

An aerial photograph of a coastal landscape, showing a mix of green vegetation, sandy areas, and several small, circular ponds or pools of water in various colors (blue, green, yellow, orange). A large white rectangular box is centered over the image, containing the magazine's title and subtitle.

MB

THE MERCEDES-BENZ
GOLD COAST MAGAZINE

GC

DRIVER

Photographer Sean Scott
behind the lens

SPACE

The Lowry's flourishing
accommodation empire

LABEL

Nikkou Store, a haven of
carefully curated pieces

AUTUMN 2019

WWW.MBGOLDCOAST.COM.AU



"THERE IS A BEAUTY THAT REMAINS WITH US AFTER WE'VE STOPPED LOOKING."

CORY RICHARDS,
PHOTOGRAPHER AND EXPLORER, WEARS THE
VACHERON CONSTANTIN OVERSEAS.


VACHERON CONSTANTIN | ONE OF
GENÈVE NOT MANY.


MONARDS
Specializing in Swiss Watches



The powerful new X-Class V6. Let them eat dust.

With its powerful Mercedes-Benz 3.0L V6 engine pumping out a whopping 190kW, the X 350 d is one of the most powerful utes in its class. And with 4MATIC permanent all-wheel drive, multi-link coil suspension, 4-wheel ventilated disc brakes, and more - it's more than capable of tackling even the toughest terrain. And turning more than a few heads while you're at it.

Visit Mercedes-Benz Gold Coast and test drive today.

www.mbgoldcoast.com.au



Mercedes-Benz

TEAM

EDITED AND PRODUCED BY

Zakazukha

7/99 West Burleigh Road
Burleigh Heads QLD 4220
(07) 5607 0899

1 John Street
Maclean 2463
0423 403 449
www.zakazukha.com

WRITERS

Bruce Nelson, Grace Mackay, Holly Louise,
James Marshall, Paul V. Walters, Daniel
Ridgeway

PHOTOGRAPHY

Chantel Cheah-Hastings, Lincoln Williams, The
Ridgeway Group, Carolyn Ryan, Jessie Prince,
Nikkou Store, John Giese, Eastmount Studios

DESIGN AND LAYOUT

Carolyn Ryan

SUBJECTS

Sean Scott, Holly Louise, Taliah and Sein
Lowry, Robyn Mannix, Paul V. Walters, Daniel
Ridgeway, Tiffany Cooper, Andrew Loch and
Rick McElhinney, James Marshall, John Giese

DEALERSHIP

Mercedes-Benz Gold Coast
11 Scottsdale Drive
Robina QLD 4226
(07) 5558 6555
www.mbgoldcoast.com.au

Dealer Principal Robin Mainali

Marketing Manager Jodie Mariner

ADVERTISING

For all advertising enquiries contact:

Made Media

Hayden Barker

0414 355 629

hayden@mademediaco.com

MBGC is published quarterly.



In everything that Mercedes-Benz Gold Coast does, we strive to honour the legacy of innovation and precision set by Karl Benz, the founder of Mercedes-Benz antecedent Benz & Cie, who, in 1886, patented the Motorwagen, the world's first automobile.

Cover image: Salt Pools by Sean Scott

WELCOME

Autumn 2019



Welcome to the Autumn issue of Mercedes-Benz Gold Coast. It's hard to believe we're already well into 2019, but here we are and enjoying one of the most beautiful times of the year.

This edition we catch up with well-known Gold Coast photographer Sean Scott. His photos are known all over the world for capturing the best landscapes the Gold Coast has to offer as well as many iconic overseas images.

If you're not sure you've seen his work then look no further than the giant World Surfing Reserve signs dotted along Gold Coast highways as an example.

In our restaurant piece, Plate, we showcase the vibrant tastes of Asia with Mahsuri Thai. It's a favourite at Salt Village just south of Kingscliff and a local haunt for many of the area's residents.

In the same neighbourhood our fashion feature is on a new store called Nikkou, just down the road in The Commons, lovingly created by local girl Tiffany Cooper who draws on her years of experience in the industry to provide an easy and relaxed boutique with a large range of labels.

If you're looking for the perfect getaway close to home, we explore a range of luxury accommodation from Byron Beach Abodes, a collection of personally renovated and styled homes just over an hour's drive from the dealership (and the perfect place to take your new car for its first drive).

Our resident artist in Concept this issue is John Giese, no stranger to the Northern River's region with his colourful and thoughtful pieces depicting some of our best loved creatures, and Catchment rounds out our southern focus with a look at what's on offer in Kingscliff and Casuarina.

Of course, our regular pages including Highnett continues to look at the topics your business needs to grow, our resident health and well-being guru Holly Louise gives us tips on how to increase our energy, and Daniel Ridgeway from the famed Little Truffle and other restaurants under his watchful eye provides us a recipe for raspberry soufflé with white chocolate sauce.

We've also had time to bring you a brand-new section called Enterprise, where we look at the businesses that are making a real difference to the Gold Coast. After all we are the small business capital of Australia with plenty of fast-growing start-ups and more established companies calling the city home, so it seemed fitting we feature some who are putting it all on the line to create jobs and boost our economy.

And if you need to take a break from it all then you can immerse yourself in a meander along the Mekong with regular travel writer Paul V. Walters.

It's a pleasure bringing this magazine to you each quarter and I hope you get as much enjoyment out of reading it as we do in creating it.

If there's anything you'd like to see in future editions, please feel free to contact our editorial team, and of course if there's a Mercedes-Benz that catches your eye in our catalogue then make sure to get in touch.

Robin Mainali

Dealer Principal

Mercedes-Benz Gold Coast

*Private, exclusive
and only available
to a privileged few*



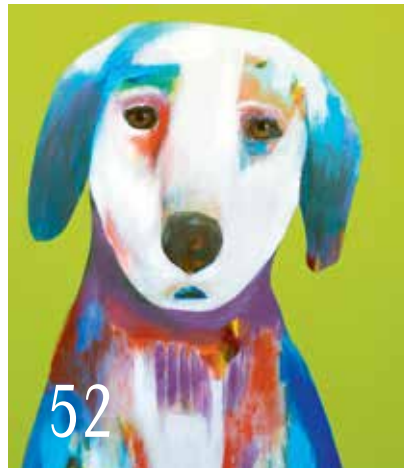
**For more information on
The Grand Golf Club and membership:**

W: www.thegrandgolfclub.com.au
P: 07 5596 0400 to arrange a
personalised inspection.

The Grand Golf Club

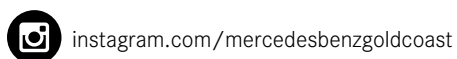
*Only a limited number of
memberships remain.*

CONTENTS



DRIVER	10
Sean Scott takes us on a photographic journey	
FIT	15
7 ways to increase your energy	
SPACE	16
Great escapes in Byron Bay	
PLATE	21
Fresh Asian cuisine	
DESPATCHES	24
Cruising the Mekong	
CATALOGUE	27
Your next Mercedes-Benz	
EAT	43
Daniel Ridgeway's perfect raspberry soufflé	
LABEL	44
Nikkou Store	
ENTERPRISE	48
Investing in early stage companies	
HIGHNETT	50
Securing finance for your business	
CONCEPT	52
Clarence Valley artist home again	
CATCHMENT	56
Kingscliff and Casuarina	
OPERATIONS	60
The inside workings of MBGC	
PROPAGANDA	62
Mercedes-Benz of yesteryear	

FOLLOW US





A masterpiece that thrills you.

The all new Mercedes-AMG E 53 4MATIC+ Coupé turns the road into your canvas. Its new, breathtaking 3.0 litre six-cylinder in-line engine featuring EQ Boost and 4MATIC+ all-wheel drive system leads the avantgarde, with dynamic acceleration and exceptionally agile responsiveness. Adding beauty to power through stunning design details, the all new Mercedes-AMG E 53 4MATIC+ is a muse that inspires you to perform extraordinarily – whatever your art may be.

Visit Mercedes-Benz Gold Coast to book a test drive today.

www.mbgoldcoast.com.au





BEING THERE

WORDS Bruce Nelson PHOTOS Lincoln Williams

Being a world-class photographer requires years of hard work, a natural ability to see an opportunity through a lens, and according to Sean Scott, being in the right place at the right time to capture the moment.



Even if you're not sure you've seen a Sean Scott photograph, you probably have as his craft not only graces pages of magazines and social media accounts around the world, it also features on the signs for the World Surfing Reserve dotted along Gold Coast highways.

The self-taught snapper has honed his craft over 20 years of pursuit of the next great picture, and along the way become the go-to for a number of domestic and international tourism bodies, amassed a whopping half-

a-million followers on social media, and established a gallery and boutique in bustling James Street in Burleigh Heads.

Asked what his favourite photo is he'll say it's whatever's next, providing a glimpse into the inner workings of a man who knows that you can't just wait for a great shot to come along.

"It's always best when mother nature really turns it on, from an outback night sky to Burleigh barrels to an electrical storm over Kirra Hill," he says.

"Of course I have ideas and ideal locations of what I'd like to photograph, but you have to be in the right place at the right time.

"You have to be out amongst it searching as you'll never know where the next photo is going to come from, and the only way of increasing the chances of getting it is actually being there."

Born in Cairns, Sean and his family moved to the Gold Coast in the late 1970s where he grew up in Miami during a golden era of beach culture.



Image: Outback Muster



Image: Burleigh Cove Sunrise

“It was a great time to be a kid on the Gold Coast as it was pretty free and easy with plenty of surfing and time at the beach,” Sean says.

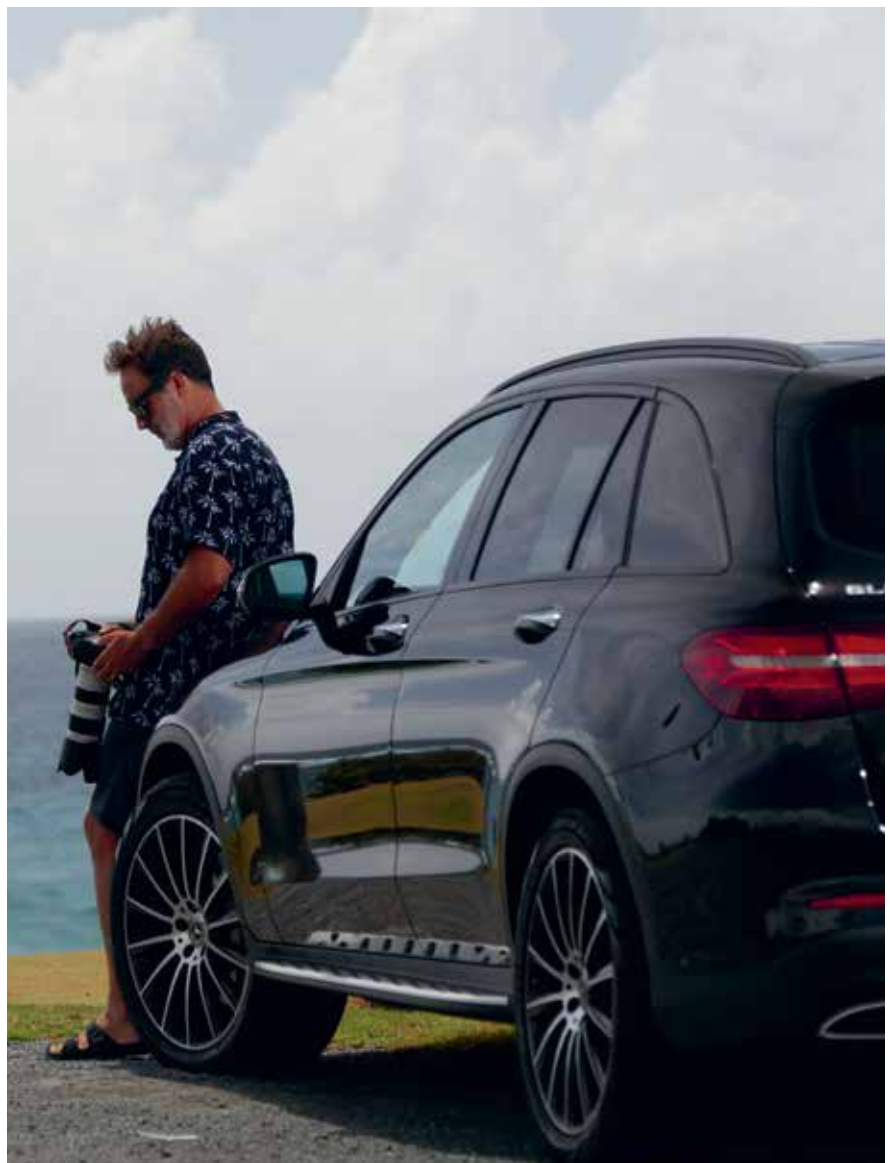
“I remember when the Pacific Highway first opened, and I rode my bike to school along it. In hindsight it probably wasn’t the smartest thing to do but it gives you an idea of what we got up to.

“I used to work at the Pizza Hut in Kirra as well and walk into work after a surf, so you can image what a great life it was back then.”

Photography wasn’t Sean’s first choice as a profession, but he did like showing people things, and photos seemed the best way of doing this.

“My working life started as an apprentice electrician and then became a linesman for Energen for 10 years but it’s when I took a trip to Tasmania with my wife that my love of photography was born,” he says.

“I took a film camera but none of the photos came out, so I bought a DLSR in Hobart and then proceeded to learn more about the camera and took notes of the settings I was using when taking pictures.





“It’s always best when mother nature really turns it on, from an outback night sky to Burleigh barrels to an electrical storm over Kirra Hill”

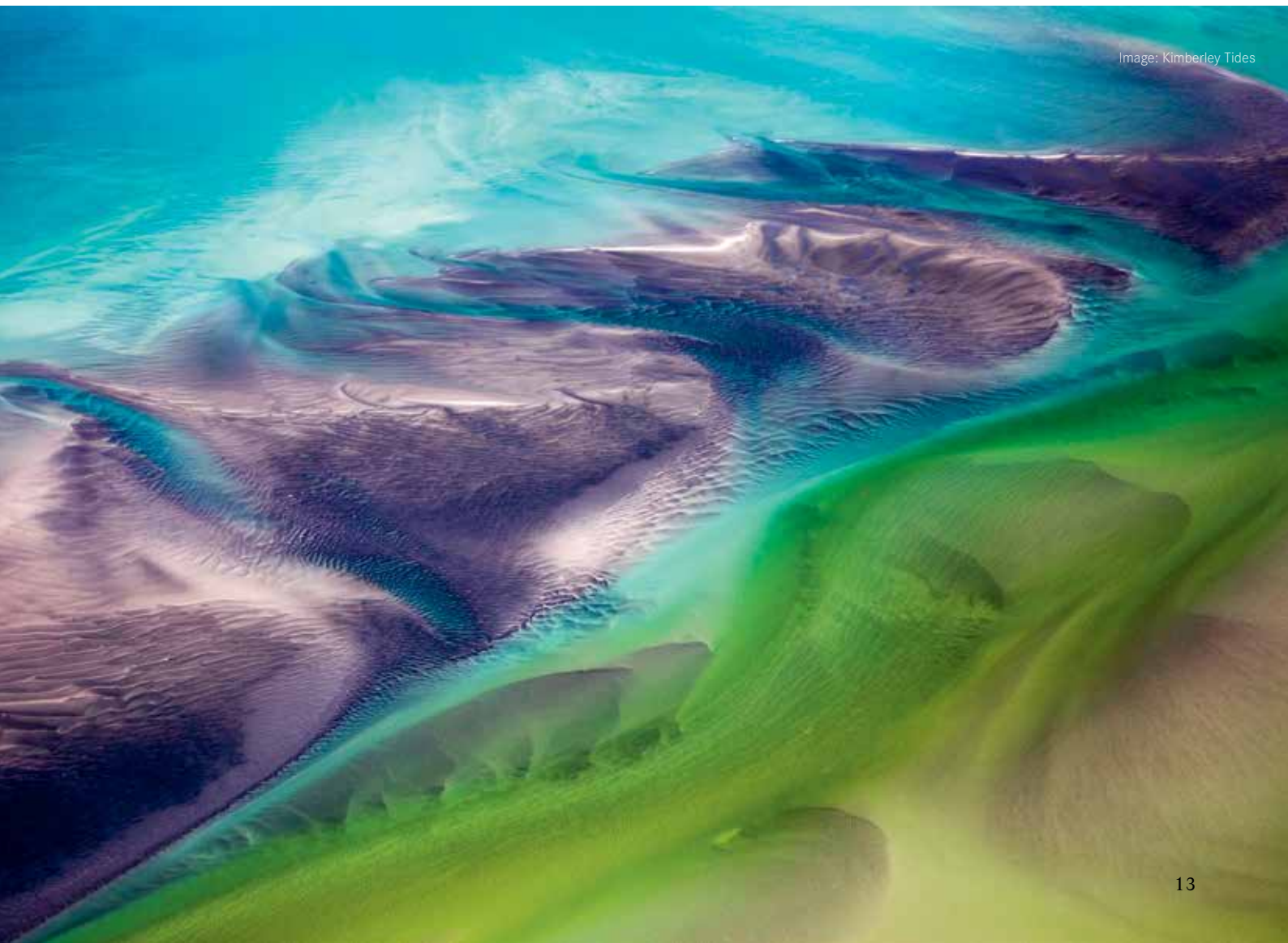


Image: Kimberley Tides

“My working life started as an apprentice electrician and then became a linesman for Energex for 10 years but it’s when I took a trip to Tasmania with my wife that my love of photography was born”



“The beach and the surf were my initial inspirations and I kept at it and soon found people liked my photos, so I started making frames for them as well.

“I was still working full-time, but I decided to start a beachfront market which was successful enough to really get me thinking about making it my livelihood.”

Sean found himself in a position where he was able to take a year off work, and decided it was the perfect opportunity to take a leap of faith and see what the universe would do for him.

“I initially opened stores in Surfers Paradise and Coolangatta expecting there to be a strong tourist trade for iconic Gold Coast images,” he says.

“But I found most of my customers were locals so consolidated the stores into one in the Old Burleigh Theatre Arcade in Burleigh Heads.”

From a retail perspective his best move was into nearby James Street where his gallery and boutique has been trading for the past 12 years.

“It was the best move I’ve made as it’s a real high street where people come and wander and look for things that are different to what you’d find in a shopping centre,” Sean says.

“It’s been successful as I have the right people to support me and a great manager in Emily who looks after everything so I can concentrate on my photography.”

What started out as a gallery has now morphed into a lifestyle store displaying his prints and selling fashion, including clothing and his own swimwear line, and provides a place for him to unpack and plan for his next adventure.

Appointments such as an Ambassador to Tourism Queensland where he’s retained to travel and take photos allows Sean the freedom to concentrate on his work and not worry how he’s going to pay for his next tank of fuel.

Sean Scott Photography
07 5659 1212
emily@sean-scottphotography.com.au
Sean Scott Gallery
21c James St, Burleigh Heads
www.sean-scottphotography.com.au

7 WAYS TO INCREASE YOUR ENERGY

WORDS Holly Louise – The Fit Pharmacist

If you find yourself feeling tired mid-afternoon, struggling to stay alert throughout the day, or just straight up exhausted, you are not alone!

Due to our busy lifestyles, more and more people suffer from low energy and fatigue.

Luckily, there are easy ways to boost your energy levels – and often all it requires is making some small changes to your routine.

FOCUS ON NUTRITION

The best thing you can do for your body is to eat according to your goals. You must eat the right balance of protein, carbohydrates and fat to effectively fuel your body.

Pre and post-workout nutrition is exceptionally important, and can help you get the most out of your workouts and assist in recovery.

In terms of food selection, you should try to follow the 80/20 rule to maintain balance.

That means getting 80 per cent of your nutrition through whole, minimally processed, micronutrient dense foods and using the remaining 20 per cent for more processed, or “junk foods”.

This will ensure that you obtain enough micronutrients (vitamins and minerals)

which help to improve energy levels and overall vitality!

STAY HYDRATED

Did you know that one of the first signs of dehydration is feeling tired or exhausted?

Not drinking enough water can be why your energy levels are low and you feel exhausted.

Don't just drink water when you are thirsty. Make an effort to sip on water continuously throughout the day, with more around training times.

MOVE YOUR BODY EVERY DAY

Incorporating regular exercise into your routine will actually boost energy levels.

Burning calories and engaging in physical activity sends oxygen and nutrients to the cells of your body, which helps your heart and lungs to work more efficiently and in turn boosts your energy levels.

You don't need to be a gym junkie or run a marathon to get the benefits – moderate levels of activity will help with increasing energy levels and reducing stress and tension. It all adds up!

OPTIMISE YOUR SUPPLEMENTATION

The perfect health and fitness regime includes a balance of four things: a healthy diet, an appropriate exercise program, sufficient rest and recovery, and optimal supplementation.

However, many people underestimate the benefits of supplementation on optimising energy production and improving your nutrition status and overall health.

Make sure you get enough sleep.

Sleep is the most important factor for recovery and energy production.

Ensuring that you get an adequate amount of sleep will assist mental health, hormonal balance, and muscular recovery. Aim to get between 7-10 hours per night.

CONTROL YOUR STRESS

We often feel like there is nothing we can do about stress, but we have a lot more control than you might think.

Stress management allows us to take charge of our thoughts, emotions, lifestyles, and the way we tackle problems.

No matter how stressful your life seems to you, there are strategies you can use to relieve the pressure and take back control.

These include: identifying causes of stress, using relaxation techniques, improving sleep quality, prioritising task lists, learning how to say no, staying active, eating healthy and reaching out when you need to.

SEE YOUR DOCTOR

If you have optimised everything above and you are still struggling with constant fatigue, you may be suffering from an underlying medical condition.

Anaemia, diabetes, depression, anxiety, thyroid dysfunction, hormonal problems are all causes of fatigue, so it is important to see your doctor if you suffer from prolonged tiredness.

As fatigue can present a vast range of symptoms and be caused by many different factors, diagnosis can be difficult.

Your doctor may diagnose fatigue using a number of tests including physical examination, clinical tests and medical history analysis.

holly@thefitpharmacist.com.au
Instagram: @thefitpharmacist
Facebook: @HLthefitpharmacist
www.thefitpharmacist.com.au

HOMAGE TO THE HOME

WORDS Bruce Nelson PHOTOS Jessie Prince

The love of a coastal town and appreciation of the underlying architectural authenticity and intent of a building is what lays behind a business that's renovated and manages a series of stunning holiday homes in Byron Bay.



Mercedes-Benz Gold Coast ambassador Shelley Craft talks to Taliah Lowry about the Lowry's flourishing accommodation empire, Byron Beach Abodes.



The Lowry's didn't set out to become holiday accommodation entrepreneurs, it just happened.

Taliah, a Byron local with worldly travel experience, and Sein, whose family were behind the Arts Factory Backpackers Lodge for 15 years, have the right pedigree for the industry but have come at it with a more personal and thoughtful approach rather than purely a business venture.

Byron Beach Abodes currently has 11 properties under their label, eight they still retain and manage and three managed for new owners, and all exude a sense of care as

if they were their own, and that's because at some stage they were.

"We renovate our properties as if they're our forever home as we always start out that way, but after a couple of years we start looking for the next opportunity," Taliah says.

"To be able to keep the process going we've sold The Cottage, Magnolia House and The Chalet, but the new owners wanted to keep them under our management.

"It only works if we've created the space, as it's a very personal thing for us and we know the properties inside and out."

The couple's first foray into renovation was on their house, now called The Cottage, a classic northern rivers timber home that's purposely retained its rustic charm, with an overlay of sophisticated beach styling.

It was home for the family before being rented when they moved on to their next project, and things have just snowballed from there.

"We loved the history of the cottage, so it was important to keep true to its heritage and sense of place," Taliah says.

"It's located on prime Byron real estate, and most developers would have knocked it down in a heartbeat to maximise their returns, but we wanted to retain its authenticity.

“ While first impressions are everything, especially when it comes to where someone is going to stay for a luxury holiday, we like to ensure what guests see on Instagram is actually even better in real life ”





"It's the same with The Chalet where we've retained its 60s and 70s feel, the Bower Hotel and all our homes, but added a level of luxury to bring them up-to-date.

"This is where we draw our inspiration from, preserving the elements of the homes and paying homage to the original intent. There's a real sense of duty for us to do this."

Taliah's design skills were shaped over many years travelling with her parents, a bohemian lifestyle in places such as India and Seattle on the U.S. north west coast.

Her mother was a house painter and her father a carpenter - it's not hard to see where her renovation practicalities come from - but it was the travel that inspired her the most.

"My fairy tale as a little girl was not to be a princess but to stay in a hotel, so I guess it's evolved from there," she says.

"I was actually on my way to Melbourne to study interior design, but I met my husband and started a family and our first renovation.

"Luckily our passions and skills complement each other which is what makes managing Byron Beach Abodes so rewarding."

But if the carefully curated images and cleverly styled interiors make it look like a whole lot of fun, the reality is it's a more a case of hard work and perseverance.

It's been a 17-year process to date with days starting at 3am and ongoing responsibilities to guests, owners and ultimately themselves.

"There's a lot of risk involved in what we do, but the risk brings reward and it can become addictive," Taliah says.

"The holiday rental industry in Byron Bay has also become a lot more complex over the years since we first started, with short-term accommodation throwing up a whole range of issues.

"For us it's important to do everything right, and we let people know if they're renting in a residential neighbourhood and ensure they respect that not everyone is on holidays around them.

"The industry is vital to the town, so we need to ensure we all work with each other and all levels of government, even if that means paying more fees.

"Sometimes it's also the only way people can get their foot on the property ladder by supplementing their mortgage with holiday rentals."

The success of Byron Beach Abodes has been phenomenal, not only helped by the highly desirable location, but the perfect match between beautiful interior styling and social media platforms such as Instagram.



“Brand alignment is important to us, from influencers through to the linen we use, so social media and word-of-mouth helps us maintain the image we’ve worked so hard to build,” Taliah says.

“While first impressions are everything, especially when it comes to where someone is going to stay for a luxury holiday, we like to ensure what guests see on Instagram is actually even better in real life.

“If they’re blown away by the pictures then they’re going to be even more impressed when they get there.”

The company has just completed its latest offering, The Cabin, and a new pool at The Bower.



Byron Beach Abodes
02 6685 6746
escape@byronbeachabodes.com.au
byronbeachabodes.com.au



MELTING POT

WORDS Bruce Nelson PHOTOS Chantel Cheah-Hastings

After almost two decades travelling and gathering inspiration throughout Southeast Asia, Robyn Mannix has taken her learnings and firmly placed her stamp on the northern NSW culinary scene.

“Malaysia is so diverse, from the Indian curries, Chinese soups, and Malay desserts, and all with a nod to Thai cooking as well”



Malaysia is a well-known melting pot of cultures and cuisines, drawing inspiration from its native Malay and the ensuing Chinese and Indian migrants to produce some of the best food in the world.

It's also where Robyn Mannix learnt the art of Asian cooking and honed her skills for her future business ventures.

Her travels and many years in the hospitality industry in Australia has resulted in the highly successful and long-running Mahsuri Thai, the first restaurant to open in Salt Village near Kingscliff and winner of a 2019 Readers' Choice Award as part of the Australian Good Food Guide.

"I spent a lot of time in Kuala Lumpur and Penang through my first marriage to Steven, a Chinese Malay born," Robyn says.

"It's where my eyes were opened to the flavours and techniques of Asian inspired cooking at a very young age.

"Malaysia is so diverse, from the Indian curries, Chinese soups, and Malay desserts, and all with a nod to Thai cooking as well.

"It was a fantastic experience and one that has really helped me determine what I wanted to do when opening a restaurant."

Robyn's first foray into business was through a Malay and Vietnamese eatery she established in Murwillumbah, a huge learning curve but invaluable experience for what was to come.

She sold the business after a few years and started looking at new opportunities, and a new

billion-dollar development in the sand dunes south of Kingscliff provided the perfect location.

Launched in 2005, Salt Village was ahead of its time, and Robyn was there right from the beginning with her restaurant still a favourite with locals and visitors alike 14 years later.

"Its developer, the late Brian Ray, used to love the food at my Murwillumbah restaurant and asked me to open one up in Salt," she says.

"After I sold it I was keen to start something new and thought of Brian's offer, I wanted to be a part of this new venture that he was embarking on and thought it would be a great step forward for me to apply everything I had learnt from my previous restaurant.

"Brian would come and see me when I was doing the fit out and he really took an interest in how things were going as I was building the first restaurant in the village, so I have a real history with the area, and I suppose I am a pioneer of our beautiful Salt Village.

"I have seen it first-hand evolve into the village lifestyle and destination that Brian had wanted so much to see it become. Not a day goes by that I don't thank him for giving me the opportunity to be a part of his development and to have the foresight to build a new and exciting destination."

Mahsuri Thai's menu is laced with traditional Thai dishes including the ubiquitous Pad Thai (the local's favourite) and fresh rice paper rolls with roasted BBQ duck, as well as Byron Bay coconut king prawns (one of the signature starters) and Robyn's favourite, fresh oven baked local red emperor with shitake mushrooms and



dry Penang curry sauce on Asian greens, all made with the freshest ingredients sourced locally.

There's also delicious Malay inspired dishes such as laksa curry noodle soup, Penang curry and Massaman lamb curry.

"We've had the same chef for over 10 years, so the quality and consistency of the food is guaranteed," Robyn says.

"We're also taking on another chef from Melbourne to expand the menu - we'll keep what we have but also create an alternative menu to cater for different tastes by slightly modernising it but still keeping it within the traditional Asian theme and staying with what works.

"It's all about evolving and ensuring our clientele always leave with fond food memories to match our service and ambience."

Mahsuri Thai also has an extensive cocktail menu that changes weekly, as well as blackboard specials where people can come and enjoy a drink and a snack as an alternative to the full dining experience.

"The fit out and timber deck with the sea breeze and relaxed dining experience overlooking the park is just a wonderful place to sit and watch the moon rise over the water," Robyn says.

"It provides a great setting for a drink at the bar or to eat in at the restaurant, either way you'll love the experience."

Mahsuri Thai
Shop 7 Bells Blvd, Salt Village
(02) 6674 2022
www.mahsuri.com.au



MEANDERING ALONG THE MEKONG

WORDS Paul V. Walters PHOTOS Various

As the aeroplane carrying me to Ho Chi Minh City banks to the right in preparation for landing, I am presented with an astonishing, panoramic view of the spectacular Mekong Delta stretching, for hundreds of miles in all directions.



For those who still believe that the earth is flat, perhaps they should relocate to this part of the world as here the landscape, as far as the eye can see, is as flat as the proverbial tabletop.

Through these fertile lands runs one of the world's most incredible creations, the mighty Mekong River.

This giant body is a swirling mass of brown water peppered with large clumps of Hyacinth plants ripped from the banks by its powerful currents.

Even the dirty brown colour sparkles in the soft late afternoon sun and resembles a giant artery snaking its way through this tropical landscape, bringing life and fertility to all it passes as it makes its way to the sea.

Known locally as the Mae Nam Khong (Kong, the mother of water), the Mekong extends over more than 2,700 miles from its source high on the Tibetan plateau to the vast delta in Southern Vietnam, where its journey ends as it empties into the South China Sea.

The mighty Mekong is the world's twelfth longest river and the seventh longest in Asia with an estimated length of 4,350 km. or 2,703 miles.

It drains an astonishing area of 795,000 sq. km or 307,000 sq. miles and discharges a whopping 475 cubic kilometers of water annually.

On its southward journey, it passes through China's Yunnan Province, Myanmar, Laos, Thailand Cambodia and Vietnam, eventually draining into the South China Sea.

To put this into perspective, if this river were in the U.S., it would stretch all the way from Los Angeles to New York.

My excitement mounts as, in just a few days this watery colossus will carry me down to the Vietnamese border and from there we will snake our way north to the Cambodian capital, Phnom Penh.



After a few days exploring the throbbing metropolis of Ho Chi Minh, I am collected from the charming, colonial Imperial Hotel to take the four-hour road trip to Can-Tho.

This bustling river town is one of the main ports for all of the tourist and commercial traffic travelling along this stretch of the river.

This is my second visit to Can-Tho and it appears that in the intervening years the area

seems to have benefitted from its hard work and diligence if the slew of high rise hotels and sprawling factory buildings is any indication.

I am dropped at the main port where the fleet of 'Mekong Eyes' cruise boats and their crews await the arrival of their passengers.

My craft, 'The Mekong Eyes 1' looks to be the largest and the most comfortable and it turned out to be the case.



A large double cabin, with a giant picture window complete with a cushioned window seat, a spacious balcony and generous bathroom means my time on the river will be more than comfortable.

Once everyone was aboard, we slipped anchor leaving behind the shouts of the busy souls who worked the piers and, within minutes only the peacefulness of the river permeated my senses.

Over the next three days, I saw this glorious and majestic body of water in all its myriad of colours and moods.

A deep chocolate brown and metallic grey at dawn then indigo blue and inky black after the sun had set in a fiery ball at the end of each day.

Travelling at a sedate six knots, life on the river passes gently by and, from the comfort of my bed or sitting on the balcony of the cabin I am afforded an up close and personal view of fisherman hauling in their catch or conical-hatted women tending to their crops along the fertile banks of this life-giving river.

Our journey will take us on a long, looping run via towns with almost unpronounceable names, Vinh-Long, Sa-Dec, Cai-Be and Cao-Lahn before we cross the border into Cambodia and a straight run to Phnom Penh.

The boat, with its friendly crew, soon feels like home as I mix with my fellow passengers, who hail from various parts of the globe as we swap travel tales over sumptuous meals prepared in a rather cramped galley.

These Mekong cruises have adapted splendidly to the growing number of tourists who wish to ply these waters.

The cruise company obviously feels the need to orientate the visitor to what life ashore is like and so the boat makes several stops along the way in order for us to visit “family businesses”.

It did, however, offer the opportunity to stretch one’s legs and wander around several of the numerous islands that dot the wider stretches of the river, at times up to two kilometres across.

Everything growing so abundantly on these fertile islands and along the banks is used for something.

Leaves of various trees for salads and soups, water hyacinth for household goods and banana stems for rope.

It is a virtual Garden of Eden with every type of fruit imaginable; mangoes, pineapples, bananas, coconuts and many I didn’t know but were simply delicious anyway!

The Mekong basin is one of the richest areas of biodiversity in the world with only the Amazon boasting higher levels.

There are over 20,000 plant species, 430 mammals, 1,200 variety of birds, 800 different reptiles and amphibians, and an estimated 850 freshwater fish species.

The Vietnamese seem to work every inch of the land and the water.

Every kilometre or so, we pass flat barges fitted with giant cranes which ‘mine’ the river bottom, dredging for the rich alluvial soil that has come from as far away as Tibet.

Thousands of small fish farms line the banks and over the last decade or so this industry has become a huge export earner.

The river literally throbs with life as we pass small boats clustered together to form vast floating markets serviced by even larger craft ferrying in fresh produce to be sold from the

boats to yet even more boats who arrive in droves to ‘shop’ once the market opens.

The Mekong has become a giant fish factory and irrigator and acts as an economic lifeline for tens of millions of people who live along its banks.

Half of Vietnam’s rice crop comes from the delta as does the 48kg of fish that the average person consumes in this amazing self-sufficient country.

Once we reach the border, which entails disembarking at both border crossings, we begin traversing the Cambodian Mekong which is altogether different to its neighbour.

Here the river widens to become a vast body of water and runs in a relatively straight line towards the capital.

River traffic on this stretch is light and the hustle and bustle that we witnessed on the Vietnamese side is all but non-existent.

As the Mekong enters Cambodia, over 95 per cent of its flows has already joined the river.

From here on downstream, the terrain is flat and a little featureless but after a few hours the skyline of the city comes into view with a swathe of high rise apartments.

It was sad to leave the boat and my new found friends but the lure of Phnom Penh delights softened the blow somewhat.

At 2,700 miles long, the Mekong will offer me numerous opportunities to return and explore other stretches of this majestic river and, as I type this I am already consulting maps, making plans for my next trip!

Paul V. Walters sold his partnership in leading advertising agency Logan Meo Walters and semi-retired to Bali, where he’s written the thriller trilogy *Final Diagnosis*, *Blowback* and *Counterpoint*, and the short story anthology *Looking for Lionel*.

CATALOGUE

Mercedes-Benz Certified Programme



All Mercedes-Benz Certified vehicles come with:

- Factory backed warranty
- Full safety & mechanical check
- Service history by qualified technicians
- Genuine Mercedes-Benz parts
- 24hr roadside assistance

Mercedes-Benz Certified
Pre-owned vehicles

\$100,000 - AND OVER



2017 Mercedes-AMG GTR

\$309,900.00 Drive Away



Km 2,591. Two-door and two-seat coupe in Designo Diamond White Bright with black leather interior. Stock number L12157.

FEATURES INCLUDE

- AMG carbon ceramic braking system
- Carbon fibre centre console trim
- Carbon fibre roof
- 19/20 inch titanium finish AMG alloy wheels
- Electric memory front seats with heating
- COMAND Navigation with voice activation
- Burmester surround sound system
- Intelligent LED headlamps

Many more features to list.

Mercedes-Benz **Certified**
Pre-owned vehicles



\$100,000 - AND OVER

2017 Mercedes-AMG GLS 63

\$179,999.00 Drive Away



Km 38,160. Five-door and seven-seat wagon in Obsidian Black with black leather interior. Stock number L 12037.

FEATURES INCLUDE

- Night Package
 - Unique 22-inch matte black alloy wheels
 - Gloss black exterior trims
 - Panoramic glass sunroof
 - Rear entertainment package
 - LED intelligent light system
 - 360 degree camera system
 - Seat Comfort Package
- Many more features to list.

Mercedes-Benz Certified
Pre-owned vehicles

\$100,000 - AND OVER



2017 Mercedes-Benz GLS 350

\$139,900.00 Drive Away



Km 2,068. Five-door and seven-seat wagon in Diamond Silver with black leather interior. Stock number L12313.

FEATURES INCLUDE

- AMG Sports Styling Package
 - Panoramic electric glass sunroof
 - Intelligent LED headlamps
 - COMAND Navigation with voice activation
 - Sports seats in black pearl nappa leather/black leather
 - 360 degree reverse camera
 - Harman/Kardon surround sound system
 - DISTANCE PILOT Distronic cruise control
 - EASY-PACK automatic tailgate
 - 21-inch AMG 5 twin-spoke alloy wheels in titanium grey
- Many more features to list.

Mercedes-Benz **Certified**
Pre-owned vehicles



2016 Mercedes-Benz GLC 250

\$69,900.00 Drive Away

\$50,000 - \$100,000



Km 3,544. Four-door and five-seat SUV in Diamond White with beige leather interior. Stock number 18,364.

FEATURES INCLUDE

- Vision Package
 - LED intelligent headlamps
 - Panoramic glass sunroof
 - Head-Up display
 - Seat Comfort Package
 - COMAND Navigation with voice activation
 - 13-speaker Burmester surround sound system
 - EASY-PACK Tailgate
 - DISTRONIC PLUS cruise control
 - 360 degree surround camera
- Many more features to list.

Mercedes-Benz Certified
Pre-owned vehicles



2014 Mercedes-Benz SLK 350

\$64,900.00 Drive Away



Km 17,781. Two-door and two-seat roadster in Obsidian Black with Porcelain leather interior. Stock number L12319.

FEATURES INCLUDE

- AMG Sports Package
- 18-inch 5-spoke AMG alloy wheels in silver
- AMG flat-bottom steering wheel
- Black Ash wood interior trim
- COMAND Navigation with voice activation
- Seat Comfort System
- Electric memory front seats with heating
- AirScarf neck-level heating

Many more features to list.

\$50,000 - \$100,000

Mercedes-Benz **Certified**
Pre-owned vehicles



2017 Mercedes-Benz CLA 250

\$64,900.00 Drive Away

\$50,000 - \$100,000



Km 33,431. Four-door and five-seat coupe in Polar White with black/red-cut leather interior. Stock number L12259.

FEATURES INCLUDE

- AMG Sports Package
- Unique AMG body styling
- 19-inch multi-spoke AMG alloy wheels in gloss black
- Vision Package
- Panoramic glass sunroof
- LED intelligent light system
- Seat Comfort Package
- Electric, memory front seats with heating
- AMG Front Bucket seats
- COMAND Navigation with voice activation
- Harman/Kardon surround sound system

Many more features to list.

Mercedes-Benz Certified
Pre-owned vehicles



2018 Mercedes-Benz A 200

\$56,888.00 Drive Away



Km 2,002. Five-door and five-seat hatchback in Mountain Grey with black Artico interior. Stock number L12316.

FEATURES INCLUDE

- Vision Package
 - Adaptive High Beam Assist PLUS
 - MULTIBEAM LED intelligent headlamps
 - Panoramic glass sunroof
 - Parking Package including 360 degree camera
 - 64-Colour ambient interior lighting
 - Blind spot assistance
 - Electric front seats with heating
- Many more features to list.

\$50,000 - \$100,000

Mercedes-Benz Certified
Pre-owned vehicles



2017 Mercedes-Benz C 200

\$49,888.00 Drive Away



Km 27,450. Four-door and five-seat sedan in Polar White with black interior. Stock number L 12195.

FEATURES INCLUDE

- Electric glass sunroof
 - Navigation
 - Blind spot assistance
 - Electric front seats
 - Reverse camera
 - Keyless start
 - 9G-Tronic 9-speed automatic transmission
 - Split folding rear seats
- Many more features to list.

\$15,000 - \$50,000

Mercedes-Benz Certified
Pre-owned vehicles



2017 Mercedes-Benz B 180

\$39,900.00 Drive Away



Km 19,105. Five-door and five-seat hatch in Polar White with black Artico interior. Stock number L 12306.

FEATURES INCLUDE

- Multi-spoke AMG alloys
 - White Art Edition
 - Panoramic sunroof
 - Apple Carplay
- Many more features to list.

\$15,000 - \$50,000

Mercedes-Benz Certified
Pre-owned vehicles



2014 Mercedes-Benz Sprinter 313 CDI

\$39,900.00 Drive Away



Km 126,764. Mid wheel base with high roof in Arctic White with black cloth interior. Stock number L 12240.

FEATURES INCLUDE

- 7G-Tronic Automatic Transmission
- Dual barn rear doors
- Cruise control
- 2 Year Mercedes-Benz Certified Pre-Owned Warranty
- 2 Year Mercedes-Benz Nationwide Roadside Assistance

Many more features to list.

\$15,000 - \$50,000

Mercedes-Benz Certified
Pre-owned vehicles



2013 Mercedes-Benz CLS 250 CDI

\$39,900.00 Drive Away



Km 136,198. Four-door and five-seat estate in Obsidian Black with black leather interior. Stock number L12315.

FEATURES INCLUDE

- AMG Sports Package
- 19-inch 5-spoke AMG alloy wheels in silver
- AMG flat bottom steering wheel
- AMG sports seats
- Vision Package
- Electric tilting and sliding glass sunroof
- COMAND Navigation with voice activation
- Seat Comfort System
- Reverse camera

Many more features to list.

\$15,000 - \$50,000

Mercedes-Benz **Certified**
Pre-owned vehicles



2014 Mercedes-Benz C 200

\$34,900.00 Drive Away



Km 40,830. Four-door and five-seat sedan in Tenorite Grey with black leather interior. Stock number L12292.

FEATURES INCLUDE

- AMG Sports Exterior Package
- Unique 18-inch 7-spoke AMG alloy wheels
- Cruise control
- Navigation
- 7G-Tronic PLUS 7-speed automatic
- 2 Year Mercedes-Benz Certified Premium Plus Warranty
- 2 Year Mercedes-Benz Nationwide Roadside Assistance

Many more features to list.

\$15,000 - \$50,000

Mercedes-Benz **Certified**
Pre-owned vehicles



2014 Mercedes-Benz A 200 CDI

\$32,900.00 Drive Away



Km 43,469. Five-door and five-seat hatchback in Mountain Grey with black Artico interior. Stock number L12321.

FEATURES INCLUDE

- AMG 18-inch twin 5-spoke alloy wheels
- Electric, memory front seats with heating
- Panoramic tilting and sliding glass sunroof
- Bi-Xenon headlamps
- Reverse camera
- 7G-DCT 7-speed dual clutch transmission
- Split folding rear seats

Many more features to list.

\$15,000 - \$50,000

Mercedes-Benz **Certified**
Pre-owned vehicles



2011 Mercedes-Benz C250 CDI

\$29,900.00 Drive Away



Km 69,506. Four-door and five-seat sedan in Iridium Silver with black leather interior. Stock number L12249.

FEATURES INCLUDE

- Vision Package
 - Electric tilting and sliding glass sunroof
 - Bi-Xenon headlamps
 - Harman/Kardon surround sound
 - COMAND Navigation with voice activation
 - Cruise control
- Many more features to list.

\$15,000 - \$50,000



Welcome to our world.

Exclusive benefits and experiences for our loyal customers.

Visit www.mbgoldcoast.com.au/goldstandard to find out more.

Mercedes-Benz



RASPBERRY SOUFFLÉ WITH WHITE CHOCOLATE SAUCE

For me, this soufflé is the ultimate in flavour and texture. It isn't too difficult to create. This recipe is perfect for dinner parties as it can be made hours in advance before baking, though must be served immediately after baking.

Daniel Ridgeway, Ridgeway Group

INGREDIENTS

Soufflé base

500g raspberries

500ml water

180g cornflour

100ml water

Soufflé

200g eggwhites

100g caster sugar

50g butter (melted)

50g sugar

White chocolate sauce

200g white chocolate

200ml full cream

METHOD

Soufflé base

Place berries and water in a small pot and bring to the boil. Allow berries to cool a little before making them into a purée using a food processor/blender or something similar.

Combine cornflour and a little water to make a 'slime'. Combine this and the purée then return to the small pot and stir with a whisk on a low heat until it forms a smooth thick paste.

Soufflés

Using an electric mixer, whip eggwhites on the highest setting until they are foamy, then gradually add the sugar to make a meringue that has stiff silky peaks.

In a large bowl place the soufflé base and 1/3 of the meringue, whisk together thoroughly. Add another 1/3 of the meringue and gently fold it through the mix until it is all the same pink colour, repeat this with final 1/3 of the meringue. Place mix into a piping bag.

Brush melted butter inside eight 8cm x 6.5cm ramekins or soufflé moulds until evenly coated. Brushing in an upward direction assists with the soufflé rising. Dust the inside with sugar and tap out excess. Place prepared ramekins on baking tray.

Divide soufflé mixture between the moulds, piping or spooning it in to the top. Keep refrigerated.

Chocolate sauce

Place cream and chocolate in a small pot over a low heat and stir with a spatula until combined – set aside to cool.

TO SERVE

Pre heat oven to 175 degrees. Bake for 9 to 10 minutes (baking time may vary if you use different-sized ramekins). The soufflé should rise at least 3cm to 4cm above the top of the mould.

Serve as soon they come out of the oven, dusted with icing sugar and warm white chocolate sauce on the side.



Ridgeway Group

Little Truffle, Mermaid Beach
BiN 72 Coolangatta | BiN 232 Pacific
Fair | BiN 931 Westfield Chermerside
Rivea Italian, Broadbeach
Gotham Grill & Rooftop Bar,
Runaway Bay





LET THE SUN SHINE IN

WORDS Bruce Nelson PHOTOS Nikkou Store



From her mother's inspiration, the daily commute to her job with a Byron Bay based label, to helping launch an international chain on the Gold Coast, fashion is in Tiffany Cooper's blood.

They say hindsight is a wonderful thing, and it's certainly helped Tiffany Cooper with her first foray into retail, a haven of carefully curated womenswear, children's clothing and lifestyle pieces in her boutique Nikkou (Japanese for sunlight).

Brought together through years of hard work and experience in fashion, wholesale and marketing, the store in the equally new The Commons in Casuarina has become a destination for people as far away as Coffs Harbour and Brisbane, as well as supported by locals.

A good friend, Blackboard Coffee's Nick Pearce, who established a new venture in the same complex suggested it would be the perfect location to open a clothing boutique.

And well, Tiffany did just that.

"I've always wanted my own business, and Nikkou came together rather organically," she says.

"I knew it was the perfect position between Byron and the Gold Coast which gives me access to a lot of labels, and my background in

the fashion industry really helped me establish a formula that I knew would work.

"It has elements of the Zara formula, with customers being able to shop pieces between \$5 and \$500.

"The unique fit out design also makes it a destination store.

"I carry a range of 50 labels instore so it's a one stop shop where people can find all their favourite brands in the one location."

The store's fit out was inspired from a South African boutique she spied on social media with help from an interior designer girlfriend, and includes curved walls and pops of colour (including a pink feature) all designed to provide a calming effect.

"It's not just a store, I want people to spend time exploring and relaxing instore or to simply come for a chat," Tiffany says.

"It mirrors the environment it's in, the casual beachside ambience of Casuarina, and above all a place that's carefree and slow."

“It’s not a fast store, I want people to spend time relaxing and chatting here”

Growing up on the Gold Coast, Tiffany was influenced by her mother, a retail manager, with her first job at a video store, instilling in her the importance of customer service at a young age.

After school she made a move to Melbourne to study fashion business before returning to the Gold Coast where she went on to study Business at university, majoring in events and marketing whilst gaining experience modelling and working in events, including bar management at the Splendour in the Grass festival.

A return to the Gold Coast saw her help open the city’s first Zara store in Robina at the ripe age of 22 before moving into wholesale management with retailers David Jones and The Iconic.

“I learnt a lot from being on the road and travelling, understanding what worked for smaller regional boutiques, and eventually found the dream job with Zulu and Zephyr in Byron Bay as sales and marketing manager,” Tiffany says.

“The journey to where I am has involved long hours, hard work and perseverance, but I wouldn’t trade it for anything.

“Currently I’m enjoying celebrating the first year milestone for Nikkou.

“I don’t want to grow too quickly as I have my hands full right now but there is also opportunity in the future for more, whether that looks like another store or a Nikkou brand.

“Watch this space.”

Nikkou Store

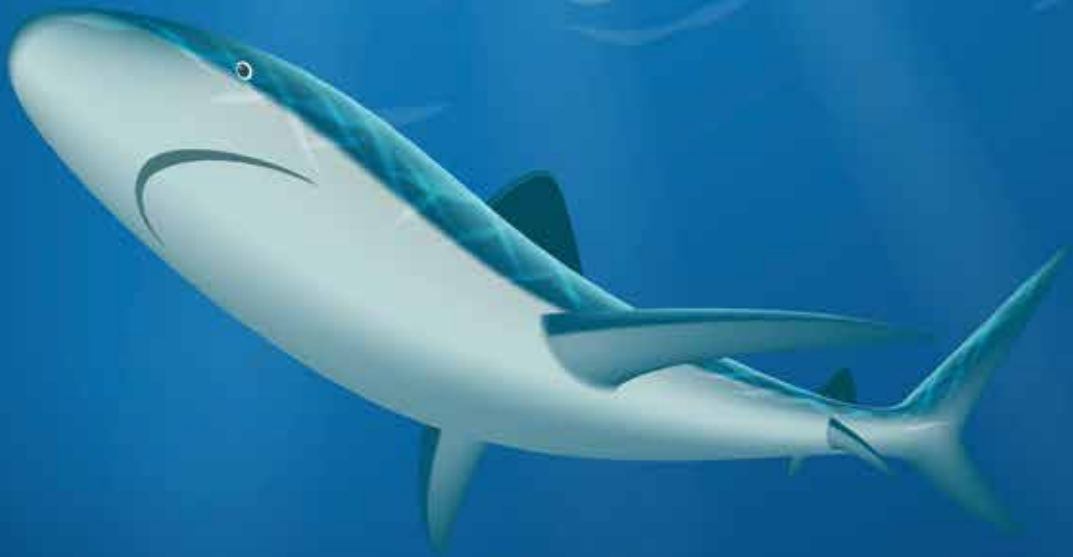
5 The Commons, 480 Casuarina Way
Casuarina NSW
Tel 0409 932 934
www.nikkoustore.com





SWIMMING WITH SHARKS

WORDS Bruce Nelson



If angels, unicorns, ecosystems and bootstrapping all sound like they're part of a video game then you're getting your early stage investing mixed up with a potential investment opportunity.



Investing in early stage companies has received its fair share of attention, just think of the highly successful Shark Tank TV series or even the movie The Social Network, chronicling the rise of Facebook.

The truth is investing in this space is fraught with risks, with more people losing their investment rather than making a motza.

This is where the Gold Coast Angels comes in – a dedicated forum to help connect potential investors with start-up investment opportunities.

An angel investor is typically a business owner, company executive or high-net-worth individual who provides capital for an early stage business in exchange for equity.

Gold Coast Angels President Andrew Loch says the group consider and subsequently invest in each business opportunity either individually or together.

“We’re not a networking group but meet to assess pitches from early stage ventures and consider if investment is worthwhile,” he says.

“We take some of the risk out of start-up investment opportunities by combining our experience and providing a forum where people can share their knowledge.

“A lot of time and money can be wasted if people don’t know what they’re doing – if you lose money you won’t do it again, but if you’re successful then you probably will.”

The group welcomes new members who are interested in early stage investment opportunities and has already taken interests in 15 local companies ranging from accounting software, robotics, healthcare, gaming and mine remediation technology.

Early stage investor and member Rick McElhinney says the group has provided

invaluable support when it comes to assessing investment opportunities.

“Everyone knows about a great business only after it’s become a household name,” he says.

“However, it can be difficult finding businesses to invest in in their formative years as generally they reach out to friends and family first for their start-up capital.

“Having a group of peers that can help you assess the opportunity, hear about their own experiences, and in some cases invest as a group makes the process much easier and more enjoyable.”

Mr McElhinney says an example of a successful outcome was an investment with fellow member Clarence Tan in a fledgling games company back in 2014.

“I wasn’t keen to start with as I didn’t understand the video game industry, but after they secured investment from a German gaming company we felt more secure in what we were doing,” he says.

“What was meant to be a six-month turnaround blew out to 18 months, but the day they launched their product we got our money back and are still seeing a return on our investment.

“The company is Endnight Games and their hugely successful product is called The Forest which sold 5.3 million copies on PC by late last year and has been released on PlayStation 4.”

Membership to Gold Coast Angels is invite only through existing members, however introductions are open to anyone interested in early stage investing, with deals often syndicated with the Brisbane Angels.

Gold Coast Angels
www.gcangels.com.au



UNINTENDED CONSEQUENCES

WORDS James Marshall

When the *Australian Financial Review* reported last June that one of Australia's 100 richest people, tech entrepreneur Christian Beck, couldn't get a loan from the bank no one really took it seriously.

After all he could afford it (he's worth an estimated \$775 million), but the issue wasn't whether he could or not, rather what the unintended consequences of the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry had caused.

While the Royal Commission has handed down its recommendations, including potential civil and criminal prosecutions, changes to the way we deal with superannuation and insurance, and a shakeup of the financial advisor and mortgage broker industries, the lending landscape has already changed dramatically and will continue to do so in the coming months and years.

Consider the following example of how this can affect a business applying for finance.

A printing company wanted to upgrade its fleet of delivery vehicles. It went to its bank to secure a loan and was required to submit financials to support its application.

The company asked its accountant to prepare the documentation and then gave this to the bank along with the loan application forms.

The printing company has been in business for over 20 years and has experienced year-on-year growth since its inception. It has minimal debt and just a small amount of finance owing

on printing equipment. All in all the business is in good shape with no signs of slowing down.

Much to its surprise the bank turned down its application for finance for the fleet upgrade, even though its business case was very strong.

In the current climate you could be forgiven for thinking the bank's stringent lending criteria, made even more so in light of the Royal Commission, was the cause of the application being turned down, however surprisingly this was not the case.

Supporting the view that banks are the main reason for stricter lending practices was the Reserve Bank of Australia assistant governor Christopher Kent, who said in a speech on the topic of US monetary policy and Australian financial conditions in December last year that one point of concern was the potential tightening of credit to small businesses.

"I think that is somewhat worrisome - that the banks might be treating small businesses more like a consumer," he said.

However the reality in the case above is not just the bank's requirements, but the financials prepared by the company's accountant as well.

They simply were not a true reflection of the business and fell short of what the bank required to green light the loan.

Forward orders that accounted for a large amount of the company's income had not been included, nor had the fact the finance on the printing equipment was due to be paid out in that financial year.

These very basic but significant numbers were overlooked and in turn created a major issue for the company. If their bank wasn't going to lend to them, then the time and effort involved in trying to find another finance option would seem to make it almost impossible.

The reality is banks are reluctant to lend unless small business owners can provide real estate as security or real numbers that support their true state of financial affairs. Banks are increasingly 'gun shy' due to issues like the Royal Commission so a level of business acumen in the form of working history, business plan, market research, use of the right advisors, and even having a tempered social media presence will all help.

One of the issues businesses need to be acutely aware of are the various ratios they will apply to your numbers when considering a loan application.

Try your hand at the following equations, and if you don't come up with the right numbers then either you've got the wrong information or you need to reconsider your game plan.

DEBT-TO-EQUITY RATIO

This is the comparison of the assets of a company with its debt. To calculate get hold of a recent balance sheet and divide your company's total liabilities by its shareholder's equity. For example, a company with \$200,000 in liabilities and \$400,000 in assets has a debt-to-equity ratio of 0.5.

OPERATING MARGIN RATIO

This shows the profit a company makes as a percentage of its total sales and helps separate the gross revenue of a company and its net profit. To calculate simply divide your income from operations by net revenues. For example, a company with a yearly profit of \$1 million from \$100 million in sales, has an operating margin of 1 per cent.

CURRENT RATIO

This is a liquidity ratio that measures the ability to pay for expenses by showing the number of times assets exceed liabilities, and similar to the debt-to-equity ratio although instead of dividing liabilities by shareholder's equity, divide total assets by total liabilities. For example, if a company has \$200,000 in liabilities and \$400,000 in assets, it has a current ratio of 2.

INVENTORY RATIO

This shows how many times a business sells its inventory in a period of time and demonstrates a company's purchasing and production efficiency. You can find it by dividing the cost of products or services sold by the cost of the entire inventory. The higher the ratio, the more efficient the company is at turning over its inventory, and lenders are more likely to consider it a productive and successful business. For example, if a company had \$500,000 in sales and the dollar value of its inventory is \$100,000, it has an inventory ratio of 5-to-1.

INTEREST COVERAGE RATIO

This is a measure of the number of times a company could make the interest payments

on its debt with its earnings before interest and taxes (EBIT) and determines how easily a company can pay interest expenses on outstanding debt. For example, divide a company's earnings before interest and taxes (EBIT) by its interest expenses for the same period. A higher ratio indicates a better financial health.

While banks need to critically analyse these ratios, without every piece of relevant information the outcomes can be far from what a business expects.

There are a few key considerations when preparing your paperwork for a business loan and your accountant needs to be involved right from the start in looking at these issues.

1. CREDIT

One of the first things a lender will almost always look at is the business owner or director's personal credit. The recent uptake of data matching and banks accessing each other's records means anomalies such as large amounts spent on discretionary items or at venues such as casinos will invariably raise a red flag. Make sure you go through your statements with your accountant to sure up anything that may require explanation.

2. CASH FLOW AND INCOME

Lenders will look at the debt-to-income ratio of a business when assessing its lending risk. The higher a business's cash flow and income, the better the chances it has of getting finance. Growth is not always a measure of success, and the ability to be able to pay your bills and wages on time is always scrutinised. Debts to the Australian Taxation Office are also now being looked at as part of a business's ability to meet its obligations.

3. AGE OF BUSINESS

New businesses often have more difficulty getting funding because most lenders only lend to businesses with a track record of at least two years. If you're a young and growing business then you may be required to use your

home as collateral, but if you've been around for a while then good record keeping and financials are what will be required.

4. CURRENT AMOUNT OF DEBT

Businesses with too much debt will invariably have difficulty getting new loans. The debt-to-income will be scrutinised carefully by lenders. You may be able to quarantine some debt off to income-producing plant or equipment, but a good accountant will be able to advise you on how best to handle this.

5. COLLATERAL

Loans backed by things of value are considered less risky by lenders, so collateral-based loans can be easier to get and in many cases have lower interest rates. As in point 3, many smaller businesses use the family home as collateral, however larger businesses may use plant or equipment or property owned by the business as well.

6. INDUSTRY

Your type of business and the industry's cycle is an important factor when applying for finance. Property developers have a much harder time accessing finance in a real estate downturn, and the same applies for all other types of industry - if times are good and you're making money then you can pay back your loan, if you're not then it makes it more difficult. That said some industries are easier to get loans in than others.

While the outcome of the Banking Royal Commission will take years to filter through the financial system, don't blame the banks if your finance application doesn't get approved.

It's as much your responsibility to furnish timely and accurate financials to meet their requirements, and a good accountant will be able to help you through the process.

MWM Advisory
www.mwmadvisory.com.au
(07) 5596 9070

HOME COMING

WORDS Bruce Nelson
PHOTOS John Giese

Artist John Giese has spent most of his life working in and around the north coast of NSW, but his most recent move has seen him return to where it all started – his home town of Maclean.

Ask John Giese what's most important in his life and he'll tell you it's all about contentment – the peace of knowing what you do best and happy to be in a place to do it.

For John that's painting, something he's honed over the past few decades and now established a style that's well-known and recognisable as his own, something artists readily aspire to but not all achieve.

A patchwork of colour overlaid with dappled sections of brushwork, and typically applied to animals is his hallmark.

"The symbols of wild dogs, bulls and horses are examples of primal power or presence which trigger deep memories and experiences in us all," John says.

"My paintings are direct and engage the viewer – decorative, individual, scarred and possess a physical confidence and address issues of freedom and presence.

"A mixture of surface finishes and linear marks create a variety of visual stimulation, so the viewer feels they are in the presence of something living, aware, authentic and very rare."

Born and raised in the Clarence Valley river town of Maclean, a two-hour drive from the Gold Coast,

John's upbringing was very much a family affair with his father owning the local menswear store while his aunty and uncle ran the café next door.

He started his working life as an apprentice builder, and in the process became comfortable with a lot of tools, leading him to make surfboards to be sold in the family store.

"I was making more money through surfboards than my day job, and it's where I was introduced to the airbrush," John says.

"The 1970s was the decade this tool really came into its own, with intricate designs painted on surfboards, panel vans and murals – if you were around back then you'd know exactly what I mean.

"It really was the start of my creative journey with the airbrush, something I still use today."

John went on to make surf wear, with a team of 10 machinists behind him, selling his clothes in shops throughout coastal towns before launching into signwriting and screen-printing t-shirts.

Ever the seeker for innovation, he established a business painting silk and pressing it into laminate for café tables and benchtops, but lost control when his main client decided to replicate the system themselves.



John Giese Art Gallery
 2/20 Clyde Street
 Maclean, NSW 2463
 johngiese@yahoo.com
 0408 639 078
 www.johngieseart.com

“My paintings are direct and engage the viewer – decorative, individual, scarred and possess a physical confidence and address issues of freedom and presence”



“I needed time out after that, so I spent some time in the hinterland behind Noosa reflecting on what had happened and what my next move might be,” he says.

“Eventually I got back into signwriting and bought a business in Byron Bay as I knew the trade, but it really wasn’t where my heart was, so I sold it and moved to Fiji in the early 2000s for six months to regather my thoughts again.

“It was a wonderful time as I was able to immerse myself in the local culture and really clear my head, and when I returned to Australia I enrolled in a Diploma of Fine Art in Lismore.”

Perhaps an epiphany in Fiji or the culmination of a slow realisation, John put himself head first into his new calling and held his first art show

after only 12 months with still life paintings and funky dogs, selling out immediately.

“I was able to bring together my thoughts, talents and other like-minded people during that time and really knew that this was what I was not only good at, but what I wanted to dedicate my life to and have been doing it ever since,” John says.

He became well known in the area and his art practice took off while based in a studio in Bangalow for the next 15 years.

John’s works are represented throughout Australia in galleries such as Traffic Jam in Sydney, Manyung Gallery in Melbourne, Anthea Polson on the Gold Coast, and more

locally in the Coldstream Gallery in the historic port town of Ulmarra.

His move back to Maclean to establish a studio late 2018 has given him a sense of full circle – returning to where it all began, reuniting with a brother in a local real estate agency and another teaching at a nearby school.

“I have great friends and family support here, so it’s a nice feeling to be back,” he says.

“Apart from painting I’m working to create a community space where people can come together and share their passions, with a café of course, and I’m looking at crowdfunding options to get it off the ground.”

SOUTH OF THE BORDER

WORDS Bruce Nelson & Grace Mackay

PHOTOS Carolyn Ryan, The Crafty Cow, The Salt Mill, Taverna, Boardwalk Books, Zacalu Zoo, The Pimlico Line, Farm & Co

Less than half-an-hour's drive from the Robina dealership are the sister towns of Kingscliff and Casuarina, both full of life with plenty of shopping, dining and entertainment options to explore on a day trip or a relaxing weekend getaway.

Kingscliff and Casuarina have more in common than their proximity, they both started life as coastal resort towns albeit nearly a century apart.

The newer Casuarina was created in the early 2000s and has matured to include iconic modern beachside architecture and a new shopping and retail precinct,

while Kingscliff, known as Sutherland Point and Cudgen Headland until 1926, took its name from a nearby estate and has grown as a family holiday destination over the last 100 years.

While old and new, they both exhibit the classic coastal lifestyle Australia has become well-known for around the

world and make a perfect drive south of the Queensland border to enjoy award winning restaurants, beachfront watering holes, and of course the coastline.

We've taken a drive down (in our Mercedes-Benz of course) and have come up with list of favourites to sample and explore.



PLACES TO EAT

Kingscliff and Casuarina are fast becoming foodie destinations, with almost too much of the good stuff to choose from. Here's our pick of the bunch...

Taverna

Kingscliff's Taverna (and its iconic blue door) is a crowd favourite. The very Instagrammable Greek-inspired restaurant is located opposite the beachfront on Marine Parade and is the perfect spot for a long lunch, quiet dinner or cocktail. Designed to share, they use only the freshest locally-sourced produce available. Be sure to try their Byron Bay haloumi with bush honey and fresh rosemary, and their fried squid with seaweed, sesame, pink peppercorn mayo and lime is a real showstopper.

The Salt Mill

The Salt Mill is another Kingscliff mainstay. It's the perfect spot for your morning brew after a stroll along the beach, or a light lunch. They are renowned for their açai bowls, juices and smoothies. Why not grab a takeaway and sit by Kingy Creek?

Tucker Casuarina

Newbie Tucker can be found nestled in Casuarina's The Commons. The café features nostalgic Australian tucker with a focus on local producers and ingredients. Serving all day breakfasts and lunch from 11am, you can't go past the buttermilk hotcakes with plum and fig, vanilla mascarpone and maple glazed nuts, or the Balter beer battered fish with tartare sauce and potato chips.



La Barrita

La Barrita has the freshest Mexican food around and stocks more than 90 unique and authentic tequilas. Need we say more.

Bombay Cricketers Club

Bombay Cricketers Club is another 'can't miss' culinary experience. Brought to you by the same team that gave us Taverna, this modern Indian-fusion restaurant is located in Casuarina's Salt Village. Step inside the venue and you will be transported to a British-inspired, plantation-style Indian oasis with the freshest modern Indian cuisine you can imagine.

The Crafty Cow

The Crafty Cow is Casuarina's chill-est bar, serving up great beer, good vibes and delicious smoked meats. Their authentic 'low 'n' slow' barbeque meats are smoked for 12 hours. Try it with one of their many craft beers while listening to some great local acts.



PLACES TO SHOP

There's no shortage of boutiques and concept stores to pick up a new outfit or a trinket or two.

Zacalu Zoo

Zacalu Zoo is a concept store for children and parents, selling designer clothing, footwear, accessories, toys and gifts. Specialising in natural fabrics and materials, with products sourced from around the globe, Zacalu Zoo places a huge emphasis on quality and is the perfect place to pick up a gift or something special for yourself.

The Pimlico Line

Ladies, if you're looking for a new dress, The Pimlico Line is where you'll find it. Specialising in floaty summer styles, the store's motto is to inspire those who love to create with what they wear. Think frills, floral prints, white cotton maxi dresses and effortless summer style.

Boardwalk Books

Established in 2004, Boardwalk Books is a well-loved Kingscliff institution. The store welcomes all lovers of literature, where they stock a wide range of unique books. Boardwalk Books has a varied selection of adult fiction and non-fiction, children and young adult fiction, picture

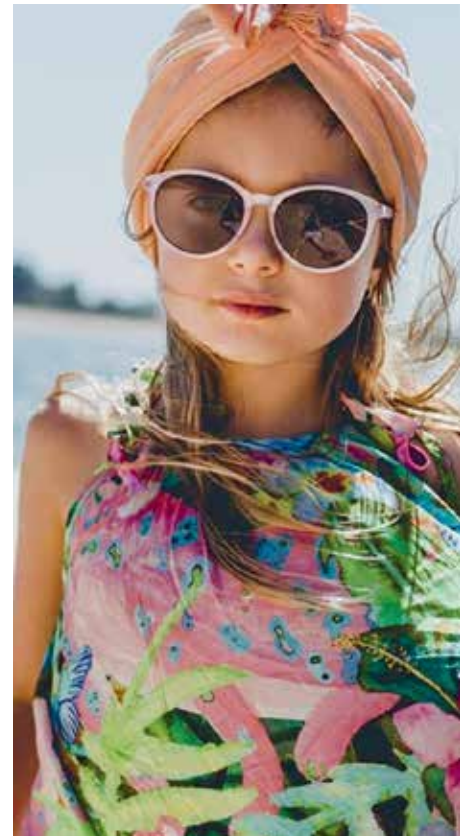


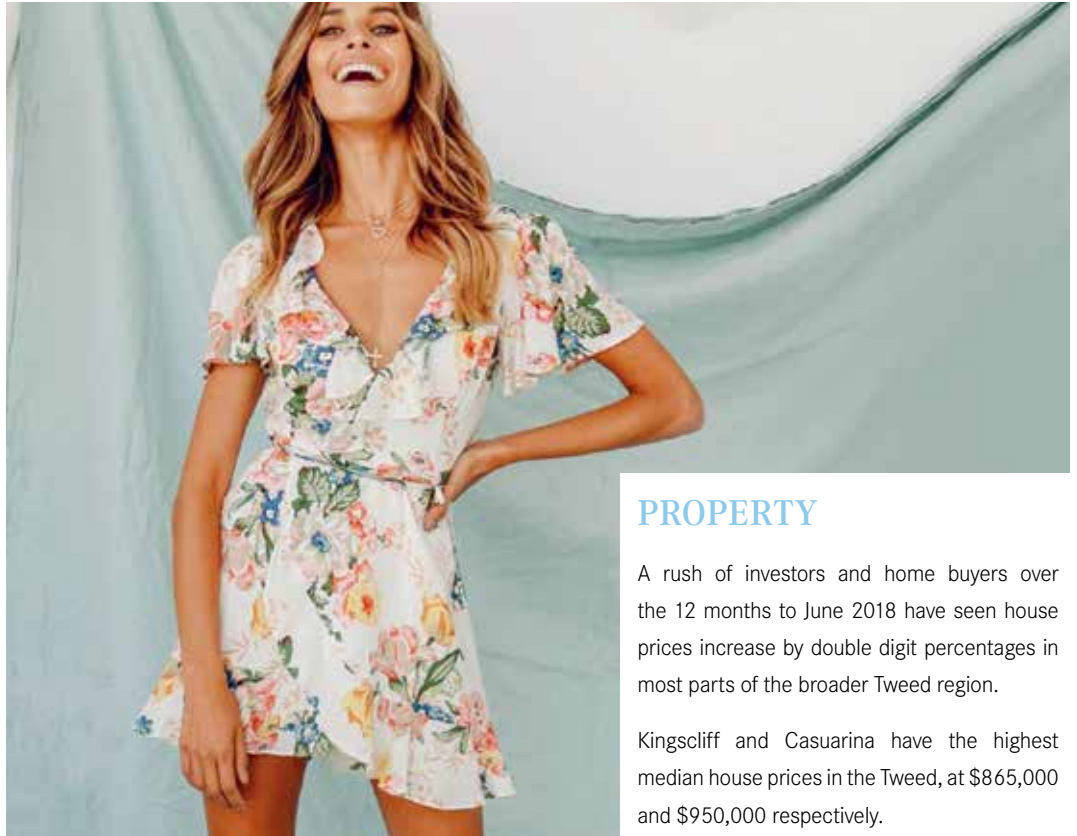
books and coffee table volumes. The staff are passionate and knowledgeable, and happy to recommend a book or two to add to your library.

Nikkou Store

Brand-new boutique Nikkou Store can be found in The Common's Casuarina and

features a tight curation of luxury items for mother, child and home. Inspired by the lifestyle and fashion of the 1970s and 80s, Nikkou is a purveyor of beautifully designed objects that give a nod to a carefree, relaxed and slow lifestyle. You can read more about Nikkou in our feature on page 47.





PROPERTY

A rush of investors and home buyers over the 12 months to June 2018 have seen house prices increase by double digit percentages in most parts of the broader Tweed region.

Kingscliff and Casuarina have the highest median house prices in the Tweed, at \$865,000 and \$950,000 respectively.

THINGS TO DO

Besides its white sand beaches and crystal clear water, Kingscliff and Casuarina offer much to do in terms of fun and entertainment. Two of our favourites are Farm & Co and the Kingscliff Beach Hotel.

Farm & Co

An avocado farm for 30 years, Farm & Co became what it is today after being purchased in 2002 by a couple with a passion for organic farming. Featuring wholesome, reasonably priced produce, Farm & Co is the perfect place to do your weekly fruit and veg shop, while enjoying a frolic in their stunning sunflower fields.

Kingscliff Beach Hotel

Known affectionately as 'The Kingy', the venue has entertained locals for decades with its great atmosphere, good food, coastal views and fantastic live acts. Some of headlines to grace the venue include The Living End, Tex Perkins, The Beautiful Girls, The Jungle Giants, Pete Murray and Seth Sentry. You can check out their gig guide online.

KINGSCLIFF DEMOGRAPHICS

- Population - 7,464
- Private dwellings - 3,670
- Median age - 46
- Families - 1,977
- Median weekly household income - \$1,230

CASUARINA DEMOGRAPHICS

- Population - 2,678
- Private dwellings - 1,211
- Median age - 36
- Families - 718
- Median weekly household income - \$1,913





BEHIND THE SCENES OF OUR GOLD STANDARD VIDEO

Mercedes-Benz Gold Coast commissioned production company Eastmount Studios to make a video about the benefits of our Gold Standard Loyalty Program.

The production follows a couple (one of our very own diagnostic technicians Callum Casserly) throughout the day enjoying the many benefits offered.

Eastmount's Josh Walsh skilfully captures the scenes, from an airport pick up and coffee at BSKT, to lunch at Little Truffle and priority drop off service at the dealership.

The Gold Standard Loyalty program offers exclusive access to a range of benefits for customers.

For more information contact our friendly Loyalty Team on 07 5558 6555.



MERCEDES-BENZ GOLD COAST TAKE OUT TWO NATIONAL AWARDS



Mercedes-Benz Gold Coast has taken out two honours and a runner up at the annual national Retailer of the Year Awards.

Marketing Manager Jodie Mariner was announced Marketing Manager of the Year, Nathan Solomon won Corporate Sales Manager of the Year, while Darral Mannix was awarded runner up for Parts Manager of the Year.

Dealer Principal Robin Mainali said it was very encouraging to see such a strong Mercedes-Benz Gold Coast presence, especially against the other 53 dealerships nationally.

“This is a fantastic result and demonstrates our dedication and commitment to our customers and the brand,” Mr Mainali said.

“I’d like to congratulate Jodie, Nathan and Darral who have all been recognised and awarded for their achievements in 2018 and look forward to an even greater presence for the year ahead.”

The marketing entry showcased the Gold Standard, a unique loyalty program designed to reward Gold Coast customers with special offers and experiences, while the corporate sales entry was judged on the number of yearly sales.



IT'S HERE!



bringing **NEW DRIVING PLEASURES**
 setting **SMART NEW STYLES and STANDARDS**
 winning **NEW FRIENDS**

the **MERCEDES-BENZ 190 SL**

See it at the Show! The car which makes sports car ownership really worthwhile!

\$ 3,733.50*
including heaters

The pace-setting new **220**
 This spacious and comfortable six passenger sedan powered by a lively six cylinder overhead valve engine puts new pleasure into driving. Large fin-cooled brakes, racing car road holding and cornering ability, smart styling, luxurious comfort - all combine to make this car your ideal travelling companion for LONG, FAST, and SAFE touring.



\$ 2,826.25*
including heaters

The attractively-priced and internationally popular **180** provides comfortable accommodation for up to six passengers and their luggage. Economical and dependable operation, traditional MERCEDES-BENZ road holding and quality, make this car an outstanding value-for-money buy!



\$ 2,137.50*
including heaters

* prices ex-factory to members of the Armed Forces

Sales and Service throughout the United States

DAIMLER-BENZ AG STUTTGART-UNTERTURKHEIM

For further details on these and other models, please contact the following distributors or see your nearest dealer.

Germany Export Department Daimler-Benz A.G. Stuttger-Unterürkheim	United Kingdom Mercedes-Benz (Great Britain) Ltd. 58, Camberwell New Road London S. E. 5 Phone Reigate 5841-5845	France Royal-Hyères Ch. F. Delecroix 80-82 Rue de Longchamp Paris XVI e Phone Passy 6025-6027 Passy 1944-1946
--	--	--

A glimpse into Mercedes-Benz marketing of yesteryear, an era of long copy, masterful commercial artistry and press advertising with panache. Curated by the team at MBGC.

An advertising poster for a motor show in the United States in 1955, this simple sales tool helped highlight the Mercedes-Benz range popular for that year.

The sporty 190 SL's heritage was (and still is) legendary, sharing its basic styling, engineering, detailing and fully independent suspension with the 300 SL, but presenting a more affordable alternative.

At US\$3,733 it might have seemed a lot at the time but calculated in today's money allowing for inflation at US\$35,000 it makes for a damn good deal, especially considering their rarity and starting price around A\$290,000 in the classic car market.

However the accompanying 180 and 220 sedans provided more conservative family

options, both spacious and comfortable six passenger sedans, and at lower price points.

The advertising was simple but effective, relying on the prestige and features of the cars themselves, and of course the synonymous smart styling and luxurious comfort to get buyers over the line.



Gold Coast's only Mercedes-Benz authorised autobody repairer.



Unfortunately, accidents happen. Fortunately, we're here to help. We will repair your vehicle the right way, with Mercedes-Benz Genuine Parts and Accessories, using approved equipment and with the level of expertise your vehicle deserves. Whether it's a minor scratch or a major collision, ensure your vehicle is always repaired by a Mercedes-Benz Authorised Autobody Repairer.

Centrally located to the M1, servicing from as far north as the Sunshine Coast to the Northern Rivers. Please drop by for a quotation, no appointment necessary or contact us to arrange for one of our estimators to visit your home or business address for an onsite estimate. You have the right to choose your repairer, choose the best.





The A-Class. Sporty like you.

The A-Class isn't just looks. Its expanded luxury interior, enhanced voice recognition and futuristic touchscreen driver display raise the bar on every level. **The A-Class. Just like you.**

Book a test drive at Mercedes-Benz Gold Coast today.

Mercedes-Benz

