

# Two regulated parties

## Who they are and what they have to navigate



### Dave Cooper

Interacts with at least 11 different regulators and 8 different pieces of legislation

Owner-operator · Cooper Construction Ltd · Carterton

Sole-director residential builder, 8 years on the tools as his own boss. Employs one carpenter and an apprentice, Carl, in his second year. Six to eight jobs running across Wairarapa at any time. Books done at the kitchen table on Sundays.

#### THE BUSINESS

- 8 years trading** as a sole-director Ltd company. Registered Licensed Building Practitioner (Carpentry).
- 6 to 8 jobs** running concurrently across Carterton, Masterton, South Wairarapa, Upper Hutt.
- Owner + 2 staff:** a qualified carpenter and Carl, second-year apprentice (BCITO Ltd).
- ~\$900k turnover.** No accountant on retainer, no compliance staff. \$5m public liability cover.

#### REGULATORY LANDSCAPE

- Building Act, Code & Consents**  
MBIE · CARTERTON DC · MASTERTON DC · SOUTH WAIRARAPA DC · UPPER HUTT CC  
Building consent for any structural work, often differing in process and fees by district. Code of Compliance certification, earthquake-prone rules, accessibility. Four councils, four ways to file.
- Licensed Building Practitioner**  
MBIE · LBP BOARD  
Annual licence renewal, supervision of all Restricted Building Work, Memorandum of Records for every project, ongoing CPD, Code of Ethics.
- Construction Health & Safety**  
WORKSAFE NZ · ENERGY SAFETY  
HSWA PCBU duties on every site. Working at heights, asbestos in pre-2000 homes, scaffolding notifiables, site-specific safety plans. Construction has the highest number of ACC claims.
- Apprentice & Workforce**  
BCITO LTD · MBIE EMPLOYMENT NZ · INZ  
Carl's training agreement runs through BCITO Ltd with off-job training and fees. Holidays Act records, employment agreements, right-to-work checks for any new hire.
- Tax, ACC & Construction Contracts**  
INLAND REVENUE · ACC · MBIE  
ACC's construction levy. Construction Contracts Act payment claims, retentions held in trust, defect periods.
- Hazardous Substances & Waste**  
EPA · WORKSAFE · GREATER WELLINGTON RC · COUNCILS  
HSNO Act for paints, solvents, treated timber. Asbestos Regulations 2016 for anything pre-2000. Construction waste streams, landfill rules, dust and sediment controls on site.



### Hannah Whyte

Interacts with at least 9 different regulators and 16 different pieces of legislation

Founder & skipper · Sounds Wildlife Tours · Havelock

Started solo in 2014 with one boat and a marine mammal permit. Twelve years on, ready to scale. A second vessel commissioned for Picton, expansion plans into Wellington. Each new boat, location and crew member brings its own regulatory pathway.

#### THE BUSINESS

- 1 catamaran:** 12-passenger Tūi. Plus 2 part-time crew, one in skipper-in-training pathway.
- ~3,500 passengers/year** across half-day wildlife tours, full-day Mail Run, charter.
- 12 years founder-skipper.** Maritime NZ Master <24m ticket. MTOC certified.
- \$800k second vessel** + Picton base. Targeting **5x revenue in 3 years.** Each step opens new pathways.

#### REGULATORY LANDSCAPE

- Maritime Safety & Vessel**  
MARITIME NZ · MOSS  
MOSS audit. Vessel survey, skipper and crew certification (LFC, NZCM, STCW), safety equipment, EPIRB, radio, operating procedures. Each new vessel = its own MOSS pathway.
- Marine Mammals & Wildlife**  
DEPARTMENT OF CONSERVATION  
Marine Mammal Commercial Permit. Approach distances codified: 50m dolphins, 200m whales. King Shag and fur seal protections, marine reserve concessions. New area = new permit conversation.
- Coastal & RMA Consents**  
MARLBOROUGH DC · DOC · IWI · MACA  
Coastal permits for jetties, moorings, structures. Marlborough Sounds RMP. Cultural impact and consultation with Ngāti Kuia, Ngāti Apa ki te Rā Tō, Rangitāne. Picton expansion = new consents.
- Adventure & Workplace Safety**  
WORKSAFE NZ · ADVENTURE ACTIVITIES REGS  
HSWA PCBU duties for crew and 12 passengers a trip. Adventure Activities test for tour activity types, risk assessments per tour, notifiable events, mandatory passenger safety briefings.
- Employment & Crew Certification**  
MBIE EMPLOYMENT NZ · MARITIME NZ TRAINING  
Casual and seasonal employment contracts, Holidays Act records, minimum wage. Skipper-in-training pathway requires Maritime NZ approved sea time, structured training, exams.
- Tax, ACC, Privacy & Consumer**  
IRD · ACC · COMPANIES OFFICE · OPC · COMCOM  
Companies Office annual return, Fair Trading and Consumer Guarantees on tour packages, Privacy Act for passenger data and EFTPOS.