

NZ Specialists

When considering migration there are so many questions that need to be answered. We will try, but if we don't know the answer, we will probably know someone who does. Some of the topics other migrants have asked for information on include:-

- Buying a House
- Renting property on your arrival
- Banking
- Tax & Trusts laws (UK to NZ)
- Child care and schooling
- Moving money to NZ
- Moving Pets to NZ
- Relocating your belongings
- Buying and Driving a car in NZ
- Kiwisaver (NZ pension scheme)
- Tax advice on keeping a UK rental property

If you would like information regarding the above topics or you have other topics to suggest please click [here](#) and request the info. We have teamed up with a number of specialist providers who have built businesses helping people like you.

NZ Market Update:-

Welcome to the latest state of the nation in New Zealand. September very quickly became more significant this year due to nature flexing its muscles. On September 4th at about 4am Christchurch was hit by a massive 7.1 earthquake causing a loss of power and utilities. Thankfully nobody was killed and Christchurch is finding its feet again and has proved that there is a great community spirit here with people helping each other out in the face of adversity.

If a 7.1 earthquake wasn't enough we were hit by a massive storm the size of Australia, the North Island got a wet and windy soaking whilst the South Island received a blanket of snow! Once again thankfully no loss of life but the lambing season in the South Island has been hit a massive blow and the Southland Stadium in Invercargill will have to be rebuilt after the roof collapsed under the weight of the snow! The amazing thing about it all is that since the clocks went forward last weekend the weather changed completely and we're now enjoying a warm and sunny spring...amazing!

Apart from the weather, things have carried on as normal, we're slowly moving out of recession and there's a gradual increase in activity within all sectors. For the consultants the emphasis remains on highways and civil structures where the search is on for senior people to win work and grow teams. The contractors are in a similar position and are looking for more senior personnel as more projects are awarded throughout the country. Many contractors are still focusing on local talent but it is becoming more apparent that for particular skills they're having to look further afield.

There has been an increase in general activity

throughout the market and a number of key factors the primary cause. Firstly contracts continue to be awarded on both the North and South Island; either the RONS (Roads of National Significance) themselves or associated projects. Secondly commentators have suggested that the earthquake in Christchurch could be a blessing in disguise and the construction sector could get a kick start with all the work that needs to be done. Much of this work is likely to start within the next few months but with an estimated 100,000 homes damaged it's a long job. The added bonus is that the funding for the work is not being diverted from other projects but coming through the EQC (Earthquake Commission) natural disaster insurance and private insurance. Finally in a month's time the Auckland Super City comes into existence, and Auckland will at last have one mayor and one council. Once up and running the council will hopefully instigate many of the infrastructure and construction projects that have spent the last 18 months on ice; this amount of work will be of welcome relief to New Zealand's largest population centre.

Last but not least I would like to welcome on behalf of Catalyst our newest team member, Adam Robertshaw, who is on a flight from the UK as you read this newsletter. Adam will be starting with us as soon as he's over his jet-lag and in time will be speaking with many of you on the phone.

Make sure you continue to look at the job board for new positions as they become available and if you are planning a trip to New Zealand or are just desperate to make your move out here, then get in touch with us and we'll discuss how we can help.

Rugby World Cup 2011.

It's getting closer! This time next year, New Zealand will be right in the middle of World Cup Fever! If you want to be here there are a couple of dates you need to keep in mind: Phase two of the ticketing process, allowing for applications for individual tickets to all matches except for semi-finals and the final, closes on October 8, 2010. Ballots for the semi-finals and the final open in February 2011.

The first weekend kicks-off full of excitement with the following matches being held around the country:

Friday September 9:	New Zealand V Tonga	(inclusive of Opening Ceremony)	Auckland, Eden Park
Saturday September 10:	Scotland V Play off winner		Invercargill
	Argentina V England		Christchurch
Sunday September 11:	South Africa V Wales		Wellington.

For a complete Match Schedule and for in-depth further information, please refer to the official RWC 2011 site: www.rugbyworldcup.com

(Info source: per www.rugbyworldcup.com)

Available Roles:

Don't forget to keep an eye out on our live job board for up to the minute information regarding opportunities to get you started with taking that first step towards making a move to New Zealand a reality.

Check out the website at

www.catalystjobs.co.nz

David Idle

Case Study of moving from the UK to New Zealand

Current Employer: Opus International Consultants.

David approached Catalyst in mid November 2009 whilst being on secondment in America through his UK employer. David was looking to further his international experience, which his UK employer was unable to provide. David's first interview was organized through Catalyst in April 2010, and three days later an offer was secured. David started his new position in Auckland on the 14th June 2010.

Q. What inspired you to consider moving with your family to New Zealand?

A. We really fancied a change of lifestyle and a new outdoors life which we felt New Zealand would provide us with. Additionally, New Zealand offered me lots of work-related opportunities.

Q. Has New Zealand lived up to your expectations?

A. We landed in winter so it's been a bit wet! Now that spring is finally kicking in, we know it will do. In our first three months we've been skiing, sailing and tramping so overall we've started cramming in everything we wanted to.

Q. How has your life changed since moving to New Zealand?

A. Er, where do we start? Auckland is not a big city - and we love it for it! Forget the smog and crampedness of the UK, think lots of green space and sea. We're building a new life around being outdoors which is a massive change for us from a life in inner city Leeds. Even though our new jobs are busy, we work to live over here rather than the other way around.

Q. What one thing would you have done differently?

A. Shipped furniture - we left all ours back in our flat in Leeds and trying to find fully furnished, decent accommodation in the area you wish to live in over here can be a bit tricky as most places are unfurnished (think no fridges...).

Q. What one thing do you wish you had known about before moving?

A. Pre-order a credit card. Super useful when buying things for un-furnished flats. We had to wait a full week before ours arrived which made things a bit interesting...and send as much money from the UK in advance as possible. It takes a good week using a broker and then the banks take a bite of it too when it gets to your account which is both time consuming, frustrating and potentially limiting when having to pay things like five weeks' rent in advance when renting!

Q. What advice would you pass to someone commencing the process?

A. Plan, plan and plan some more. Think about everything from bank accounts to visas. It's not a desperately fun process but the more you do before you leave, the more it's worth it when you arrive here.

Q. Looking back with hindsight, do think you have made the right move for your family?

A. Absolutely. We were lucky - my job has worked out exactly as I hoped, my wife got a new job within a week and we found a new home within two weeks. With careful planning there's no reason anyone moving over here wouldn't have a similar experience. With such friendly Kiwis everywhere and a Christmas on the beach to look forward to, what is there to regret?

Useful facts...

First Interview to offer - 3 days First contact to arrival - 208 days

In this section we introduce you to one of our business partners. We intend to provide you with introductions to range of specialists who can assist with your move from the UK to NZ as smooth as possible. If you have any specific requests for information, please do not hesitate to ask.



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New Zealand Income Tax and GST Reforms October 2010

In May of this year, in a Media release by the Hon Bill English; Minister of Finance and the Hon Peter Dunne; Minister of Revenue, it was announced that across the board tax cuts and a package of other tax changes will be put in to motion in order to "strengthen economic growth and help families get ahead here in New Zealand".

"This is the most significant tax reform package in New Zealand for nearly 25 years. For ordinary New Zealanders, it will reward effort, encourage savings and help families get ahead," Mr. English says.

So what exactly does it entail?

Commencing from the 1st October:

- Across the board personal tax cuts (as per the schedule below)
- A reduction in Secondary tax and Resident withholding tax rates
- An increase in the rate of GST (VAT equivalent) from 12.5% to 15%
- Tax cuts on NZ Superannuation
- An increase in NZ Superannuation, Working for Families and benefit payments
- A cut in the top tax rate for most PIE's (portfolio investment entities) from 30% to 28%

Income	Current rates	New rates
\$0 - \$14,000	12.5%	10.5%
\$14,001 - \$48,000	21.0%	17.5%
\$48,001 - \$70,000	33.0%	30.0%
Over 70,000	38.0%	33.0%

(Source: <http://www.taxguide.govt.nz/personal-tax-cuts.aspx>)

From the 1st April 2011 amongst others:

- Tighter rules around taxation of investment

properties, inclusive of loss attributing qualifying companies and qualifying companies.

- A reduction of company tax rate from 30% to 28%

What's it all in aid of?

New Zealand currently raises more revenue, as a percentage of GDP, from personal income taxes than most other OECD countries. By lowering the personal tax rates, Mr. English reports that "these tax changes are broadly fiscally neutral and will make New Zealand more competitive globally at a time when many other countries are increasing taxes to tackle rising debt from the global recession".

It is designed to stimulate economic growth, by rewarding effort to give people the opportunity to save and as such get ahead, and encourages skilled people to stay or move to New Zealand.

What exactly does it mean for us then?

- The vast majority of New Zealanders will be better off from the tax cuts, keeping more of their hard earned dollars and as such it is foreseen that it will induce savings as opposed to unsustainable borrowing and consumption as seen over the last decade. I.e.: a person on the average annual wage of \$50,000 will enjoy a tax cut of approximately \$29 per week.
- At all taxable income levels, the personal income tax will more than offset the rise in GST. I.e.: even taking into consideration the increase in GST, that same person above will still be better off.

For the full media release as presented by Hon Bill English and Hon Peter Dunne:

<http://www.taxguide.govt.nz/minister-of-financeminister-of-revenue--tax-cuts-strengthen-economy-and-help-families.aspx>