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A Labouring Economy

Kia ora tatou,

Following the latest cut in the Official Cash Rate (OCR) earlier this month, which now sees the OCR at 3.0 per cent, there appear to be divided opinions amongst economists regarding the next OCR announcements in October and November. The ongoing debate is around whether or not further cuts will be made, if so by how much and how will interest rates at the banks respond? The quandary appears to be related to the fact that, despite the regular lowering of the OCR over the past year, the economy continues to stall in comparison to the economic growth that was hoped for as a result of lowering interest rates.

Unfortunately, many peoples' mortgages are still fixed at high interest rates so, as yet, they don't have any more spare cash to put back into the economy through consumer spending. Additionally, people are still worried about job security and the increasing costs of food, power, insurance, Council rates and water rates, all of which are having an effect on peoples' ability and/or willingness to spend money.

Given these reasons for the lack of money circulating in the economy, the Government has been asked to introduce some form of stimulus to boost the economy, particularly here in Auckland, so it will be interesting to see what if anything can be done and what positive effects if any are felt in the economy, both nationally and locally, in the months ahead.

Ngā mihi mahana,

Kevin O'Leary

General Manager, Business North Harbour

Upcoming Workshops & Events

 BUSINESS AFTER 5

NETWORKING EVENT

Thurs 4th Sep 2025, 5.00pm - 7.30pm
Unit C3, 17 Corinthian Drive, Albany



BA5: Networking Event proudly hosted by RSM NZ Auckland North
Thursday, 4th Sep 2025, 5.00pm

Join us for an Evening of Ideas, Insight & Connection at RSM NZ Auckland North!

When RSM throws an event, it isn't just another after-work drink—it's a springboard for fresh thinking and some fun - an After 5 that's social and valuable.

Connect with the friendly RSM NZ team, learn how their accounting and tax specialists help local businesses thrive, and widen your network with professionals from across the North Shore.

Bite-sized spotlights—insider know-how, minus the jargon—revealing some clever financial moves our clients are using right now to fuel growth (ideas you can put to work the very next day).

[Register Here](#)

BUSINESS LUNCH

AN AFTERNOON WITH

SIR JOHN KIRWAN

Mental Health & Resilience

FRIDAY 3 OCTOBER | 12.00-2.30pm
NATIONAL HOCKEY CENTRE



Business Lunch: An Afternoon with Sir John Kirwan
3rd October 2025, 12.00pm

Join us for an unforgettable Business Lunch with legendary All Black and mental health advocate Sir John Kirwan (JK).

Sir John Kirwan (JK) is a rugby legend turned mental health advocate. At the height of his All Blacks career, he was silently battling anxiety and depression—an experience he bravely shared, sparking a nationwide conversation on mental wellbeing.

In this inspiring Business Lunch, JK will share powerful stories, practical insights, and his mission through the Sir John Kirwan Foundation, Mitey, and Groov. With warmth, humour, and honesty, he'll leave you motivated to lead yourself and others through life's challenges.

[Register Here](#)



AI for Business Conference: Understand It. Use It. Grow With It.



 Friday | 14 Nov 2025 | 1.00pm

 North Harbour Stadium

AI for Business Conference: Understand It. Use It. Grow With It.
Friday, 14th November 2025, 1.00pm - 5.35pm

Artificial Intelligence isn't the future—it's the now, and it's already revolutionising the way we work, compete, and grow.

With AI rapidly reshaping the business landscape—and the launch of New Zealand's first National AI Strategy—the timing couldn't be better. In response to overwhelming member demand, Business North Harbour is proud to present its very first action-packed half-day AI conference, designed to empower local businesses to harness the power of AI and lead with confidence into the future. This practical and inspiring event is tailored specifically for small and medium-sized businesses, as well as individuals eager to demystify AI and explore how it can drive growth, innovation, and efficiency.

What to Expect:

- Inspiring Keynotes from renowned thought leaders including **AI Tech Hall of Famer Greg Cross** (*Eighty.20.AI, Soul Machines*), **Justin Flitter** (*New Zealand.AI*) and more exciting names to be announced.
- A **1-hour hands-on Workshop** focused on real-world applications of AI.
- **Panel Discussion** with industry experts
- **AI in Action:** Live demos and interactive tech zones to experience the tools shaping the future of business
- Networking Opportunities

Whether you're just starting to explore AI or ready to integrate it into your strategy, this event will offer practical insights, tools, and inspiration to help you take the next step confidently.

[Register Here](#)



138th Canton Fair Promotion Seminar

Wednesday, 10th September 2025, 10.30am
121 Pakuranga Road Auckland, Auckland

The Canton Fair is co-hosted by China's Ministry of Commerce and the Guangdong Provincial Government and organised by the China Foreign Trade Centre. Held every spring and autumn in Guangzhou, it's China's largest and most influential trade event. It's a great time to network and find the right suppliers from China.

[Register Here](#)



Massey Business School's Actionable Insights Series presents
Thursday, 11th September 2025, 5:30 - 7pm

New Zealand Prosperity Live is a groundbreaking new tracker of national wellbeing and business health, blending AI and real-time data from multiple sources. This event introduces its first results—revealing strengths and possibilities in education, housing, income, and more. Discover how business, government, and community leaders can use these insights to create a lasting impact.

[Register Here](#)

Latest Information From Business.govt.nz



The business.govt.nz and other Government sources provide the latest information for businesses.

- [How marketing sets you up for success](#)
- [Are you a property manager or landlord?](#)
- [Get started with eInvoicing](#)
- [Hiring staff? Use this tool to create a contract](#)
- [Focus on success with your business strategy](#)
- [Changes to parental leave laws](#)
- [Stay secure online - it's a no brainer](#)
- [Support when exporting food and fibre products](#)
- [When operation at a loss means you need to make changes](#)

If you have any questions or need support please contact the Ministry of Business, Innovation and Employment (MBIE)'s phone line for small businesses: Freephone **0800 424 946**

MFAT Global Economic Report



Fonterra has agreed to sell its global consumer, foodservice, and ingredients operations, including iconic brands like Anchor, Mainland, Kapiti, and Anlene.

For more information, [click here](#).

Bush Road Works Completed Ahead Of Schedule

No More Orange Cones – Bush Road is Back.

We're pleased to share that the roadworks on Bush Road in Albany has officially been completed ahead of schedule. That means smoother journeys, less congestion, and—yes—you can finally turn left at the top of the hill again.

We know it hasn't always been easy. The detours, delays, and those ever-present orange cones tested everyone's patience. But thanks to your understanding and support, we've made it through—and the result is a safer, more efficient stretch of road for all. Thank you for sticking with us. Your patience made all the difference. Here's to easier commutes and clearer roads ahead.

Join One Of The Fastest-Growing Sporting Brands Around, Moana Pasifika



2026 Partnership opportunities available now

- Over 411k followers on social media
- Over 124 million social media views in the 2025 season
- Over 48,000 fans at games
- Charitable trust
- Most engaged with Super Rugby team on social media
- On kit brand placement options available for 2026

More than a team, the Moana Pasifika movement continues to inspire and support the next generation of Pacific talent through authentic connections with fans. Captivating content has seen the team become a leader for professional sports teams, gaining over 150,000 new followers this season alone.

Recent research also has Moana Pasifika leading the other NZ Super Rugby Clubs in nine brand perceptions, recognised as the most **inspiring, authentic, innovative, supportive, compassionate, adventurous, transformative, humble** and **trustworthy** team.

We currently have partnership opportunities available for your business to join the movement and tap into this engaged audience of potential new customers.

Email emmelenabryce@moanapasifika.co.nz or josh.thomson@moanapasifika.co.nz to learn more. Hyperlinked to: <https://moanapasifika.co.nz/partners/>

Help Children Get Back Their Sight



Patrick, a 13-year-old from a remote village in the Highlands of Papua New Guinea (PNG), was born with congenital bilateral cataracts. Like many children with disabilities in the world's poorest places, Patrick's family could never afford the sight-saving cataract surgery he urgently needed. Without surgery, Patrick would struggle to read his books or the chalkboard at school. No matter how much children with disabilities want to learn – no matter how hard they try – they are being left behind. Their future is bleak.

Education is vital in breaking the cycle of poverty and disability.

But with the support of kind people like you, Patrick was able to receive the 12-minute operation that restored his sight.

I invite you, our neighbours in the Business North Harbour community, to help end avoidable blindness in PNG on cbm's Giving Day - Tuesday, 10th September 2025.

A gift of \$35 helps restore one person's sight. And thanks to our Government's Aotearoa New Zealand International Development Cooperation Programme, your gift will be multiplied x5:

- \$100 = \$500 of sight-saving impact
- \$350 = \$1,750 of impact
- \$1,000 = \$5,000 of impact

If you or your business would like to help children like Patrick, you can give on the day or create a Business Giving Team with your staff, clients, or partners – and bring hope and restored sight to people in need.

To create additional engagement in your team, hosting a morning tea, lunch or raffle could be meaningful ways to come together as a caring business community, whilst raising vital funds in 24 hours to transform lives.

Save the date: **10th September 2025** \$35 = one child with their sight restored. Impact multiplied x5: Five children with their sight restored! Please visit cbmgivingday.org.nz to register your BNH team. Together, we can do something truly miraculous for our near neighbours in the Pacific. Thank you for caring.

LearningWorks - Fully Funded NZQA Qualification Opportunities



The FULLY FUNDED New Zealand Certificate in Business (Introduction to Team Leadership) (Level 3) is a formally recognised qualification with NZ Qualifications Authority. This practical, blended programme (45 credits) is covered over 12 months, with only four face-to-face training days (can be completed via Zoom) with the rest online. Learners will be fully supported to learn the skills to become a great team leader.

For more information, [click here](#).

A1Fitness

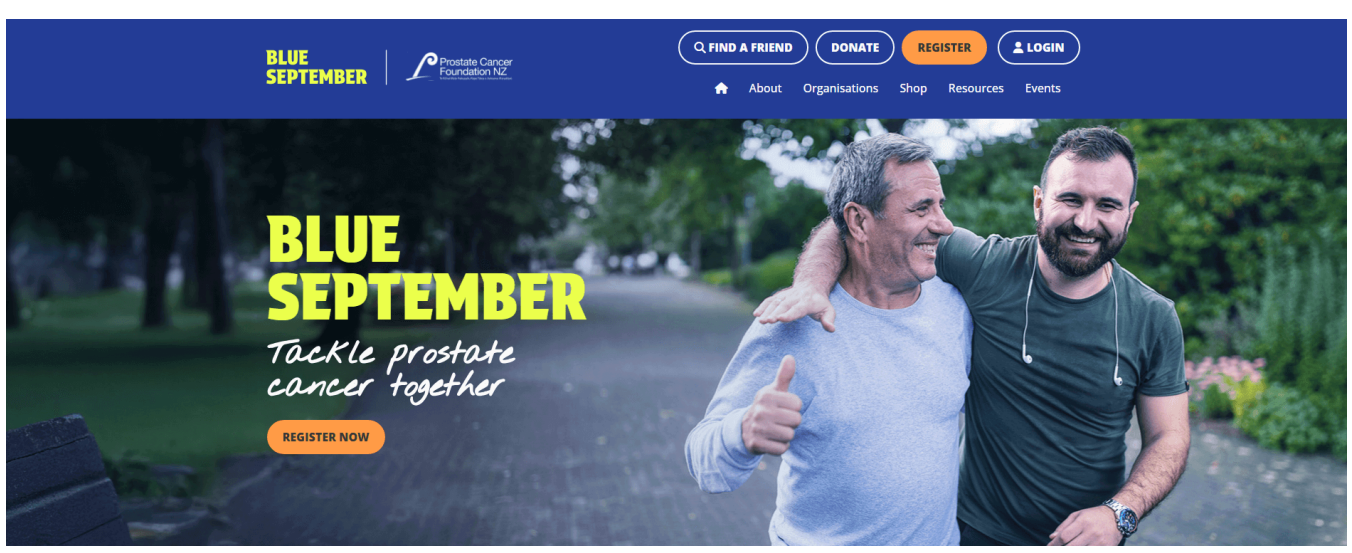


Discover **A1FITNESS**, your local gym at Albany Tennis Park, 321 Oteha Valley Road. Open 7 days a week, we welcome everyone—whether you're new to fitness or looking to level up. Our friendly team offers expert support in a relaxed, energizing space designed to help you feel stronger and more confident.

Give us a ring on 022 0844603 or email info@afitness.co.nz and come see what A1FITNESS is all about—open every day to help you feel stronger, sharper, and ready to take on the week.

Let's get moving—your fitness journey starts here.

Support The Prostate Cancer Foundation In Blue September



Support your mates and whānau.

Make a gameplan to bring down prostate cancer.

Ride, host an event, reach a push-up goal – or set a challenge of your choice this September.

Inspire your community to tackle prostate cancer together. Raise vital funds and show support for your mates and whānau impacted by the most commonly diagnosed cancer in kiwi men. For more information, [click here](#).

Support Pacific Women—Donate A Bra, Change A Life



Many women worldwide lack access to bras, impacting their health, dignity, and daily comfort. The Uplift Project collects and distributes donated bras—often the only ones these women will ever own. They especially need nursing bras, mastectomy bras, larger sizes, swimwear, and new underwear. Your donation can make a real difference. Please drop off clean, good-condition items at **Business North Harbour, 322 Rosedale Road**. Help restore dignity, one bra at a time. www.projectuplift.org.nz

Thank you to our 2025 - 2026 PLATINUM PARTNERS

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KOROWAI TAKITINI

Thank you to our 2025 - 2026 GOLD PARTNERS

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our Partners and
BNH Partnership
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