more global, ambitious dreams come true."

We're a
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Michael Culhane, group CEO

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HERITAGE BRANDS EMPOWERS WOMEN TO MAKE ETHICAL HEALTH, BEAUTY AND WELLNESS CHOICES

Women have become more discerning in the beauty and wellness brands they support, valuing integrity over promised results that end up nothing more than soft claims. Answering the clamour for accountability and sustainability in the beauty and wellness industries, Heritage Brands gathers Australia's best home-grown brands under one roof, and offers products that deliver real results while at the same time are ethically made and cruelty-free.

"We have a global cruelty-free certification. We want to bring iconic Australian brands into as many households as possible without compromising our values and ethics. We will never short change our clients for profit by putting cheap and questionable ingredients in our products," says managing director Con Gendis.

Heritage Brands showcases products that tell a distinct Australian narrative in their innovativeness and provenance. With the best quality ingredients, the products have earned a permanent spot in Australian women's vanity tables and are passed down from generation to generation.

Its flagship brands include skincare and cosmetics line INNOXA and aromatherapy range In Essence. Heritage Brands' biggest names under its umbrella are cosmetics label Australis and tanning and sun protection line Le Tan.

Since its inception as Creative Brands in 2010, Heritage Brands has put a modern spin into these time-tested brands, infusing the latest trends and concepts into products. An example is the upcoming launch of skincare cosmetics brand LUMA, which enhances women's skin to achieve a more natural made-up look.

Further showcasing its innovativeness, Heritage Brands emulates the fun experience of a girls' night out without the burden of a hangover by launching a range of cocktail-scented candles under the LUMIÈRE brand.

Heritage Brands aims to bring the Australian difference in its products to a broader clientele. Outside its home market, the company markets its products in Singapore through Watson's outlets. Following Singapore, plans are to enter Hong Kong, Thailand and Malaysia with the help of partners.



Con Gendis, managing director

GFC GIVES CHINA A TASTE OF DOWN UNDER WITH BROLOS PREMIUM LOBSTER

A luxurious lobster meal could not get any fresher than with Australia's Brolos brand – even when one is ordering it from China. This year, Geraldton Fishermen's Co-operative (GFC) has started to roll out a centrepiece corporate programme that allows it to deliver live lobsters into China in only eight hours, a process that previously took 36 hours.

"Every time somebody purchases a Brolos lobster, it is not only about having a meal, but more like getting a little piece of Australia," says Wayne Hosking, CEO of the world's largest processor and exporter of rock lobsters. "It is about our dream and our customers' little slice of that aspiration that we live by every day."

More than 60 years ago, a small group of Australian fishermen envisioned marketing their own quality lobsters worldwide. Fully-owned by the fishermen, GFC's complete control over product quality from ocean to market has driven the company's global success. In the past five years alone, GFC's business has tripled. The company will export around 4,000 tonnes of rock lobsters this year, much to the pleasure of Chinese consumers because 98 per cent of this shipment will be going to China.

"We have been spending the last four years putting all the pieces together and have just taken that final step into the China market," Hosking says. "We now have the entire fleet – all the infrastructure, supplier network, equipment, marketing and the whole value chain – to the point where we are able to trade directly with individual Chinese consumers door to door."

Realising a diverse range of market entry levels, GFC will pursue a blended business development model that covers business-to-consumer (B2C) and business-to-business (B2B) markets.

For B2C, the company will focus on high-net-worth individuals in more than 20 tier-1 Chinese cities, before moving into tier-2 territories. Marketing only live lobsters, GFC has put up 1- and 2-tonne holding tanks within the Shanghai, Beijing and Guangzhou distribution warehouses of partner SF Cold Chain. A lobster shipment leaving the company's storage facility near Perth Airport at 6am will arrive in GFC's bonded warehouse in Guangzhou Baiyun International Airport around 2pm the same day.

"Our collaboration with SF Cold Chain gives us an exceptionally powerful position to cover that last mile in the market," Hosking says. "One of the challenges in China is the need to have a reliable cold chain, and SF Cold Chain has the most advanced such facility capable of on-time delivery even to the most remote areas."



Wayne Hosking, CEO

Meanwhile, partner Jump Online handles GFC's end-to-end phone-based customer service support, while Red Bridge Communications covers social media, early market research, focus groups and testing of alternative product forms.

"We have invested quite heavily into this business development project," Hosking says. "The one thing you see time and again in China is some foreign company taking what they do in their own country and just rolling it out on the mainland. We did not want to do that."

For its B2B strategy, GFC works with global online B2B seafood marketplace Gfresh to sell to restaurants and other food service outlets in Guangzhou, Beijing and Shanghai. Through Gfresh's online platform, businesses can choose the grade and size of lobsters they want to order, pay for it, or track its exact location. Also working with Kela, Tmall and JD.com, GFC welcomes online opportunities to strengthen its scalability.

"All our marketing collateral, social media, packaging and everything else that we do revolve around building and nurturing one extremely important relationship – it is the link between our fishermen and our consumers," Hosking says.



Jarrod Sanfilippo, managing director

BURBANK GROUP EYES WIDER REACH IN HOME CONSTRUCTION

People across Asia are seeing the appeal of moving to a new country or owning a second home as an investment, and Australia's Burbank Group of Companies is steadily making rounds in the Asian market for its one-stop home building solutions.

The Burbank Group is a second-generation family company from Melbourne that understands the key roles of diversification and innovation in the market. With over years 30 of history, the Burbank umbrella encompasses land development, finance and utility services to supplement its home construction business, securing it as a leader among its competitors.

"Burbank is one of the few home builders across eastern Australia that can build detached homes, townhouses and apartments," says Jarrod Sanfilippo, managing director. "We get a visibility on different market conditions, different market requirements and are able to take those learnings to share across the country."

Burbank marks 15 to 20 per cent of its clientele from other nationalities. International clients are

predominantly from China but Burbank is also increasingly attracting more clients from Singapore, Malaysia, Indonesia and India.

The company has made a mark in Asian second home owners because it knows how to take in cultural values and lifestyle to the design requirements set by the client.

"We protect their investments," says Kelvin Chang, sales manager for Burbank Projects. "We look after their property and map out the whole journey to ensure that they invest correctly and rightfully for them."

Burbank is set to launch a wider set of projects this year, including an urban renewal development in Melbourne's west that includes apartments across two towers, plus retail, car parking and council accommodation – a high density project that will surely attract prospective home buyers and investors.

The company is also open to collaborating with partners that share its client-centric approach and are willing to grow and cultivate a long-term relationship with Burbank.

G8 EDUCATION PROVES CHILDCARE CENTRES A WORTHY OFFSHORE INVESTMENT

With its network of 470 childcare centres comprising a 7 per cent market share in Australia, G8 Education's journey to become the country's largest for-profit childcare and early education provider to date is an outstanding business development case study.

Driven by an aggressive growth strategy to acquire a significant foothold in Australia's childcare sector and benefit from economies of scale, the company quickly grew its population of 80 childcare centres in 2010 to 400 in a span of just six years – including 20 in Singapore.

The same strategic key to success has now unlocked the door for G8 Education's further expansion in Asia. In fact, China First Capital Group, a Hong Kong-listed investment firm, has acquired a 12 per cent stake in the company for US\$210 million.

"Our experience in building a successful business from scratch is a key point of attraction as a partner, which is



Gary Carroll, managing director and CEO

ideally suited to a developing market with great potential," says Gary Carroll, managing director and CEO. "Our main opportunities are incremental growth in Singapore and entering China's growing market. We're keen to talk to players with

really strong operational experience in China who are very tapped into the local market. There is certainly a strong potential for us to bring our expertise there."

G8 Education employs 10,000 people and maintains annualised revenues of around US\$800 million. Focused on understanding the childcare market and changes in the work field, the company is committed towards providing high-quality customer service built on its core values of compassion, dedication, innovation, integrity and passion.

"Our company purpose is quite clear – to provide engaging care and education services that add value to families – and we have lots of opportunities to improve in that area," Carroll says. "We also think there's a real opportunity to build a single, powerful G8 culture. We're about building that customer-centric, team-based culture founded on our values and our purpose."

NEXIA GROWS BUSINESSES THROUGH STRATEGIC, PROACTIVE THINKING AND GLOBAL NETWORK

Beyond bean-counting and number-crunching, accountants in the increasingly digital, globalised world are providing clients more value than ever – from safeguarding accurate records to helping businesses identify growth drivers and opportunities. At Nexia Australia, this means offering a full-service accounting solution that underscores in-depth relationships as key to success, be it for high-net-worth individuals, small to medium enterprises or multinationals.

"We are not just accountants, we are personal finance and business partners," says Paul Lenton, managing partner of Nexia Sydney. "More than having the skills and experience backed by the strength of Nexia International's global network, we take greater pride in growing businesses by delivering effective solutions through strategic and proactive thinking. This entails high levels of client service and solution-based insights built on fervent, long-lasting relationships."

Since it was founded in 1977, the firm



Paul Lenton, managing partner

has worked with generations of families and businesses that have come to rely on Nexia's expertise ranging from audit and assurance to business advisory, corporate advisory, forensic accounting, litigation support and taxation consulting. Lenton witnessed the evolution between the market and industry, having been with the

firm for more than 30 years – through which he gained a profound understanding of the many distinct challenges that businesses face.

Among these challenges is developing a practical approach to improving business results and value, for which Nexia created the Business Mechanics service that provides a results-oriented strategic plan to take a business' performance to the next level. With continuing commitment to its growing clientele, the firm is further advancing its competencies, including a more innovative online platform, a broader consultancy service and better accessibility for global clients through an international desk.

"We also look forward to forming more strategic partnerships particularly in China and the rest of Asia, seeking like-minded organisations that understand the value of good relationships, high-quality service and a strong network such as Nexia," Lenton says.



GERALDTON FISHERMEN'S CO-OPERATIVE

Rock Lobster Exporters



Wild Caught lobsters from Australia's Pristine Ocean.

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ADP DELIVERS SAFE, PREMIUM-QUALITY MILK POWDER PRODUCTS FOR ALL LIFE'S STAGES

Combining the best of technology and Australia's outstanding natural environment for dairying, Australian Dairy Park (ADP) manufactures and packages safe, premium quality milk powder products that meet the highest standards in the world.

Marketed under the Oz Farm brand, ADP's extensive range of milk powder products is formulated to support the healthy growth of the whole family through the different stages of life, from

expectant and breastfeeding mothers, infants and growing children to adults and the elderly.

"A person's nutritional requirements change over a lifetime and that's what we are committed to addressing. We produce nutritional milk powders for optimal health and wellness from birth, childhood to adulthood and eventually later life," says Joe Zhou, ADP's managing director.

Unwavering to this commitment, ADP's recent product launches included Oz Farm Kid's Care for ages 1-10 years, Oz

Farm's Pregnant Mother and Oz Farm Health Care—a nutritional support for aged care. ADP will soon unveil a milk product to support the nutrition needs of teenagers.

ADP's nutritional milk products are exclusively sourced from pasture-fed cows in the dairy farms of Gippsland in Victoria, which is recognised worldwide for having the toughest quality assurance measures, notably the National Livestock Identification Scheme for traceability. Apart from using natural high-grade

ingredients, ADP's factory is equipped with modern processing and packing facilities, including a hazard analysis and critical control point-based system and a fully sealed sterile vacuum conveying system, to ensure the highest level of safety and quality control.

ADP exports about 70 per cent of its production to Asia, with China accounting for the majority. It is among the few Australian manufacturers to be accredited by the Certification and Accreditation Administration of the People's Republic of

China after the Chinese government adopted more stringent safety standards in May 2014.

"The Chinese market is vital to the continued growth of our business," Zhou says. "We are looking for strategic partners, including retailers, distributors, wholesalers and e-tailers, to bolster our marketing and sales in the country. The right candidate should have the same appreciation for quality, and more importantly, we should be able to grow together as partners."

For other parts of Asia, ADP is learning more about market preferences and demand. In Cambodia, ADP is growing a customer base for its infant formula while Singapore could emerge as a key market for its aged care segment.

In addition to Southeast Asia, ADP aims to enter India, South Korea, Japan and the Middle East, which all provide excellent growth opportunities. ADP is keen on finding quality-minded distributors in these markets.



Joe Zhou, managing director

SARACEN LEADS NEW GENERATION OF LOCAL GOLD MINERS

As one of the world's top gold producing countries, Australia has endured and thrived through various commodity cycles. In the past three years, investors have been flocking to the mineral-rich nation to witness the extraordinary renaissance of the gold mining industry. Modelling the success of Australia's new generation of gold miners, Saracen Mineral Holdings is bucking industry trends to organically grow its portfolio and to ensure sustainable gains for its shareholders.

The debt-free gold miner is successfully balancing open pit and underground mining activities, and



Raleigh Finlayson, managing director

investing close to A\$42 million (HK\$246 million) on exploration using internal cash flows. Through the Carosue Dam Gold Mine and Thunderbox Gold Mine in Western Australia, Saracen is in the final throes of doubling its gold production to 300,000 ounces per year.

Armed with unparalleled engineering know-how, Saracen gathers and applies technical data to find different ways of efficiently mining. The longevity of its reserves coupled with declining costs and increased production profiles places the company in an ideal position to expand its portfolio.

"We want to grow organically, and

that is something rare in our industry, so we are doubling our exploration plans," says Raleigh Finlayson, managing director. "Our projects sit on a relatively immature belt of mineralisation, so the probability of reserve increases and the discovery of new deposits is very high."

"In terms of mergers and acquisitions, Saracen is open for business. We know our Australian backyard very well, have an outstanding team, and are willing and able to grow, as long as it makes sense for shareholders." Joining the Australian Securities Exchange's Top 200 list last year, Saracen welcomes investors from Hong Kong, Singapore and beyond.

BROWN BROTHERS POPS OPEN VIBRANT WORLD OF WINE FLAVOURS

Every moment can be a special occasion that deserves a toast of premium wines. Brown Brothers drinks to this idea with its handcrafted wines that explode with vibrant flavours in every sip.

Brown Brothers believes that people should be able to enjoy a glass of wine that matches their own flavour profiles. This has driven the Australian winemaker to diversify its selection and develop gateway wines of the fruitier and sweeter-tasting kind as well as award-winning renowned styles. Easing a broader scope of consumers into the wine world, Brown Brothers makes waves in the industry with innovative wines such as Cienna.



Dean Carroll, CEO

Exclusive to Brown Brothers, Cienna is a grape variety developed in conjunction with the Commonwealth Scientific and Industrial Research Organisation in Australia. Its sweet berry flavours and refreshing spritzing finish makes Cienna a perfect companion to spicy food.

"We are not just about traditional varieties.

We focus more on taste, and that is why we're one of the leaders in the Moscato category as well. For us, just because it is sweeter wine doesn't mean that it's not made with the same care as a pinot noir from Tasmania," says CEO Dean Carroll.

Brown Brothers runs its own vineyards in Victoria and Tasmania.

Committed to raising the benchmark in the wine sector, Brown Brothers also operates a mini-winery in Victoria called The Kindergarten as a research and development winemaking facility. In The Kindergarten, Brown Brothers explores new techniques, vineyard sites, wine styles and varieties.

Carrying many brands, namely Brown Brothers, Tamar Ridge, Devil's Corner, Innocent Bystander and Pirie, the 126-year-old family-owned company is among the leading wine producers in Australia.

In Asia, it is making a name for itself in China, Malaysia, Taiwan, Singapore and South Korea.

Hoping to serve a broader audience with its rich variety of flavourful wines, Brown Brothers is open to partnerships with companies that can help it connect with consumers.

UON IS PUSHING BOUNDARIES OF INNOVATION AND DISCOVERY

Now, more than ever, the world needs "new". New thinking, new ideas, new approaches to face the challenges of tomorrow.

At the University of Newcastle (UON), students and researchers are inspired to bring "new" into the world. UON degrees offer global learning, work placements and entrepreneurial opportunities, and their research is having global impact.

UON has entered the top one per cent of universities globally, ranked by QS World University Rankings 2017/18—and is among the top 8 in Australia for research "well above world standard".

"UON's commitment to research excellence is an investment in the future," says Professor Caroline McMillen, UON's vice-chancellor and president.



Professor Caroline McMillen, vice-chancellor and president

individuals, the productivity of industry and the economic health and sustainability of nations."

As research leaders in the fields of engineering, energy and resources, environment and sustainability, health and medicine, UON researchers are making discoveries that offer innovative solutions to some of the world's greatest challenges.

"By supporting our existing partnerships and expanding our fields of research through new collaborations, we will build our research capacity and continue to push the boundaries of innovation and discovery," McMillen says.

With state-of-the-art facilities at Newcastle (Callaghan) and Newcastle CBD, as well as Central Coast, Sydney,

Port Macquarie and Singapore, UON has also forged a path in education innovation. Its A\$95 million (HK\$589 million) NeV Space facility is providing a distinct platform for staff to develop and test ideas that use emerging technologies in teaching.

"UON is focused on delivering accessible, high-quality programmes to students through innovative models," McMillen says. "With an emphasis on good teaching and an outstanding student experience, UON is producing globally competitive graduates."

A range of scholarships, including the historic US\$20 million Ma & Morley Scholarship Program, made possible through the Jack Ma Foundation, help UON students make a difference by being socially responsible and globally aware.

HAZELDENE'S CHICKEN FARM DELIVERS FARM-FRESH GOODNESS IN EVERY BITE

Whether fried, grilled or baked, poultry from Hazeldene's Chicken Farm stands head and shoulders above the competition with its exceptional texture, mouth-watering flavour and unparalleled freshness.

This is because Hazeldene's puts a premium on quality—ensuring that from breeding to processing, the production cycle adheres to the most stringent hygiene, food safety and animal welfare regulations.

Hazeldene's was among the first to receive the Royal Society for the Prevention of Cruelty to Animals accreditation for its farming operations in 2011. Hazeldene's is also one of the first



John Hazeldene, executive director

free-range poultry meat producers in the state of Victoria that is regularly audited by the Free Range Egg and Poultry Association.

"Here at Hazeldene's we have happy chickens. Their welfare is always foremost on our minds," says executive director John Hazeldene.

Committed to delivering the best-tasting chicken to every dining table, Hazeldene's pioneers innovative solutions to preserve flavours and nutrients.

The company was among the first to implement Aeroscalding, a pre-plucking process that retains all skin layers. Hazeldene's also uses air-chilling methods rather than deep water chilling to reduce

moisture content in the poultry, prolonging shelf life.

Aside from marketing chicken products under the Hazeldene's brand, the company is also a white label supplier for major supermarkets such as Coles, Woolworths, ALDI and FoodWorks.

With each person consuming 46.2 kg of chicken meat in 2015 to 2016 as per the Australian Bureau of Agricultural and Resource Economics and Sciences, Australia remains Hazeldene's main market. However, the company has been serving the Hong Kong market for 10 years now through a partner and is considering expansion to Japan and South Korea.

"Being a family-owned company enables us to quickly adapt to meet the requirements of potential markets. We want to grow our business, but will not forsake quality. We don't want to be known as the biggest; we want to be known as the best," Hazeldene says.

MATERNITY LEAVE CUT SHORT TO HANDLE CLIENTS' COMMERCIAL AND MIGRATION NEEDS

One morning in 2012, Vivienne Goodwin was woken by a solicitor calling to ask where to send a contract for one of her previous clients whom she had helped obtain a business investment visa. At that time, however, Goodwin was looking after her four-month-old daughter Chloe and had only been considering whether to join another law firm or start her own.

Goodwin recognised the need for a law firm that could handle not only the complex migration needs of high-net-worth Chinese clients, but also their comprehensive legal needs—from large commercial transactions to property development and significant investment



Vivienne Goodwin, principal partner

opportunities. Goodwin saw that Chinese clients yearned to work with a large Australian law firm, but were frustrated when partners were unable to speak their language.

The communication barrier led to slower and more costly service, as every question and piece of advice needed translation by Chinese-speaking junior solicitors.

Goodwin understood that clients from mainland China expect straightforward advice that focuses on getting the job done. She immediately contacted the previous client who insisted she handle his matter.

Within two hours, Goodwin & Co Lawyers was incorporated as it handled its

first multimillion dollar commercial transaction from Goodwin's dining room table.

Goodwin & Co Lawyers has grown to become a leading boutique law firm with a team of more than 40 people. Located in Martin Place at the heart of Sydney's central business district, the firm is sought by Chinese and international clients for its migration and commercial expertise.

The rapidly growing firm has a wide range of Australian solicitors with diverse cultural backgrounds, and who are proficient in English, Putonghua and Cantonese. Goodwin knows that various cultures have different expectations from their solicitors, but she believes that ultimately the most important thing for clients is to receive cost-effective, efficient and high-quality legal advice. Goodwin's now six-year-old daughter absolutely agrees.

Oz Farm
Best Milk Better Life

澳大利亚原产原装进口

澳大利亚乳业工业园 (ADP) 是南太平洋地区最大的奶粉生产工厂, 以GMP标准建造, 工厂拥有来自瑞典、德国、日本及其他国家引进的先进设备, 采用高度自动化的生产和罐装技术。作为澳大利亚现代化加工工艺水平最高的乳品加工企业之一, ADP本着“绿色、天然、安全、优质”的产品理念, 针对澳洲本地及海外消费者的不同需求不断努力研发科学配方的产品。

Oz Farm 乳品系列产品在澳洲广受欢迎, 与澳洲知名机构合作研发多种营养配方, 产品类别满足了人类从婴幼儿时期到晚年时期不同的身体健康需求, 致力于为全球消费者提供一生的营养健康乳品。Oz Farm 系列产品符合澳洲严格的质量标准, 同时符合进口国的各项检测标准, 为100%澳洲原产、原装进口产品。

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Precision meets simplicity.

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ONECNC'S SOFTWARE BOOSTS EFFICIENCY IN COMPUTER NUMERICAL CONTROL MANUFACTURING

Manufacturing technologies continue to grow increasingly complicated as businesses look to streamline and optimise production. The German government even coined the Industry 4.0 concept to describe the computerisation of manufacturing. Australian software expert OneCNC is among the pioneers of computer-aided design (CAD) and computer-aided manufacturing (CAM) solutions that help users bring product concepts to fruition—in the most precise and efficient way possible.

OneCNC prides itself for developing highly technical systems, which are easy to use and to adapt to the needs of computer numerical control (CNC) manufacturers. These include those in the automotive, aerospace, medical and packaging sectors.

As a company with a legacy as a pioneer and innovator, OneCNC works closely with equipment manufacturers, continually developing and updating its portfolio to reflect the latest industry requirements.

"The CNC machine tool industry evolves continuously; this requires us to evolve alongside it. We're constantly developing and we release new products every two years. In between those products, we offer many other input-driven enhancements," says managing director Bob Francis. "We visit trade shows and communicate directly with customers worldwide to find out their needs. We update our software mainly to suit their needs."

OneCNC exports 95 per cent of its products to mainland China, Taiwan, South Korea, Japan, United States and Germany, among other markets. With overall sales amounting



Bob Francis, managing director

to US\$14 million, it is apparent that users worldwide trust OneCNC.

Promoting ease of use to its diversified client base, OneCNC localises its software and translates it to various languages, including Putonghua. In doing so, OneCNC hopes to strengthen its market presence in Taiwan and mainland China. OneCNC also welcomes partnerships with companies experienced in CNC machining to help further stimulate the company's growth.

"Our products always suit the latest operating systems. They always suit the latest machine controls not only with the latest software, but also with versatility for ease of use," Francis says.

■ AUSTRALIA & NEW ZEALAND BUSINESS REPORT ■

Sponsored section in cooperation with Discovery Reports

TEMENOS' OPEN, INTEGRATED SYSTEMS GUIDE BANKS AND FINTECH FIRMS THROUGH DIGITAL JOURNEY

Few industries have evolved as much as banking – a business that may be as old as money itself, yet it is as dynamic as global consumers' progressively complex financial demands.

Growing increasingly competitive in the digital era where users expect one-click yet secure transactions along with a more personalised experience, today's banks can only be as good as their technology platform. For 41 out of the world's 50 leading financial institutions, this means relying on Temenos and its suite of front-to-back digital banking solutions.

"Technology empowers banks to transform their customers' experience," says Martin Frick, Asia-Pacific managing

director of Temenos. "With digital banking suites ranging from corporate banking to Islamic banking, fund administration and wealth management, Temenos provides clients with real-time, end-to-end solutions that translate to quick, rich and seamless customer engagement."

Temenos is the largest software-focused company dedicated to banking solutions, whose strength lies in its pioneering, innovative drive. It reinvests 20 per cent of annual revenues in research and development – twice as much as its closest competitors.

Among its latest innovations is the Temenos MarketPlace, a web-based store of financial technology solutions designed to manage Temenos-integrated

applications in one simple and secure site. Since its launch in 2015, the MarketPlace has attracted more than 85 partner companies, 100 solutions and US\$5 million in revenues for solution providers.

Headquartered in Geneva, Temenos takes pride in having been present in Asia-Pacific since it began in 1993 – with the region being one of the growth motors of the company. It reinforces its commitment to the Asia-Pacific market this year with the US\$68 million acquisition of Australia-based software partner Rubik Financial.

"More than just making a big inroad to Australia, Rubik's acquisition will leverage Temenos' presence across Asia-Pacific, where the digital journey has only just begun," Frick says. "The region's



Martin Frick, Asia-Pacific managing director

emerging wealth and digital revolution hold much promise to businesses and consumers – and we aim to grow with them all the way."

GROLLO GROUP LAYS THE FOUNDATION FOR MELBOURNE'S GLOBAL TRANSFORMATION

For the past 30 years, Rialto has been an iconic Australian landmark situated in the heart of Melbourne's emerging Midtown. Home to the city's biggest finance, law, media, investment, consulting and technology organisations, the modernised 823-ft mirrored skyscraper is pushing forward into the 21st century with a major regeneration and ushering in a new business and lifestyle destination for the next generation.

A remodelled take on Melbourne's original 1885 Rialto building named for its Venetian Gothic architecture, Rialto was built in 1986 as a joint venture between Grollo Australia and London-based St Martins Property. Construction of the new building is now complete with the first stage of an A\$200 million (HK\$1.18 billion) regeneration programme set to revive the precinct.

A new five-storey, low-rise boutique office building with a rooftop dining and entertainment hub, state-of-the-art lobby, expanded retail space promoting quality and luxury brands complemented by innovative dining, health and well-being services are just some of the many features of the Rialto Regeneration.

"Melbourne will continue to grow," says Lorenz Grollo, third-generation CEO of Grollo Group. "We certainly need to participate in a global context and stay



Lorenz Grollo, CEO

competitive. More and more people want to be in vibrant, lively cities – whether it's New York, London or other major global metropolises. As a property developer, builder and owner we play a role in that."

Rialto's success story is one that mirrors Grollo Group's own journey. In the 1940s, Italian immigrant and company founder Luigi Grollo started a concreting business with a small team of men and one truck. Over the next 50 years and through a number of big breaks, including the construction of Rialto and 400 cyclone-proof homes in Darwin, the business grew into one of Australia's largest and most successful construction groups. Its "fixed price and fixed time delivery" approach helped establish its reputation for quality and reliability.

"When the family business expanded, the breadth of our projects led to the development of an incredibly loyal and hardworking team of experienced project managers, labourers and contractors," Grollo says. "It was that network of talent, attention to detail and quality construction that enabled us to grow and prosper."

In 2012, Lorenz Grollo established Equiem – the world's first digital real estate community platform. The digital platform transforms the way every single person in a precinct can connect and communicate. It provides exclusive tenant access to

concierge services, building amenities, latest news and events, networking opportunities and an online store, with purchases delivered directly to your desk.

Originally designed as a data mining and qualitative metric tool for Rialto to better understand preferences and habits of its vertical community, Equiem has been rolled out across hundreds of buildings in Melbourne, Sydney, Brisbane and Perth. Equiem has now grown to a team of more than 200 people.

Apart from Rialto and Equiem, Grollo Group's major assets include Equiset – an integrated property development and project management business focused on cost-effective value management and environmentally sustainable design – and Buller Ski Lifts, the largest ski resort operator in Victoria.

With Melbourne rising in prominence on a global scale, Grollo Group welcomes Asian investors and buyers as it seeks to become more internationally focused.

"Melbourne is changing and growing and we need to adapt to new visitors and new businesses," Grollo says. "For us at Rialto, it's not just about signing a lease. We need to become more Asia- and China-literate to better understand their culture – to help them feel welcomed into the community and create a platform for their business to grow."

SCALE, FLEXIBILITY AND GENUINE RELATIONSHIPS MAKE DEXUS AN INNOVATIVE PROPERTY GROUP

Investors seeking real estate investments that have strong economic ties with Asia-Pacific can take a look at Australia's commercial property sector. With low office vacancy rates, the asset class is on the upside, and leading real estate investment firm Dexus is in a solid position to ensure the success of investors and developers interested in Australia's property segments.

Posting a strong balance sheet resulting from its asset management, development and trading capabilities, Dexus derives most of its earnings from a high-quality Australian property portfolio worth A\$12.7 billion (HK\$7.4 billion). Its

A\$12.7 billion funds management business provides Dexus with annuity-style income, while a A\$4.3 billion group property development pipeline continues to enhance portfolio quality and returns for Dexus and its clients.

"We derive income primarily from office buildings," says Darren Steinberg, CEO. "Focusing on our customers, we provide more than just a building. We introduce novel initiatives such as car sharing and priority access to childcare services. The scale and flexibility that we have enables us to provide additional benefits to tenants ensuring they remain in a Dexus building."

One of the company's key projects, Dexus Place, offers modern facilities with the latest collaborative technology. Companies can lease a space for meetings, training or events, treating it like an extension of their own workplace.

"Our customers can lease spaces for as short as half an hour to more than 10 years," Steinberg says.

Nurturing valuable relationships with Asian investors for more than 20 years, Dexus has established networks in Hong Kong, Singapore and South Korea, and has consistently delivered long-term total return performance above respective benchmarks.



Darren Steinberg, CEO

"The interest in Asia comes from the scale and quality of our portfolio, and the performance we generate from the properties," Steinberg says. "We're getting a lot of inbound sales inquiries from overseas investors looking to buy real estate or interested in joint ventures, so our doors are open."

FEDUNI EXTENDS EDUCATIONAL PARTNERSHIPS ACROSS CHINA

When Federation University Australia (FedUni) opened an office in Beijing in the mid-1990s, it was the first Australian regional university to do so in China. Today, the 147-year-old institution of higher learning and research is extending its commitment to the country.

"We are collaborating with polytechnics in south China to deliver diploma programmes, while offering undergraduate and postgraduate research programmes in the northern part of the country," says Professor Helen Bartlett, vice-chancellor and president. "We are also exploring opportunities with industry and colleges in central China to provide vocational programmes."

Chinese parents, students and research organisations stand to gain significantly from FedUni's business development strategy. For the past eight years, the university has had the highest rating of five stars for teaching quality and



Professor Helen Bartlett, vice-chancellor and president

graduate employment, according to *The Good Universities Guide*. More than 70 per cent of the university's graduates are employed only four months after course

completion and are earning as much as A\$56,000 (HK\$332,706) annually. At least 14 per cent of the rest simply continue with their studies.

"We have incorporated into our curricula the development of enterprising skills apt for the 21st century, while giving students extensive opportunities for internships, placements, career development and volunteering," Bartlett says.

FedUni offers a comprehensive range of well-structured undergraduate and postgraduate degrees that include business, science and health. The Australian Computer Society, for example, has recognised the university's new information technology degree programme for its world-leading innovative design and delivery.

"We will continue to be a leader in teaching quality and employability, consistently meeting the needs of industry

and the professions," Bartlett says. "Our long history of community engagement and partnerships will serve to extend the reach and impact of the university both nationally and internationally, demonstrating a successful model of community-engaged scholarship."

BAXTER LABORATORIES PERFECTS SKINCARE FORMULATIONS FOR CLIENTS

A good skincare routine is the foundation of healthy and glowing skin, but with the thousands of choices available in the market, it can be quite challenging to zero in on products that work effectively. For Australian Therapeutic Goods Administration accredited company Baxter Laboratories, skincare is a science that needs constant enhancements to address specific needs and to deliver benefits that are more than skin-deep.

An innovation partner of major brands such as Clearasil, Banana Boat and Cetaphil, Baxter Laboratories manufactures topical prescription and over-the-counter medicines, skincare and sun care products.

The technologically-driven company invests heavily in research and development and the latest machinery, such as robotics, to offer its clients the best suite of products.

"We see ourselves as a progressive company developing skincare products. We offer innovation and great customer



Brent Baxter, director

service. We are always reinvesting in our capacity to maintain our hi-tech business," says director Brent Baxter.

Extending its white label manufacturing scope, Baxter Laboratories also partners with pharmacy chains in Hong Kong, such as Watsons, Guardian

and Mannings, and manufactures products under their labels. Baxter Laboratories also supplies generic label products to hospitals in Hong Kong.

With its deep understanding of skincare science, Baxter Laboratories formulates products that are suitable for the specific demographics it serves. As it eyes a greater presence in Asia, the company is focusing on developing formulations that are most suited for Asian skin.

Baxter Laboratories aims to increase its 20 per cent sales from Asia to 50 per cent within three years through partnerships with skincare pharmaceutical companies that are knowledgeable about the Asian market.

"We work with famous brands that customers love. Our business is about enhancing your health and lifestyle and we seek partners who share the same philosophy. We also welcome companies looking to include Australian-quality products in their portfolio," Baxter says.

PROPEX OFFERS PROPRIETARY TRADERS WORLD-CLASS TRAINING ENVIRONMENT

Max Whitby founded Propex Derivatives at a time when futures trading was being computerised. Propex trained its traders so well through the transformation that the company managed to become today's leading proprietary trading company. Accounting for a high per cent of Australasia's overall futures volume, Propex has provided superior learning and career opportunities to more than 200 traders worldwide.

"Some of the professionals from the old trading floor community failed to make the transition from floor to screen," says managing director Whitby. "As an old floor trader myself, I decided early on to embrace technology and, up to this day, we at Propex have adopted a strong philosophy in training."

Drawing on its rich trading experience in futures, equities, foreign exchange and commodities, Propex offers bespoke free training programmes designed for novice



Max Whitby, managing director

and experienced proprietary traders. The applicants also benefit from Propex's use of cutting-edge technologies. With solid emphasis on risk management systems, the company's ultrafast trading platform can handle transactions from anywhere in the world, 24 hours a day.

Whitby's contribution to the financial world extends beyond Propex. Besides his involvement in the horse racing industry and chairmanship of Envirobank Recycling Australia, Whitby has also been around the world introducing finance technology company Othra. Othra is revolutionising the marketplace for lending and financing with its Blockchain Lender Platform and Digital Asset Exchange solutions. These innovations allow lenders and investors to convert asset-backed securities into digital tokens, or bitcoins, and trade them. Businessmen have welcomed these avant-garde concepts from Othra when the company presented them in key cities such as New York, Beijing and Shanghai.

"I am torn between four lovers, so to speak," Whitby says. "Propex is my foundation, horses and recycling are my passions, while Othra is the apple of my investment for the future."



A \$200m regeneration of Melbourne's landmark business address.

Designed by an international team of acclaimed architects, Woods Bagot.

The Regeneration unveils Rialto's new state-of-the-art five story office Podium that will wrap Collins and King Streets including a new anchor tenant, Bank of Melbourne and a landmark retail tenant, Mercedes Benz.

Other key features include a dynamic new Plaza and Concierge featuring a 9 metre high lit wall installation, a new concourse entrance with a grid shell canopy design and all new café, bar and fine dining experiences throughout the Precinct.

■ AUSTRALIA & NEW ZEALAND BUSINESS REPORT ■

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BLACK DIAMONDZ EXPANDS EMPIRE WITH PREMIUM SERVICES FOR WEALTHY CHINESE PROPERTY BUYERS

In an era of soaring Chinese interest in Australian real estate, no other realtor has earned as impeccable a reputation than posh property icon Monika Tu.

With an annual turnover exceeding A\$200 million (HK\$1.24 billion), the undisputed queen of Sino-Australian luxury real estate brokerage and founder of Black Diamondz Property Concierge – one of Sydney's most highly regarded aspirational real estate and lifestyle companies – is a true businesswoman.

Her unsurpassed talent for cultivating trust-based relationships with China's ultra- and high-net-worth (UHNW/HNW) markets has yielded attractive prospects for Black Diamondz's business expansion.

Born in China, Tu speaks four languages and holds multiple Sydney real estate sales records focusing on properties with price tags ranging from A\$5 million to A\$50 million. She founded Black Diamondz in 2009.

Specialising in high-end and luxury residential property sales, investment strategies and business solutions, Black Diamondz is an award-winning, record-breaking and market-leading Sydney-based real estate firm.

The company launched two businesses last year – a recruitment concierge focused on placing bilingual talents within Australian companies and a marketing, public relations (PR) and events division dedicated to creating luxury events for the UHNW market.

The strategic move leverages on Black Diamondz's competitive advantage – a global presence through strong affiliations and partnerships across China, Asia-Pacific, Europe and the Middle East. Combined with strong local expertise, it bridges the market and cultural gap ever closer between east and west.

"Property will always be our No 1 product and the core of our business, but the key to our success besides our leading industry expertise is the extra layer of services we provide our growing network of buyers, vendors and clients," Tu says. "The other businesses we've

launched are circularly integrated and feed into our main real estate client demographic of 45- to 65-year-old wealthy property buyers from China, successful business owners who come to Australia for opportunities that will benefit both themselves and the second generation as well – their families and children."

Monika Tu: an east meets west success story

A migrant herself, Tu left Shenzhen in Southern China's Guangdong province nearly 30 years ago at the age of 25 to study international trade at Melbourne's RMIT University.

Demonstrating an early knack for identifying and developing market opportunities, she worked hard at sowing the seeds of her present successes – acquiring an in-depth understanding of the Australian way of life which she now passes on to Black Diamondz clients.

After moving to Sydney in 1992 shortly after gaining her citizenship, Tu's first entrepreneurial triumph saw the transformation of a small corner computer shop into a multinational company. Called Laser Corp, the company manufactures a vast range of electronic products and has offices in New Zealand, Hong Kong and mainland China.

With the same entrepreneurial eye for opportunity and visionary drive, Tu has succeeded in positioning Black Diamondz as the real estate agency redefining the Australian property landscape – connecting China's rapidly growing segment of wealthy global real estate buyers with Australia's best upmarket properties.

"I'm not just a dreamer – I'm a doer," Tu says. "There are plenty of good opportunities out there. Understanding the Eastern and Western mentality gives us an international approach with a very local expertise that's gotten us where we are today. We're the trusted adviser to the clients we cater to, and it's up to us to help give them the best service at the best price."

High-carat client service

Whether it's arranging an afternoon soiree at a A\$28-million Vaucluse House mansion for guests to sip on Dom Pérignon while listening to the Sydney Conservatorium of Music, holding a private party at Gucci's flagship store, or organising intimate meetings with BlackRock hedge fund managers, Tu goes the extra mile to provide an immersive and exclusive experience for Black Diamondz's HNW and UHNW Chinese clientele.

The company's global network of registered buyers provides its most highly targeted, cost-effective marketing tool. International roadshows are regularly conducted to showcase exclusive properties to HNW and UHNW individuals.

China's 1.34 million HNW individuals – defined as people with at least US\$1.5 million in assets – and 568 billionaires have a combined net worth equivalent to Australia's gross domestic product. Of the total A\$247 billion of foreign investments approved in Australia in the year up to June 2016, A\$31.9 billion came from Chinese investments in real estate.

Long-term capital growth, rental yields, the freedom of owning a property title and Australia's established Chinese community, stable financial institutions, high living standards and educational advantages are the main factors driving China's mounting demand for Australian real estate – which Tu and Black Diamondz are at the forefront of addressing.

"We go the extra mile to service our clients' lifestyle and business needs and ease them into the Australian context with open arms based on trust," Tu says. "It's all about building strong relationships. It's really rewarding to know that our clients come back to us for advice – whether it's about fitting in and finding their place in the Australian community, finding charitable and philanthropic opportunities or investment prospects."

Bringing together the very best of Chinese opulence and the finest Western

luxury lifestyle brands for its Lunar New Year celebration this year, Black Diamondz pulled out all the stops for its roster of high-profile guests.

Aerial silk acrobats performed feats of athletic elegance on suspended fabrics while 8-year-old Chinese child prodigies performed the European classical greats on matching Steinway grand pianos. Guests in glittering gowns and tuxedos sipped on Moët & Chandon champagne, leisurely gliding along a 120-metre custom red carpet crowned by a grand floral archway and lined with luxury cars on each side.

Fashion models in couture graced 8-metre-tall replicas of the Gold Coast's latest 6-star development JEWEL as guests enjoyed the A\$10 million try-on station of Bulgari jewels, bottles of top-tier Hennessy cognacs and two custom BMW i8s covered in gold. It was truly an evening of elegance as Tu, clad in a golden satin gown, addressed the crowd.

"At Black Diamondz, we believe that art makes a house a home. Fashion makes an evening an event. Beauty makes life a lifestyle," Tu says.

Diamond dwellings

From pristine luxury abodes with scenic elevated views of the city; sprawling rustic estates with tennis courts, heated swimming pools and manicured gardens; to palatial mansions with private gyms and saunas, wine cellars and balconies overlooking Sydney's magnificent harbours, one look at Black Diamondz' portfolio of properties speaks of its industry-leading expertise in selling the best of prime Australian real estate.

For the cashed-up and discriminating Chinese property buyer, the company offers a highly specialised and bespoke sales service – with the distinct industry edge of identifying and developing the latest property hotspots.

While Sydney's eastern suburbs such as Rose Bay and Bellevue Hill are go-to picks for HNW Chinese, Tu lists properties in Upper North Shore suburbs such as Pymble, Killara and Turramurra within the



Monika Tu, director

A\$5 million to A\$8 million bracket for their proximity to good schools.

For elite Chinese customers looking for Vaucluse-style mansions with waterfront views, Tu points to the underestimated North Shore suburbs of Castlecrag and Cammeray as highly desirable areas where the Black Diamondz marketing team has been making some record-breaking sales.

"Monika's highly respected position in the business community has given Black Diamondz an untarnished reputation – which is very difficult to find among many Chinese companies," says Adam Williams, Black Diamondz associate director of marketing and host of its many high-profile events. "Because of that, a lot of business opportunities are accessible to us."

The best is yet to come

Beyond its reputation as the agency-of-choice for off-market, ultra-high-end,

luxury and prestige Sydney properties, Black Diamondz continues to climb new heights with Tu as the visionary behind its successes. The company was recognised as the Australian winner of the International Success Story Award – granted by the Federation of Hong Kong Business Association – and Tu was formally recognised at Parliament House as one of the top 10 Chinese entrepreneurs in Australia.

With her talent for facilitating strategic lifestyle, business and philanthropic relationships for her international clientele, Tu is excited about the company's initiatives in recruitment and marketing, PR and events. Apart from founding Club Diamondz – an elite members-only association offering exclusive luxury events with partners such as Vogue Australia, GQ, Cartier, Tiffany & Co, Dior and Gucci, and ultra-personalised customer service – the company has engagements planned with China Fashion Week in October and the Beijing Opera.

"We've been very successful in the ultra-net market and our new divisions just evolved naturally," Tu says. "I think our property, marketing and recruitment divisions integrate very well to help our clients. Dad needs to buy a house, mom needs to shop and the oldest child needs a job and the right connections."

Tu has also revealed that Black Diamondz is looking at venturing into the health and education markets after speaking to clients interested in stem cell treatments, anti-ageing products, health retreats and even establishing universities.

"Eighty per cent of our buyers have developer backgrounds in China," Tu says. "They're looking at different revenue streams for the future generation or ways to diversify their investments. We're really a figurehead between both East and West cultures – in business, in philanthropy, in property and in recruitment. It's a very exciting time."

AL-KO LEVERAGES GLOBAL PARTNERSHIP AS IT NAVIGATES MORE MARKETS

Celebrating more than 30 years of home-grown success, recreational vehicle components manufacturer AL-KO International explores new markets by leveraging its strategic global partnership as part of DexKo Global.

DexKo Global was established in 2015 by combining Dexter and AL-KO VT, creating a global leader in highly engineered trailer running gear components and systems with more than 130 years of trailer and caravan componentry experience.

"Being part of DexKo enables us to share technical know-how and expand our brand portfolio," says Peter Mannfolk, AL-KO's managing director. "Our core strength is the ability to deploy our local capabilities within DexKo's global footprint."

AL-KO serves the trailer, caravan and motorhome markets throughout Australia and New Zealand. In December last year, DexKo acquired Melbourne Trailer & Caravan Supplies, further boosting AL-KO's domestic market positioning.



Peter Mannfolk, managing director

AL-KO's expanded international operations cover Europe, South Africa, China and North America.

The company takes pride in having strong in-house research and development capabilities. Its innovative

solutions include the award-winning AL-KO Electronic Stability Control, a world-first stability control device for towed vehicles with electric brakes. This critical safety device is now fitted to the majority of new caravans manufactured in

Australia. Another is the AL-KO Anti-Theft System, with state-of-the-art global positioning system tracking and microdot technology for multi-level protection. Seeing an increasing number of younger consumers taking interest in caravanning, AL-KO plans to develop products that will make towing a caravan or camper trailer easier, safer and with better user interface. Introducing lightweight construction methods, AL-KO will build on the company's market leadership in electronic safety systems.

AL-KO sees growth opportunities in Asia, particularly in Japan, South Korea and China, where it nurtures long-standing relationships with local suppliers and distributors. It seeks partnerships with local original equipment manufacturers, suppliers and distributors possessing strong market knowledge and extensive network.

"Our partners should share our commitment to deliver excellent customer service and achieve quality for life," Mannfolk says.

UNIVERSITY OF QUEENSLAND TRANSFORMS INNOVATIONS INTO PRACTICAL SOLUTIONS

One of Australia's most famous medical innovations, a vaccine that helps protect women from cervical cancer, will be available in China this year. GSK China has announced that Cervarix, which protects against the human papillomavirus, has been approved by the China Food and Drug Administration and licensed for use in the country.

The ground-breaking innovation is the result of research by Professor Ian Frazer and the late Dr Zhou Jian at The University of Queensland (UQ). UQ is an Australian university with a strong research focus. It ranks No 51 in the QS World University Rankings and No 55 in the Academic Ranking of World Universities.

"We envision knowledge leadership for a better world," says vice-chancellor and president, professor Peter Høj. "People value UQ for many things, but two aspects stand out. Most importantly, we are valued for fantastic graduates who create positive change and have the preparedness and ambition to achieve over and above the norm because they have seen top researchers do so. The second key aspect is the development of



Professor Peter Høj, vice-chancellor and president

partnered solutions to global problems and opportunities. To succeed in both these areas requires partnerships."

Recognising the importance of industry connections, UQ opens its doors to working with companies that can fuel its research and development thrust.

"I have an ambition for UQ to become the best globally connected university in Australia," Høj says.

UQ has a record of putting theories into practice, making it a globally preferred research partner and ideas incubator

UQ has a record of putting theories into practice, making it a globally preferred research partner and ideas incubator.

China's Baosteel funds UQ research and development activities through the Baosteel-Australia Joint Research and Development Centre housed within the campus. Boeing is also setting up a research facility, moving 30 research staff onto campus. The Hebei Iron and Steel Group (HBIS) will invest US\$3.87 million in the HBIS-UQ Innovation Centre for Sustainable Steel at UQ.

"In this interconnected world, it's partner or perish," Høj says.

AUSTRALIA POST BOOSTS E-COMMERCE SERVICES WITH ARAMEX JOINT VENTURE

As Australia's preeminent e-commerce delivery company, Australia Post – together with StarTrack – is committed to building e-commerce delivery solutions that provide merchants and consumers a truly global reach and end-to-end control.

To capitalise on the growth of e-commerce across Asia, Australia Post and StarTrack formed a joint venture with international courier and logistics giant Aramex. Known as Aramex Global Solutions (AGS), the joint venture combines the strength and breadth of Australia Post's domestic and international delivery capabilities with Aramex's global network to provide a truly international e-commerce solution for merchants and consumers.

"Our joint venture is an integrated e-commerce solution, streamlining supply chains from origin to destination," says Nabil Zaghoul, CEO of AGS. "We're growing the existing foundations of our business, which has very strong ties into Australia, and extending those capabilities with broader solutions into Asia through Aramex's global networks."

"We aim to provide e-commerce



Nabil Zaghoul, CEO, Aramex Global Solutions (AGS)

solutions that offer better value, faster transit, more visibility and integrated returns," Zaghoul says. "Integrated returns are critical to the online experience as they afford consumers confidence and peace of mind."

Australia Post already has strategic partnerships with leading companies across Asia to support growing trade in

the region. Its joint venture with China Post, Sai Cheng Logistics International, is more than 10 years old, and provides integrated e-commerce and logistics solutions from and to China for the rest of the world.

Through its existing partnerships with China Post and major Chinese and Asian e-commerce marketplaces, Australia Post enables access to authentic and high-quality Australian products.

Australia Post is also committed to helping Australian consumers buy online globally, while helping Australian businesses to transact and trade with customers worldwide, particularly in China and Asia where demand for Australian products can help grow their businesses. AGS will complement these global e-commerce capabilities.

"Everything today is about technology, visibility and convenience," Zaghoul says. Through its combined investments in these joint ventures and new technology, Australia Post and StarTrack are emerging as a regional leader committed to providing reliable and convenient e-commerce solutions.

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■ AUSTRALIA & NEW ZEALAND BUSINESS REPORT ■

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KOLLINS BRIDGES SAFE, EASY AND SUCCESSFUL PROPERTY INVESTMENTS FOR ASIAN CLIENTS



(From left) Directors Alex Liang and Kelvin Ng

Property investments from Asia topped foreign investments in Australia last year. China, in particular, recorded the highest investments exceeding A\$31.9 billion (HK\$183.11 billion).

Bridging the gap between Asia's increasingly global investors and Australia's robust property market has never been safer, easier and more successful – thanks to specialist property investors and developers such as Kollins, the Melbourne-headquartered firm whose "Asian focus" ensures that it understands each client's values, fears and aspirations.

"We know first-hand how Australia's culture can be overwhelmingly different from Asia's, even beyond the language barrier," says director Kelvin Ng. "We realised that the market needed a dedicated

team that can help investors not only to fit within the culture, but also to navigate Australia's intricate regulatory system and complex property industry – and ultimately empower them to decide which opportunities to pursue."

As an industry leader, Kollins provides clients with exclusive property investment and development opportunities, highly detailed planning and modelling advice, and transparent financial returns. Its expertise ranges from property research and analysis to mortgage broking, financial planning, tax and accounting. Each client begins with a discovery session with Kollins' multilingual consultants who help to understand the investor's objectives, ideas and specific needs.

"We take a holistic view of our clients' wealth creation objectives and establish strategies to

achieve their goals, whether they just entered the business or are looking to improve their existing portfolio," says director Alex Liang. "We work directly and proactively with them every step of the way, ensuring exclusive access to the best real estate opportunities in Australia and delivering win-win deals."

Backed by a young, dynamic and industry-savvy team, Kollins works closely with only the country's most reliable real estate agencies. It looks forward to collaborating with more partners, including property developers and architects.

"Beyond safe, easy and successful property investments, Kollins promises clients a trustworthy, transparent partner who truly understands where they are coming from – and helps them get to where they want to be."

ABERCROMBY'S QUIETLY CONFIDENT FOR BOOMING MELBOURNE MARKET

Real estate is an industry that often seems wed to the notion that "he who makes the most noise wins". But an elite Melbourne agency is defying this trend by continuing to deliver extraordinary sales while staying deliberately discreet.

Abercromby's Real Estate is the agency of choice for discerning locals, expatriates and international buyers seeking to transact significant Melbourne property away from the spotlight. Almost 84 per cent of the firm's business is by referrals, including an increasing number of foreign investors seeking access into the world's most liveable city. With agents fluent in Putonghua and Cantonese, Abercromby's conducts private meetings worldwide and serves as a personal fitting guide for Australian expatriates and Chinese and Asian buyers.

"We regularly travel to mainland China, Hong Kong, Singapore and London to sit down with clients in their own environment," says director Jock Langley. "When you respect someone's time and privacy, it builds trust and transparency. It has allowed us the privilege of being invited to represent the kind of property and people that make for extraordinary opportunities."

Abercromby's is preparing to unveil several campaigns, certain to continue its outstanding run for Melbourne's prestige market. Among them is an unrivalled six-dwelling gated community on a 5,000-square-metre block in blue chip Toorak. The agency has also been appointed to the exclusive Residences at



Jock Langley, director

85 Spring Street overlooking Fitzroy Gardens and Parliament House. These properties sit in the legacy bracket and vendors wish to attract buyers who like to acquire rare and significant property.

Launched 14 years ago, Abercromby's was the first to introduce the private auction where leading homes are offered to a gathering of only pre-approved bidders. Though ultra discreet, these events deliver valuable results.

Langley and fellow director Andrew Harlock, however, would rather not discuss any recent sales, deferring instead to the benefits of the strategy.

"Property excels when you put it in front of the right people," Harlock says. "It takes time and discretion but the results continue to speak for themselves."

NEW ZEALAND POST PAVES DIGITAL ROUTES FOR TRADERS TO REACH CHINESE MARKETS

It has become easier for consumers and merchants worldwide especially from China to buy and sell to New Zealand. As the trusted postal and parcel delivery service in the country for more than 160 years, the New Zealand Post Group has started to adopt many initiatives to satisfy the growing number of customers in the e-commerce space.

"We have gone through a major transformation in recent years as more consumers move toward digital transactions," says Dr Sohail Choudhry, executive general manager for global business development and international relationships at New Zealand Post. "We are shaping up our network to quickly cope with such market changes."

With the largest volume of transactions coming from China, New Zealand Post has come up with a strategy specific for this market.

While the group collaborates with China Post for postal operations, New Zealand Post has also engaged in commercial partnerships with e-commerce platforms and third-party-logistics fulfilment operators.

"We can provide New Zealand exporters whole supply chain solutions," Choudhry says. "We can help small and medium enterprises here understand the whole marketplace in China. We can pick up, package, store, deliver and handle custom clearances and all regulations on the other side."

New Zealand Post maintains an eight-language-speaking technical support centre in Kuala Lumpur. The company has also increased the options for consumers and businesses on how and when they want their parcels delivered. Wanting to replicate its success worldwide, the group is moving into Brazil and other Southeast Asian countries such as Indonesia.

"We now have business from anywhere to anywhere, but our journey has just begun," Choudhry says. "Having the delivery network is one thing, but for us to be able to cater to the needs of a business or consumer the way they would like to be served is fundamental."



Dr Sohail Choudhry, executive general manager for global business development and international relationships

ALLIANCE GROUP DELIVERS HIGH-QUALITY MEAT PRODUCTS FROM BEST FARMERS TO CONSUMERS

Leading New Zealand food company Alliance Group is expanding its business in Asia by strengthening its presence in the region's food service sector.

Alliance Group, the world's largest processor and exporter of sheep meat, launched ready-to-cook Pure South lamb packs for China's upper-end retail and food service sectors last year through Grand Farm, its in-house market partner in the country for 18 years.

In Hong Kong, Alliance Group launched its Te Mana Lamb range, the result of a decade-long project to produce great-tasting lamb with high levels of intramuscular fat, omega-3 and polyunsaturated fatty acids.

To meet demand for simple meat solutions to suit busy Asian lifestyles, the cooperative plans to introduce value-



David Surveyor, CEO

added items in table-sized cuts with recipe choices and establish an online sales platform.

"Alliance Group is New Zealand's only true 100 per cent farmer-owned red meat cooperative," says CEO David Surveyor. "All our livestock are grass-fed and hormone-free. We're proud of our reputation for quality, which is built on meticulous food production techniques, world-class systems and high standards of animal welfare and traceability."

The cooperative also invested in state-of-the-art thermoform-controlled atmosphere packaging technology, which extends product shelf life and enables faster packaging and exporting of meat products.

"We strive to exceed customers' expectations with our in-house

technology and all-natural farming practices and processes," Surveyor says. "We bring high-quality products with natural goodness and nutritional benefits from our farms straight to consumers."

To reinforce its commitment to China and the wider Asian region and move up the value chain, the cooperative will participate in a China immersion programme alongside Grand Farm, in conjunction with New Zealand Trade and Enterprise.

The recent signing of a memorandum of cooperation on chilled meat export between China and New Zealand also provides the potential for Alliance Group to deliver higher-value products.

The cooperative mainly exports its Pure South lamb range to Southeast Asia. Its products are sold in Malaysia – its second-largest Asian market – and in Hong Kong, the Philippines, Singapore, Thailand, Vietnam and Indonesia.

BLUEMOUNT CHAMPIONS MID-SIZE CHINESE COMPANIES SEEKING ASX LISTING

The Australian Stock Exchange (ASX) – the second largest stock market in Asia-Pacific in terms of free float capitalisation – is proving attractive to more Chinese companies looking for international exposure and recognition.

Apart from the prestige of an ASX listing, these private businesses will benefit from the exchange's mature and sophisticated investor base and high level of market integrity. An ASX listing also helps Chinese companies develop and expand into Australia.

"Innovative and well-established Chinese companies vying to make their ASX debut will find a reliable partner in BlueMount Capital," says Ross McDowall, director of the licensed capital markets adviser with significant experience in listing foreign companies on the ASX. "We focus on mid-size Chinese companies, a niche underserved by major players."

Over the past three years, BlueMount advised on the initial public offering (IPO) of five Chinese companies including China Dairy Corp, which is the first Chinese dairy company to list on the ASX. For this year, BlueMount expects to complete four additional Chinese IPOs, showing its growing traction in this segment.

Usually entrusted as listing manager, BlueMount provides the entire team necessary for the IPO and handles all aspects of the transaction, including liaising with the ASX and finding stockbrokers for the capital raising.

In addition to IPOs, Chinese companies have come to rely on



(From left) Directors Eric Sun and Ross McDowall

BlueMount for its proven track record in fund management and asset acquisitions.

BlueMount has offices in Sydney, Brisbane, Perth and Melbourne, and opened its first permanent office in Shanghai in March this year to better service its expanding Chinese customer base. As part of efforts to bridge the language and cultural gap, BlueMount has a highly skilled team of industry specialists who speak fluent Putonghua.

"The wealth and profitability of Chinese companies continually amaze us," McDowall says. "As these profitable businesses make their next big step, they look at going to the capital market or pursue major acquisitions. We at BlueMount can provide them an end-to-end solution."

DIGITAL TRANSFORMATION OPENS DOORS TO BUSINESS OPPORTUNITIES

From big data analytics to automation and robotics, technology is a dynamic force that continues to change business landscapes. With innovation taking centre stage in most businesses, technology's next big things give companies an edge over competitors. Global software developer NTT DATA Figtree Systems provides integrated cloud and workflow technology solutions to help streamline insurance management and claims administration.

NTT DATA Figtree Systems operates as part of the insurance vertical of Japanese information technology services giant NTT DATA and is a specialist provider of claims and risk software.

"A key advantage we have in being part of a large group such as NTT is the strength of collaboration, which allows us to deliver end-to-end managed IT services," says NTT DATA Figtree Systems CEO, Ricky Au.

One such collaboration has been with fellow group company, NTT DATA Intramart, whose powerful workflow engine, "intra-mart", has been adopted by more than 5,000 organisations globally. Working as a middleware system, intra-mart enables organisations to

synchronise their business applications and re-engineer workflow processes without coding.

By integrating intra-mart with its existing product set, NTT DATA Figtree Systems is better equipped to automate tasks, streamline document management, coordinate payments and invoicing – achieving cumbersome administrative processes, with relative precision and expediency. Through integrated optical character recognition, the solution automatically scans and reads physical forms, sending key data throughout enterprise applications.

Further strengthening their service portfolio in business process management, NTT DATA Intramart and NTT DATA Figtree Systems established the intra-mart Figtree Innovation Centre in Sydney, Australia. The innovation centre, which opened in April this year, strengthens NTT DATA Intramart's sales footprint in Asia-Pacific.

"Our long-term vision is to support a digital ecosystem that is entirely integrated, agile and paperless," Au says. In Asia-Pacific, NTT DATA Figtree Systems sees great opportunities in digital transformation as many companies still use legacy systems.

ASIA'S GROWING DEMAND FOR FERTILITY TREATMENTS A BOON TO INDUSTRY LEADER MONASH IVF

Increasing infertility, delayed childbearing and various lifestyle changes are some of the prevailing characteristics among the growing middle class in Asia-Pacific that significantly contribute to the growing in vitro fertilisation (IVF) industry.

As a global pioneer, with more than 40 years of expertise in premium assisted reproductive technologies and fertility science, Monash IVF Group is well-placed to play a vital role in meeting the IVF demands in the region.

"Monash IVF is a significant player on the world fertility stage because of our strong history, academic developments, scientific firsts and commercial know-how," says Dr Richard Henshaw, senior fertility specialist and executive director. "Our world's firsts include the first IVF pregnancy in 1973, the first frozen embryo



Jan Lagerwij, head of international business development

pregnancy in 1983, and the first single sperm microinjection pregnancy in 1993. We are at the forefront of genetic sciences with our breakthrough non-invasive genetic screening research."

Monash IVF's scientific leadership bench regularly tops worldwide rankings and is a testament to its scientific expertise. The group also consistently invests in furthering science through Monash IVF Research and Education Foundation, leveraging a large network of eminent professors and internationally recognised scientists.

Monash IVF started its international expansion in 2013 with the acquisition of KL Fertility Centre and opened its new state-of-the-art, 12,000 sq ft facility in Malaysia in May this year. This flagship operation provides for much needed

capacity expansion, caters to medical tourism across Asia, and is an excellent springboard for Monash IVF's regional expansion plans.

As it pursues its Asian expansion, Monash IVF welcomes like-minded regional clinic, academic and research partnerships. The group is particularly focused on China, where it seeks collaborations with top-tier specialised women's health and maternity hospitals and experienced health care management corporations.

"China presents a unique opportunity for Monash IVF to partner with reputable organisations and create world-class clinics that adhere to the highest standards, accreditations and success rates," says Jan Lagerwij, head of international business development. "We bring extensive expertise in areas such as quality and regulatory, operations, training, science, and research and development to ultimately deliver exceptional results, care and patient experience."

EARLY LEARNING PROPERTY TRUST FOLKESTONE A SMART BET FOR INVESTORS

Childcare is growing in Australia due to the rising cost of living and real estate, with regulated childcare part of a major platform that supports young families with higher income needs.

There are more than 7,000 childcare centres in Australia. As the country's largest real estate trust investing in early learning properties within Australia and New Zealand, Folkestone Education Trust (FET) owns more than 400 centres and is now Australia's leading childcare developer.

With A\$829.1 million (HK\$5.14 billion) total assets under management, FET has a portfolio of 402 early learning properties with eight- to 15-year leases and up to 30 new centres in the pipeline this year. The



Nick Anagnostou, CEO for social infrastructure funds

trust ensures the education of children under five years old and the increase of the country's labour force while delivering secure, long-term cash flows with relatively predictable returns for investors.

"Childcare is integral to the Australian economy. Without it, the disruption to business and households would be significant. FET is very well-positioned to capture that – we've got the right components of government support, high educational standards, regulations and high barriers to entry," says Nick Anagnostou, CEO for social infrastructure funds.

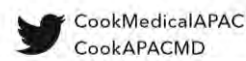
"FET is a predictable vehicle with a simple business model that should continue to provide good returns year-on-

year. That's why the register is tight – people just don't really want to sell their units."

FET's tenants include Australia's largest day care centre operators such as Goodstart Early Learning, Only About Children and Think Childcare. With a pipeline of more than A\$120 million in upcoming developments, FET has built a strong development business. Its first pre-fabricated childcare centre in South Morang, Melbourne, opened in July this year – just six months after the land was purchased.

"Our culture is investor-centric and every decision we make is guided by a very stringent governance platform," Anagnostou says. "Development is key to enhancing our long-term returns. We're growing at over three times the speed of our competitor and could be growing faster, but we're selective and this adds quality to the portfolio."

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■ AUSTRALIA & NEW ZEALAND BUSINESS REPORT ■

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BISALLOY TARGETS GROWTH WITH HIGH-PERFORMANCE STEEL FOR ASIA

There is regular, mild steel, and then there is the BISALLOY steel brand of high-performance, heat-treated steel. As Australia's leading manufacturer of quenched and tempered plate steel, Bisalloy Steel Group is bringing the advantages of its high-performance steel products to Asia.

"High performance, heat treated steel products can offer significant performance benefits over regular mild steel," says Greg Albert, CEO and managing director of Bisalloy.

"The enhanced properties of our BISALLOY brand steel plate can deliver longer life, overall cost savings through

less material use and lean processes, or simply a stronger product."

Bisalloy obtains its high-quality raw steel feed product, manufactured to its own specifications, from Australia's leading steel maker BlueScope.

Using its own system of quenching and tempering developed over the past 37 years, Bisalloy then transforms the mild steel into high-wear, structural, or armour-grade steel for use in mining and quarrying, plant and equipment, energy and infrastructure projects, innovative high-rise buildings, and defence and civilian protection vehicles.

Complying with international quality standards, Bisalloy designs and

manufactures its BISALLOY brand steel products to meet customer specifications with its team of highly experienced specialists that include PhD-qualified metallurgists, engineers and production experts.

"Our customers meet directly with our technical experts, and you cannot get any closer to the supply chain than that," says business development manager Justin Suwart.

Listed on the Australian Securities Exchange, Bisalloy is already well-represented in Asia by joint ventures in China, Indonesia and Thailand. The company aims to have greater presence in the region and welcomes

distributors and other business partners from Singapore, Malaysia, the Philippines, Vietnam, Taiwan and South Korea.

In China, Bisalloy is seeking potential partners and customers in the resources, heavy equipment, renewable energy and high-rise building construction sectors.

"We live by our mantra of 'Performance First' and are keen to partner with companies that share that philosophy," Albert says.

"We are open for business to companies that have existing relationships with our target customers, or those that can provide logistics services such as warehousing or processing."



Greg Albert, CEO and managing director

BALANCE ADVISORY TAKES CLIENTS ON TRADE FACILITATION AND INVESTMENT JOURNEY WITH MULTIDISCIPLINARY APPROACH

A diversified portfolio is key in managing risks and optimising returns, but it does not guarantee a successful investment strategy. The real solution lies in striking a balance – and finding an adviser with whom to see each investment through. Few combine a multidisciplinary approach with deep, practical industry knowledge and extensive business networks such as Balance Advisory, which describes its relationships with clients as a "journey".

"There are no short-cuts; we take people on a journey with us by sharing industry-focused knowledge and experience rather than merely writing them a report," says director Michael Ryan. "We are not so much a management consultancy, but a

collaborative business partner." This approach has seen the Brisbane-headquartered company grow rapidly in the past seven years, now with offices in Perth and Darwin, and Toronto, Canada. Its expertise ranges from infrastructure to resources, transport, construction, power and utility, government and technology, while services include strategic, commercial, technical, dispute/expert witness, regulatory, economic, project management, trade facilitation and investment advisory.



Michael Ryan, director

Balance also facilitates outbound and inbound investments, helping small home-grown businesses break into the international scene while guiding overseas investors – particularly from Asia – in traversing challenges and opportunities in the Australian market.

Anticipating Asia's continued growth, Balance has established partnerships in China and South Korea, and looks forward to establishing a presence through strategic partnerships in other emerging markets such as Vietnam and Myanmar.

"These are exciting times for inbound and outbound investments and trade," says Samantha Nguyen, trade and investment manager at Balance. "We aim to become the partner of choice where our services can bridge our clients' needs."

Balance also aspires to work with strategic partners who have complementary business networks, a solid track record, entrepreneurial spirit and good cultural fit.

"The goal in the next five to 10 years is to take our honest, fearless advice in journeying further, pushing boundaries and exploring opportunities with our growing clients and partners globally," Ryan says.

RHIMA ENABLES KEY INDUSTRIES TO MAINTAIN HIGHEST STANDARDS OF HYGIENE

Scouting for opportunities to share valuable service in Asia, leading equipment washing system specialist Rhima Australia is strengthening its presence in the region. The family-owned company offers innovative washing solutions across a wide range of applications, with a focus on the hospitality, industrial and health care sectors.



Michael Vandertop, managing director

"We specialise in equipment washing systems for businesses, industries, and environments where impeccable hygiene and cleanliness are essential," says Michael Vandertop, managing director. Leveraging more than 50 years' expertise and proprietary knowledge in washing

systems, Rhima stands by its commitment to deliver reliable equipment and efficient service and technical support.

"If you buy from us, you buy more than a machine. You buy all the knowledge, the expertise, all the experience that comes behind it," Vandertop says. "The capital cost of the machine is maybe 5 per cent of the operational cost of cleaning, which is irrelevant. What is more important is the running cost of a machine, the money it saves and the efficiency it gives."

While the Hazard Analysis and Critical Control Point-based blueprint for food safety is an undeniable part of the food

manufacturing industry, cleaning is often regarded as a side effect of a production process rather than being an integral part of it. "The fact is, ineffective cleaning practices can be very costly to a company's reputation and bottom line," Vandertop says.

Claiming that 90 per cent of its sales comes from word-of-mouth, Rhima is focused on establishing a solid presence in the market. Rhima's recent engagements in Asia include installing a machine in a laboratory in China and in a big bakery in the Philippines. It will install a machine later this year in a chocolate factory in Sri Lanka.

Reaching out to customers through its Singapore office and by participating in trade fairs, Rhima is dedicated to understanding its clients in the region so it can better tailor its services and offerings.

FAR EAST CONSORTIUM DEVELOPS HIGH-RISE PROPERTIES WITH ASIAN MINDSET

When David Chiu came to Australia and established a subsidiary for Far East Consortium (FEC), the chairman of the international real estate company introduced a global mindset into the local property scene.

The result was a pioneering wave of high-rise residential and entertainment developments that quickly won the hearts of locals and foreigners.

FEC commenced operation in Australia in the mid 1990's and kickstarted a phenomenon called downtown living with the construction of Rockmans Regency Towers, then the largest downtown development in Australia and the first high-rise in Melbourne.

"Our vision is to take the concept of 'vertical communities' to a new level and deliver a precinct that will be a self-sustaining community where all the everyday services, amenities and facilities a person might need will be contained within that development," says Craig Williams, executive director of FEC Australia.

FEC's latest development, the West Side Place in Melbourne, brings this vision to life again. Located downtown next to the Southern Cross station, this luxury



Craig Williams, executive director

development will feature four striking towers with the tallest extending to 81 storeys, a central laneway, two new arcades, more than 3,000 square metres of retail section, and a network of garden and leisure spaces.

The highlight, however, is the 250-room Ritz-Carlton hotel with its sky check-in at level 79

offering breathtaking views of Melbourne. Residents can also expect exclusive facilities including pools, gymnasiums, lounges, dining rooms, private kitchens, a club lounge, karaoke room, mahjong room, virtual golf, cinema, libraries, function spaces, yoga and Pilates spaces and more.

"Buyers are increasingly seeking a combination of convenience and luxury when purchasing an apartment, and they are particularly interested in the benefits of hotel-style amenities and services that come along with mixed-use master-planned precincts," Williams says. "We have a land bank that is second to none across Perth, Melbourne, Sydney, the Gold Coast and Brisbane that will offer 'vertical communities' to both local and international purchasers interested in something unique."

LINK GROUP SETS EYE ON ASIA FOR GROWTH STRATEGY

Technology-enabled administration provider Link Group is looking to Asia as part of its ambitious growth strategy.

Part of the Australian Stock Exchange's Top 100 with a market capitalisation of A\$3 billion (HK\$17.8 billion) and headquartered in Australia, Link has a strong footprint across 11 countries and a proven track record of successfully entering emerging markets.

Through Link's corporate markets division, Link offers services such as shareholder management and analytics, stakeholder engagement, share and unit registry, employee share plans, and company secretarial support.

Paul Gardiner, CEO of Link's corporate markets division, sees plenty of opportunity to expand the company's integrated range of corporate markets capabilities in Asia.

"Link Group has been operating in Hong Kong for over eight years, providing share ownership and debt analysis, investor intelligence, and stakeholder engagement services to companies listed on stock exchanges across Hong Kong, Singapore, Malaysia and Indonesia, through our well-respected brands of

Orient Capital and D.F. King," Gardiner says. "Our success is built on our proprietary technology platforms to deliver efficiency and accuracy, while our value-added services enable our clients to engage more effectively with their stakeholders and overall investment community".

Link's focus on enabling digital investor relations and shareholder management technology – a key differentiator from its competitors – will inevitably play an important part in its growth strategy.

The business was first to market in Australia and New Zealand with virtual AGM, a technology that allows investors worldwide to participate in annual general meetings without having to physically attend.

Link has also released a new mobile application for executives of listed companies to better manage their interactions with key investors while on the go.

"We look forward to our digital and technology innovations being utilised throughout Asia," Gardiner says.



Link Group's state-of-the-art premises in Melbourne.

LEGENDARY WINEMAKER MCWILLIAM'S EXPORTS FINEST WINES TO ASIAN TABLES

When Irish immigrant Samuel McWilliam planted the first grapevine in the Corawata town, New South Wales, in 1877, he founded an iconic family winery that would flourish over a century – paving the way for Australia's wine industry today.

Like fine wine that improves with age, McWilliam's Wines Group carries a long tradition of wine-making excellence honed over six generations. From developing the technology that made the production of table wines in the hot Riverina region possible, to introducing grape varieties unknown to New South Wales, the winemaker pioneered viticultural ventures that helped Australia's wine industry grow.

"We pride ourselves in the quality and innovation gained over our 140-year journey in this industry," says Jeff McWilliam, CEO. "We've had time to experiment and invest in technologies and methodologies that improve production based on a thorough understanding of wine. As a wholly owned family business, that library of knowledge is honed over generations."

Sourcing fruit from premium vineyards across New South Wales, including the Riverina, Hilltops, Tumbarumba, Canberra and Orange,



Jeff McWilliam, CEO

McWilliam's award-winning range of warm- and cool-climate wines balance elegance and power. Core brands include the flagship powerhouse brand McWilliam's; Mount Pleasant, a premium estate-based brand from Hunter Valley; and Evans & Tate, a Western Australian brand acquired by McWilliam's in

2007 and launched on the Alibaba-operated Chinese e-commerce platform tmall.com this year.

With wine culture on the rise in China and the Asia-Pacific, McWilliam's Wines has established itself as one of the region's most trusted brands. McWilliam's Wines has been present in China over the past 25 years and exports wines to Cambodia, Hong Kong, Indonesia, India, Japan, Malaysia, Singapore, Taiwan and Thailand.

"Trust and relationship-building are most important to us, and we don't compromise our authenticity for commercial gain," McWilliam says. "We look for long-term commitments with like-minded partners willing to invest in building sustainable brands. We've demonstrated this through our vineyard partnership with CK Life Sciences in Australia and our Citibank Dining Programme expansion into Hong Kong and Taiwan."

TNA SOLUTIONS STAYS AHEAD OF THE PACK THROUGH STRATEGIC ACQUISITIONS

Global food packaging and processing specialist tna solutions revolutionised the packaging industry in 1985 when it introduced its flagship robag machine, a high-speed vertical form fill and seal system (VFFS) with a rotary continuous motion. Compared to other machines running at rectilinear intermittent motions at 60 cycles per minute, tna's robag doubled bagging speeds overnight.

"Aside from unrivalled performance in speed and efficiency, we aim for flexibility in our machine applications, which we achieve through our computer numerical control technology, and simplicity for easy operations," says CEO and managing director Alf Taylor.

From being a packaging pioneer, tna expanded its portfolio to include fryers, freezers, conveyors, seasoning and coating systems, and complete turnkey equipment solutions. It also provides controls integration and supervisory control and data acquisition reporting options.

Through its acquisition of food processing specialists Florigo and FOODesign, tna is a one-stop shop supplier of food production equipment across a variety of applications, including



Alf Taylor, CEO and managing director

baked goods, snacks and French fries. Its start-to-finish solutions begin with raw materials processing to cleaning, slicing, dicing, frying, seasoning and weighing through to product packaging.

Upon acquisition of labelling equipment provider Unique Solutions, last year tna launched its VFFS system with fully integrated labeller and inserter, which enables insertion of two- and three-dimensional items into primary packaging.

Aiming to be a single-source confectionery equipment supplier, tna acquired starch moulding equipment manufacturer NID this year.

The company has in excess of 14,000 systems installed in more than 120 countries worldwide. Its clients are mainly high-volume snack food manufacturers and processors selling pre-packed salads and fresh produce. It exports to all of Asia and has selling divisions in China, Thailand and Japan, where tna plans to expand its client base.

Committed to product innovation, this year tna will launch new machines boasting high speeds of up to 300 bags per minute.

"Our machines can withstand heavy, prolonged use and can adapt to clients' future needs," Taylor says.

SUNRICE ELEVATES THE ASIAN PALATE WITH PREMIUM RICE PRODUCTS

Asia consumes more than 90 per cent of the world's production of rice, which is a staple food for a majority of the population. With economic growth bringing prosperity to the region, Asian consumers are increasingly looking for premium quality foods and choices that are healthier, clean and ethically produced. Leading Australia-based global

branded food company SunRice is well-positioned to tap into these megatrends with its long track record of innovation complemented by a vertically integrated business.

"We can ensure the highest possible product quality and safety with our tightly controlled and traceable supply chain," says Nathan Higgs, SunRice's international business manager for Asia.

"This is SunRice's unique selling proposition along with having crops grown in perhaps the world's most pristine rice-growing environment."

Taking a global mindset towards product innovation, SunRice is focused on meeting the needs of discerning consumers around the world. Apart from everyday table rice, SunRice produces

some of the world's most premium rice varieties, including the highly sought-after Japanese-style sushi rice, which it exports globally including to Japan. These varieties are supplemented by value-added products such as rice snacks, microwave rice and ready-to-go meals. In the premium health foods space, SunRice is the renowned supplier of rice with low glycemic index and nutritious rice chips and rice cakes.

Aside from its home market, SunRice has a market-leading presence in New Zealand, the Middle East and the Pacific



Nathan Higgs, international business manager for Asia

and now sees great opportunity in Asia. Through a subsidiary in Singapore, SunRice nurtures existing relationships with customers and business partners in Asia, and seeks additional distributors especially for its sushi rice. To establish a market in China, SunRice will launch an e-commerce platform this year. "Our goal is to

make Asia a pillar of the business within the next five years," Higgs says. "We would need the right partners with the right capabilities to establish SunRice in the premium end of the market."

FLEXIGROUP MAKES MOMENTS HAPPEN THROUGH SMARTER FINANCIAL PARTNERSHIPS

From supporting education, buying the perfect engagement ring, acquiring a coffee machine for a small business to refurbishing homes and financing travel experiences – FlexiGroup makes moments happen through its vast array of finance products and payment solutions.

"Our range of diverse financial solutions can be personalised to connect customers to goods and services that support their work and lifestyle," says CEO Symon Brewis-Weston.

Established 26 years ago as a single product company focused on consumer leasing, FlexiGroup has grown to become the market leader in Australia with a strong presence in New Zealand and Ireland. The group ranks among the top



Symon Brewis-Weston, CEO

200 firms listed on the Australian Securities Exchange and has an extensive network of more than 20,000 merchant, retail and online partners in its key markets.

"Having deep relationships with our business partners and a solid understanding of the local markets enable us to stay nimble and respond quickly to changing consumer trends," Brewis-Weston says.

Today, FlexiGroup's innovative financing solutions include a "no interest ever" payment scheme through Cartegy Ezi-Pay. Thousands of retailers and businesses in key market segments have successfully used Cartegy Ezi-Pay for various needs such as home improvement, including the purchase of

home solar panels, or even luxury purchases such as jewellery. The group also offers consumer and business leasing solutions through its specialised brands FlexiRent, FlexiWay, FlexiCommercial, FlexiEnterprise and SmartWay.

In Australia, FlexiGroup's customers can also enjoy interest-free payment deals through its branded credit cards Lombard and Once. Its Q Card brand comprises roughly 10 per cent of the total outstanding credit card balance in New Zealand. It will soon launch Flexi-Fi, a product that will provide customers in Ireland with an interest-free payment period.

FlexiGroup welcomes partnership opportunities with regional players who possess strong logistics and distribution capabilities and have a solid understanding of the local consumer credit environments including online platforms.

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E: jmcwilliam@mcwilliamswines.com.au
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HFW HELPS INVESTORS NAVIGATE INTERNATIONAL TRADE



Gavin Vallely, partner

Global trade is projected to more than double by 2030, principally driven by continuing growth in exports to Asia and China, which is moving from investment-focused growth towards a consumption-fuelled economy. While it may be the best time for businesses to break into new investments in the region, the volatile international economic and political landscape makes for an uncertain, challenging pursuit. Those who have navigated regional and international markets before, however, know that there is no better partner than global law firm HFW. "HFW focuses on our clients' commercial objectives and identifying solutions, and is able to underpin our advice with a solid foundation of

extensive industry knowledge and legal expertise," says partner Gavin Vallely. "Across our chosen sectors, we advise on the corporate deals, creation of projects, flow and financing of goods and services, management of risk, competition and regulatory landscape, restructuring and insolvency of businesses, and disputes, accidents and disruptions our clients face from time to time." With a long history in international shipping and trade that traces back to the 19th century, HFW has grown its business to specialise in all aspects of the global supply of goods and commodities – including aviation, infrastructure construction, commodities, energy, insurance and reinsurance, shipping, logistics and offshore.

Today, HFW provides seamless service around the clock across its network of offices and has more than 450 lawyers working in Australia, the Middle East, Europe, the Americas and Asia, where the firm foresees robust growth. "There continue to be huge opportunities for HFW in Asia, especially China and emerging economies such as Vietnam, which we aim to develop with like-minded partners," Vallely says. "We have had a strong presence in Asia over 30 years and have a strong appreciation of how important relationships and trust are in the region. That is why we are the firm of choice for many businesses in the region, but we are not complacent about that. We always work on building relationships and work harder on nurturing them."

FRESH PRODUCE GROUP EYES ASIA'S GROWING DEMAND FOR PREMIUM FRUITS AND VEGETABLES

With a broad range of high-quality produce ranging from berries, citrus fruits and grapes to kiwis, avocados and medjool dates offered year-round, Fresh Produce Group (FPG) has earned its reputation as the trusted partner-of-choice for local and international growers, retailers and distributors. FPG is a trading



Anthony Poiner, executive director

company that has built long-term partnerships with the best growers worldwide using its expertise and technical skills in total supply chain management. It is also a renowned grower of table grapes and berries. FPG sells its range of carefully grown and packed produce from its own farms and partner growers to customers in Australia, Asia-Pacific and the Middle East by air or by sea as early as within 72 hours.

A passion for produce and determination for building long-standing relationships have yielded success for the company. This passion is epitomised by its founder Robert Nugan who established the business in 1991. "Our mission is to understand future consumer demands and continually challenge ourselves to offer successful solutions," says Anthony Poiner, executive director. "We focus on superior product quality by selecting the best varieties, taking all the right steps during growing, harvesting and post-harvest to ensure the highest quality products that consumers can trust." With 25 years of expertise and a highly skilled team of produce technologists, FPG provides end-to-end solutions in getting produce from the field to the supermarket – consistently investing in its worldwide transport and delivery matrix and state-of-the-art processing, packaging and storage facilities. FPG's growing roster of produce brands include blueberry and raspberry brand SMART berries and table grape brand Treviso. Foreseeing rising demand for table grapes in China, citrus fruits in Japan and berries across Asia, FPG seeks long-term and mutually beneficial relationships with Asian partners that have relevant distributing capacities. "We're growing our Asian business and production base substantially," Poiner says. "Customers are becoming more selective and want to experience authentic fruit straight from the vine. Everything lies in a high-calibre product."

ARENA REIT DELIVERS ATTRACTIVE AND CONSISTENT RETURNS TO INTERNATIONAL INVESTORS

Since launching its initial public offering on the Australian Securities Exchange (ASX) in 2013, specialist property group Arena REIT (Arena) has delivered on its objective of providing an attractive and growing income stream to investors. Using a disciplined investment strategy in a real estate segment enjoying favourable demographic trends and strong government support, the ASX 300-listed real estate investment trust (reit) recorded a three-year compound average total investor return of 31 per cent per annum as of June 30 this year, supported by earnings growth averaging 10 per cent per annum. Arena ranked as the top performing Australian reit over that period, making it a compelling option for international investors seeking a relatively high income yield with growth over time.

"Our focus on developing purpose-built centres in the right locations has propelled our solid performance. Also, we are internally managed, which closely aligns management with our investors," says founding CEO Bryce Mitchelson. Relying on its in-depth knowledge of micro-markets, Arena has strategically grown its childcare portfolio, focusing on areas that are relatively undersupplied and with high population growth. In the first half of its fiscal year 2017, Arena completed seven early learning centres, five of which are adjacent to new primary schools in Victoria and have been leased to non-profit operator YMCA for 26 years. Apart from childcare centres, Arena also invests in medical centres, seeing unmet health care needs arising from an ageing population and rising chronic

disease prevalence. Arena's mandate extends across the social infrastructure real estate spectrum, and includes education and government sector assets. Arena's current portfolio, comprising more than 200 high-quality and well-located early learning and health care properties, is 100 per cent leased to a diversified tenant base with an average remaining lease term of 12.8 years. Its key tenants are Goodstart Early Learning, Primary Health Care and Affinity Education Group. "We generate value through strong tenant relationships," Mitchelson says. "We employ a collaborative approach to deliver customised facilities that render competitive advantage and long-term profitability to our tenants."



Bryce Mitchelson, founding CEO

TWO SUPERPOWERS COME TOGETHER FOR BETTER ACCESS TO CLEAN ENERGY

As detailed in its 13th five-year plan, China is increasingly transitioning from carbon-based power generation to renewable energy. China has bolstered its renewable energy initiatives, even projecting 210 gigawatts (GW) wind and 110GW solar installed capacity by 2020. One of China's leading power generators, State Power Investment Corp (SPIC), acquired Australian firm Pacific Hydro last year for its high-quality and diversified portfolio that can be instrumental in granting better access to cleaner and cheaper energy in China and across Asia-Pacific. "SPIC has clear aspirations for growth in the Pacific Rim. In the 14 months since Pacific Hydro was purchased, it has already committed to over 30 per cent growth," says Pacific Hydro CEO Michael Fuge.



Michael Fuge, CEO

Taralga Wind Farm in New South Wales was acquired within the first 100 days of SPIC ownership; and Pacific Hydro's 1.7GW development pipeline has been re-invigorated, with construction commenced on Yaloak South Wind Farm in Australia and Punta Sierra Wind Farm in Chile. Pacific Hydro works ceaselessly to build an impressive portfolio, now operating 20 assets with an installed capacity of 850 megawatts (MW) across Australia, Chile and Brazil. Pacific Hydro has approximately a 40:60 hydro to wind power ratio, but the company is gradually expanding its capacity to include solar power – an area where SPIC's expertise is particularly strong, registering a total of 718.4MW solar capacity by the end of last year. With SPIC's photovoltaic cell manufacturing capability, it can be expected that Pacific Hydro will be successful in its solar power expansion. An application for permission to construct the company's first photovoltaic power station, Haughton Solar Farm, was lodged with Burdekin Shire Council and a permit for the site was granted in June this year. Once completed, Haughton Solar Farm has potential to generate up to 500MW annually to power the equivalent of approximately 170,000 houses. Buoyed by stakeholders and investors, Pacific Hydro is bullish about growth opportunities and welcomes additional partnerships with entities that want to participate in the exciting developments in the renewable energy sector.

COOK MEDICAL SOLVES COMPLEX HEALTH ISSUES IN SIMPLE WAYS

While medical conditions differ for each race or region, patients and doctors worldwide deal with common issues across medical specialities – patients want to get better, and doctors constantly look for simpler and more effective treatment alternatives. Helping patients and physicians solve complex problems in simple ways, Cook Medical is on a perpetual path to improve the production and delivery of its minimally invasive medical devices. "Our philosophy is 'better health for people,'" says Barry Thomas, Cook Medical's director for Asia-Pacific. "We are focused on putting patients first, treating diseases differently, and improving the



Barry Thomas, director for Asia-Pacific

success rate of medical procedures." Cook Medical has been providing innovative products to doctors and hospitals since it started in 1963. The family-run medical device manufacturer supports clients in the United States, Europe, Australia, and parts of Asia, including China, Japan, Singapore and India, among others. A pioneer in developing the coronary stent, Cook Medical makes 16,000 products today that serve more than 40 specialities in 135 countries. Lean and flat, Cook Medical nurtures an entrepreneurial mindset that keeps the company at the forefront of advancements in the medical field. Its goal is straightforward – to obtain the best outcome for patients; and it achieves this by reinvesting in the business through the Asia-Pacific New Technologies Team (ANTT). ANTT was formed to discover and evaluate new concepts and technologies from Asia-Pacific and channel these with appropriate divisions within Cook Medical. Expanding its Asian footprint, Cook Medical has opened a regional distribution centre in Singapore and is looking at a represented office in Vietnam in the midterm. It continues to strengthen its relationships with patients, physicians and clinics through training, workshops and university partnerships. "It takes a lot of work to enter a market, and stay in the market. But being small and private, we are agile, so we can respond to changes more quickly," Thomas says.

LATIPAY CREATES SEAMLESS DIGITAL PAYMENT BRIDGE TO CHINA

When Latitude Technologies (LatiPay) launched its digital payment platform last year, Chinese consumers buying goods from New Zealand and Australia knew there was no more going back to the old payment system. Before, payment processing could exceed two weeks as merchants and payers had to reconcile many documents. LatiPay cuts the process to a click of a button. "Our platform enables New Zealand and Australian merchants to seamlessly interact with Chinese customers real-time in a fully compliant manner," says CEO Leigh Flounders. After only 42 weeks since its launch, transaction volumes passing through their local currency, at no cost to the merchants. Aside from making payments using any of 19 major Chinese banks, Chinese consumers may also use Alipay, WeChat, JD Pay, Baidu Wallet and Tenpay. Committed to becoming a one-stop payment platform, LatiPay has three core products that comprise invoicing, an application programme interface built into the merchant's e-commerce site, and WeChat physical point-of-sale. Compliance, however, is the key business foundation of LatiPay. In particular, every single transaction it processes goes through the platform of China's State Administration of Foreign Exchange while meeting all guidelines of anti-money laundering laws. Moving into Singapore, LatiPay has collaborated with venture capital firm Jubilee Capital Management and other investors to set up an operation there before going to the United States. "We will be focusing on education, public transport, telecommunications and business tourism, where Singapore and China have a strong relationship," Flounders says. "We are also rebuilding our platform to cope with the customisation requirements of larger companies and institutions."



Leigh Flounders, CEO

LatiPay skyrocketed 9,600 per cent. The remarkable turnout, however, did not come as a surprise. LatiPay allowed Chinese consumers to pay for goods and services using Chinese yuan while merchants receive full payment for goods or services direct to their local bank account in their local currency, at no cost to the merchants. Aside from making payments using any of 19 major Chinese banks, Chinese consumers may also use Alipay, WeChat, JD Pay, Baidu Wallet and Tenpay. Committed to becoming a one-stop payment platform, LatiPay has three core products that comprise invoicing, an application programme interface built into the merchant's e-commerce site, and WeChat physical point-of-sale. Compliance, however, is the key business foundation of LatiPay. In particular, every single transaction it processes goes through the platform of China's State Administration of Foreign Exchange while meeting all guidelines of anti-money laundering laws. Moving into Singapore, LatiPay has collaborated with venture capital firm Jubilee Capital Management and other investors to set up an operation there before going to the United States. "We will be focusing on education, public transport, telecommunications and business tourism, where Singapore and China have a strong relationship," Flounders says. "We are also rebuilding our platform to cope with the customisation requirements of larger companies and institutions."

TAFE QUEENSLAND EQUIPS STUDENTS WITH INTERNATIONAL INSIGHT AND EXPERIENCES

Companies are increasingly looking for people who can work in multidisciplinary, multicultural and multiloacational environments. Recognising that people with a global perspective become more successful in modern workplaces, leading Australian vocational school TAFE Queensland is constantly updating its programmes to offer competencies needed in any country or industry. "Research shows that people today will have five to six major careers in their lifetime, so we train for global needs," says Janelle Chapman, director of TAFE Queensland International. "It's not just about Brisbane or Queensland or Australia, but we train people to be able to work anywhere across the globe." More than a pathway to university, students verifiably go through an international experience at TAFE Queensland through its outbound mobility tours. Offering customised training programmes to large corporate players such as Ramsay Health Care and Star Entertainment Group, TAFE Queensland provides the same high level of support and rigour, and develops the most appropriate programmes for students, companies and industries in Australia and beyond. "We work with other institutions in developing courses that boost specific proficiencies, but more importantly, we collaborate with industry leaders to train students to be employable anywhere,"



Janelle Chapman, director, TAFE Queensland International

says Gary Kinnon, general manager, TAFE Queensland Brisbane. TAFE nurtures job-ready graduates through three training components: a classroom period with highly skilled trade practitioners as trainers; a simulated work practice mimicking activities within various industries; and an actual job training placement programme. Combining practical and conceptual methods, TAFE Queensland designs programmes for the Queensland College at the Shanghai Second Polytechnic University, which has produced more than 3,000 graduates. TAFE Queensland uses this long-term collaboration as a model to further strengthen its relationships with other institutions on mainland China, and in Hong Kong, Taiwan, Malaysia and India. It welcomes more cooperations particularly with companies in the health, nursing, and age and child care sectors.

TOP, PWC ALLIANCE FOCUSES ON STUDENT CAREER DEVELOPMENT, TRAINING AND INNOVATIVE CAMPUS

Australia's globally esteemed quality of education continues to attract international students, particularly from China where more than 136,000 students chose to study in Australia in 2015 alone. This number is expected to rise further in coming years, and – thanks to the alliance formed between TOP Education Institute and PwC – students have more reasons to be excited. "The opportunities brought by our alliance with PwC begin with providing great education and services to Chinese students, and go as far as bringing countries together economically and socially," says TOP principal Dr Minshen Zhu. One of the leading business and legal education institutes in New South Wales, TOP is the first college in Australia included on the Chinese government's approved list of tertiary institutions. It is also the only non-university institute that offers undergraduate law degrees accredited in Australia. Ranked as the 59th of the world's top 500 brands last year, PwC leverages a global network of firms specialising in quality assurance, advisory and tax services across 157 countries.



Graduation ceremony at TOP Education Institute

"For the first time globally, PwC directly invested into the higher education sector," Zhu says. "With a 15 per cent stake in TOP, it aims to foster a long-term strategic alliance focusing on three main aspects: student career development programme, executive and corporate training, and smart-campus innovation." The student career development programme turns the theory in the classroom into real-life working examples, allowing candidates to enjoy a safe environment to practise what they have learned. Executive and corporate training initiatives, meanwhile, are aligned with China's "Belt and Road Initiative". Companies that have benefited from these training sessions include Bank of China, Greenland, Bank of Communications, China Eastern Airlines and China Railway High-speed. Under Smart-Campus Innovation, PwC helps provide digitised and state-of-the-art equipment for teaching and learning that complement traditional classroom teaching. Announced in June last year, the alliance has already received encouraging feedback. Students who have joined the programme testify that it gave them a chance to improve their communication and thinking skills, while undergoing real-life business scenarios. Addressing graduates at TOP's recent graduation ceremony, PwC Australia chief operating officer Sean Gregory said that the firm takes pride in working with TOP, and looks forward to hiring graduates who enjoy working with equally driven individuals with diverse backgrounds, skills and perspectives. "This is a winning alliance that benefits our students and graduates most of all," Zhu says. "We root for their success, which ultimately testifies ours."

REAL PET FOOD FEEDS ASIA'S RISING DEMAND FOR HIGH-QUALITY PET FOOD

As the house of natural and premium brands of pet food that also supplies private label manufacturing for major retailers such as Coles, Woolworths and ALDI, Real Pet Food Company (RPFC) is on a mission to introduce high-quality, flavourful and ethically produced brands beyond Australia's shores. Asia-Pacific's pet food market is swiftly rising – posting the highest growth rates in 2015 and forecast to reach US\$10.7 billion by 2020. RPFC, which holds 92 per cent of Australia's pet food market, seeks to expand further into China and Southeast Asia. "We're the fastest-growing pet care company in this part of the world with the largest manufacturing capacity for fresh, chilled and frozen pet foods," says David Grant, CEO. "We can customise to market needs – from specific ingredients to environmentally sensitive packaging. We're flexible with a quick turnaround time." Founded as VIP Petfoods more than 20 years ago in Queensland, RPFC is now the second-largest pet food manufacturer in Australia and New Zealand with



David Grant, CEO

manufacturing sites across Australia. In 2015, Quadrant Private Equity acquired the company for US\$313.86 million. Some of the company's high-quality brands acquired over the last two years include Nature's Gift, an all-natural flavour-rich pet food, and Tucker Time, a favourite of dog breeders and veterinarians. It also acquired the frozen raw food brand BARF or Biologically Appropriate Raw Food, which is sold in Hong Kong and Singapore. Seeking distribution partners with an existing logistics platform, cold chain capability and local market expertise, RPFC is already in talks with Asian partners such as Lee Pet and e-commerce platforms such as JD.com. The company also plans to grow its game meat processing division, which offers products from quarry animals such as kangaroo, wild boar and venison. "We're the only player in the world that knows how to do what we do," Grant says. "We have the greatest production capacity and can make every pet food product available on supermarket shelves."

As the house of natural and premium brands of pet food that also supplies private label manufacturing for major retailers such as Coles, Woolworths and ALDI, Real Pet Food Company (RPFC) is on a mission to introduce high-quality, flavourful and ethically produced brands beyond Australia's shores. Asia-Pacific's pet food market is swiftly rising – posting the highest growth rates in 2015 and forecast to reach US\$10.7 billion by 2020. RPFC, which holds 92 per cent of Australia's pet food market, seeks to expand further into China and Southeast Asia. "We're the fastest-growing pet care company in this part of the world with the largest manufacturing capacity for fresh, chilled and frozen pet foods," says David Grant, CEO. "We can customise to market needs – from specific ingredients to environmentally sensitive packaging. We're flexible with a quick turnaround time." Founded as VIP Petfoods more than 20 years ago in Queensland, RPFC is now the second-largest pet food manufacturer in Australia and New Zealand with

The Real Pet Food Company is a global pet food manufacturer, based in Australia with a portfolio of high-profile brands. We're passionate about real partnerships, real ambition, real ethics, real commitment and real food.

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Mark Viswa Nathan, CEO of Ace Aviation and AIBT operations director

AUSTRALIA INSTITUTE OF BUSINESS & TECHNOLOGY MOVES TOWARDS BECOMING MORE GLOBAL

Renowned for its world-class education and cultural diversity, Australia is fast becoming the preferred study abroad destination.

In some countries, Australia is easily the better choice as living expenses and study costs in the Land Down Under are considerably lower than other major study destinations such as the United States and Britain.

With four out of the 10 most liveable cities in the world, this English-speaking country in the Pacific Rim is also celebrated for its sophisticated and harmonious society in which students can learn and travel freely.

Last year, the number of foreign students in Australia reached a record high, with 554,179 full-fee paying international students from more than 200 different countries, according to figures from the country's Department of Education and Training.

Accounting for about 26 per cent of international student enrolments is Australia's vocational education sector, which is recognised as one of the best and most innovative in the world.

In this flourishing segment, a young and vibrant company is strengthening Australia's draw to international students who are seeking to develop skills relevant to a field of specialisation.

In two short years since its inception in 2015, Australia Institute of Business & Technology (AIBT) is making a mark with its flexible approach to professional vocational training and hi-tech academic pathway programmes, notably its drone piloting and aviation management courses that are offered in partnership with Ace Aviation.

"We started as a small training organisation offering hospitality and business courses, and then we realised that we do not want to be just another professional college. To differentiate



Fiona Kee, AIBT managing director

ourselves in the vocational space, we set our focus on recruiting more international students," says Fiona Kee, AIBT's managing director. "2017 will be a year of expansion for us as AIBT becomes more global and continues its growth in the international student market."

Moulding tomorrow's leaders through enriching and flexible study

Headquartered in sunny Brisbane, AIBT is a private institute that offers plenty of study choices with certificates, diplomas, advanced diplomas and graduate diplomas that are appealing to domestic and international students.

With the goal of instilling 21st century skills that will increase the employability of its graduates in a more globalised world, AIBT has developed a more international curriculum, comprising nearly 90 study programmes in various disciplines including business, commerce, hospitality, electrical and mechanical trades, nursing, and information technology.

AIBT, however, is becoming better known for its specialised and hands-on trade courses that are aligned with current industry needs and demands such as aviation, ageing care, fashion technology, Asian cookery and patisserie, air-conditioning and refrigeration engineering, and English language and International English Language Testing System preparation.

"We are at the forefront of bringing vocational education at par with higher education in terms of career outcomes," Kee says. "Our students are given a stimulating learning environment and practical training to fulfil their personal, academic and career aspirations."

With a world-class faculty and its dedication to affordability, AIBT offers an educational experience that makes a real difference. Its accredited courses are delivered in a traditional classroom setting and online.

Using hi-tech virtual classrooms, online students can attend AIBT's real-time classes anywhere across the globe. Flexible learning options are provided so that students can learn at their own pace and in an environment that best suits their individual learning style. AIBT can also customise its courses to meet the requirements of a particular enterprise, specific job skill or ability of the student.

"We thrive on flexibility," Kee says. "We tailor our study programmes considering the unique needs of our students and working professionals as they transition towards new careers."

AIBT has two main campuses in Australia located in Brisbane and Sydney. It further expanded these main campuses, and has since started operating in the region of Tasmania. These efforts are in line with AIBT's plan to increase threefold its operations so as to welcome and train at least 3,000 additional students in the vocational sector in 2017/2018.

AIBT has additional branches in Ghana and Singapore. The Ghana location is a satellite campus set up to offer transnational education to West Africa. Meanwhile, the Singapore site, which was officially opened in February, serves as the AIBT Asia headquarters. AIBT also conducts global workshops at centrally located training facilities in China, India and Africa.

To date, 85 per cent of AIBT's students are from overseas and 15 per cent are domestic students. Its top three overseas markets are Nepal, India and China, which together make up 70 per cent of its student population. Its strategic goal for the year is to continue to be a market leader in these three countries, while developing new markets across the sub-continent such as in Bangladesh and Pakistan.

Becoming more global with Ace Aviation and Royal Winthorpe College

Aviation is the most popular study programme at AIBT. A little over a year after its introduction, the institute has attracted hundreds of international students coming in for drone pilot training and other aviation management courses. These courses are delivered in collaboration with Ace Aviation, which is AIBT's preferred training partner for its Certificate 3 and Diploma of Aviation.

"From their origins in the military, drones are finding applications in many different industries, including agriculture, real estate, education and filmmaking," says Mark Viswa Nathan, CEO of Ace Aviation and AIBT operations director. "It is a fast-growing market that is opening up a multitude of jobs. We are at a point now where drones are starting to become part of everyday life, taking a similar track as mobile phones 10 to 15 years ago. So we are excited to be involved in an industry that is going to be a huge part of society."

The institute has drawn hundreds of international students for drone pilot training and other aviation courses

Consulting group PricewaterhouseCoopers predicts that the global market for commercial applications of drone technology will skyrocket to US\$127 billion by 2020 from an estimated US\$2 billion in 2016.

Founded last year to serve this booming sector, Ace Aviation is an innovative and hi-tech aerospace firm that focuses on training domestic and international students who aspire to become qualified drone pilots and aviation management specialists.

Apart from hands-on pilot training, Ace Aviation offers courses in UAV systems engineering, aerial photography and aerial surveying. Another key service that Ace Aviation provides is customised consultancy, through which its expertise in drone technology is utilised to improve processes and efficiencies in many fields including agriculture, environmental impact assessment, law enforcement, and search and rescue.

Ace Aviation is fully licensed by Australia's Civil Aviation Safety Authority (CASA) as a training provider. After completing UAV training, students are entering in obtaining their CASA remote pilot licences, which can be used in Australia and are also recognised internationally. One of Ace Aviation's goals is to spread the world-class guidelines set by CASA to other parts of the world.

"There are hundreds of aviation schools for drones in Australia, but AIBT is the only one that accepts international students," Kee says. "We underwent the arduous process of registering with the government because we want to represent Australian education in the international stage."

As part of a strategy to build brand value, AIBT is pushing through with its plans to establish a private higher education institution.

Named Royal Winthorpe College, the institution will initially offer bachelor degree programmes in hospitality, management and accountancy, and subsequently offer undergraduate studies in the important fields of aerospace engineering, UAV science and aviation management. AIBT is slated to finalise its registration as a private higher education provider by the end of the year.

"In our every venture, we make sure that we give back to society," Kee says. "We are focused on making our students job-ready because we want them to make positive contributions to society and become proud members of their communities. AIBT aspires to mould tomorrow's leaders who are innovative and creative and can help bring progress to their communities."

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Australia Institute of Business & Technology

BRISBANE
Level 2 & 3
18 Mt Gravatt-Capalaba Rd
Upper Mt Gravatt 4122
Brisbane, Queensland
(+61) 7 3188 9100
(+61) 1300 128 199

SYDNEY
Suite C3.10
Level 3, 22 Mountain Street
Ultimo, Sydney,
New South Wales 2007
(+61) 7 3188 9100

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