



**Advivo**<sup>®</sup> BUSINESS ADVISORS  
AND ACCOUNTANTS

# CAPABILITY STATEMENT

**ad vi vo**

verb [ad-vee-voh]

to be alive, to survive,  
to grow and prosper.

**TAKING  
YOUR  
BUSINESS  
TO THE  
NEXT LEVEL**

“BEGIN  
WITH  
THE END  
IN MIND”

Stephen Covey

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# Advivo<sup>®</sup> BUSINESS ADVISORS AND ACCOUNTANTS

## OVERVIEW

Advivo Business Advisors and Accountants is an innovative and dynamic accountancy and business advisory firm. We specialise in guiding and mentoring business success and transformation whilst ensuring your business and personal goals are met. Our approach is to listen and understand you, your business, your objectives, and goals. We become part of your team and together develop strategies and milestones, hold regular progress meetings, and reviews.

Advivo is managed by three experienced and dynamic partners from diverse backgrounds that draw upon the expertise and support of a team of passionate and driven individuals all working together for the benefit of you - our client.

What sets us apart from many accountants and advisors is we've also been on the front lines of owning and running businesses for many years. We can apply this knowledge to give accounting, taxation and business advice that drives results. We pride ourselves on being a multicultural team of gifted and talented accountants and advisors from around the world.

Be assured as your accountants and business



## WE STAND FOR...

### EDUCATION AND EMPOWERMENT

We help people through education and empowerment reach their potential, including our clients, staff, and industry partners. We hold regular seminars on relevant and timely issues, which also provide networking opportunities with like-minded business owners for you and your team.

### MAKING YOU ACCOUNTABLE

Through tracking, monitoring and regular progress review meetings we'll mentor you on your business journey ensuring you're firmly in the driver's seat. With our guidance, you become accountable to follow-through on key action items which will make a difference in your business.

### INNOVATION

We are innovative and proactive in our thinking and approach, aligning ourselves with your business to create sustainable growth, make the most of your opportunities, and deliver results. We'll learn about the operations of your business, how we can maximise resources and reduce wastage to provide strategic value to you.

### COLLABORATION AND GROWTH

We value developing a long-term relationship of open conversation, interaction and work collaboratively to achieve your goals. We are aligned with your business's mission to grow because your success is our success.

### PROCESS IMPROVEMENT

We are proactive in examining how to ensure your business runs more efficiently to reduce costs and maximise profitability.

### TRANSPARENCY

We value transparency and where possible offer fixed fees. Clients get access to their advisor for a fixed monthly fee and can ask questions at any time without fear of a surprise invoice.



# “BEGIN WITH THE END IN MIND”

Stephen Covey

## VALUE PROPOSITION

Our goal is to maximise all financial and business opportunities, so our clients receive the best outcomes. We stay up-to-date with best business practice so you can feel confident you're up-to-date too. Our extensive team of qualified experts range from taxation and superannuation through to experienced corporate advisory consultants all working together to support your business and its growth.

However, we choose not to have the distraction of a large client base of individual clients, instead focusing our time on making you and your business more successful.

One of the most important aspects of dealing with any business is understanding what makes it tick. Advivo treats your business as our own; we are committed to knowing as much as possible about your operations and corporate marketing challenges to best assist in reaching your strategic goals. During the first few weeks of our engagement, we'll meet with you, research, and analyse your current situation. We'll create theoretical models of the business from sales through to cash flow and resources. We test the assumptions upon which your business was founded then work out the best way to foster its growth.

Regular meetings assist in identifying areas requiring attention before they become issues; then bring greater discipline, accountability and regularity to your business finances. They provide an opportunity to explain, educate, and develop real working relationships that achieve results for you and your business.

### WHAT ELSE MAKES US DIFFERENT? OUR SERVICES ARE BASED UPON 3 KEY ELEMENTS:

#### PROACTIVE

At Advivo we are committed to becoming an accountable team member in your business, knowing as much about your operations, corporate and

marketing challenges as possible to assist you in reaching your strategic goals. We achieve this through scheduling regular monthly or quarterly meetings to review future forecasts as well as recent results. This can identify areas requiring attention before they become issues, then bring greater discipline, accountability and regularity to affairs, as well as providing an opportunity to explain, educate and develop real working relationships that achieve results for you and your business.

#### FIXED FEES

Where possible, we review the work required and quote up front, so our fees are transparent and predictable to assist with your cash flow. Our clients love the certainty of fixed monthly costs for cash flow, and most importantly it gives you the ability to communicate with Advivo for a fixed monthly fee. This means you can ask us questions at any time, without the fear of a large invoice arriving in the mail.

#### FOCUS ON GROWING FOR BUSINESS

We have developed a series of workshops and processes to guide and develop you, your team and your business. These workshops are designed to achieve your goals and take your business to new heights.

#### NOW WHERE HOW

1. Analysing in it's entirety where your business is now and how it is performing.
2. Defining your goals, quantifying, testing, reality checks and assigning appropriate time lines; then ensuring everything you do is aligned to achieving those goals i.e. Keeping the end in mind.
3. Once the goals are agreed and clear, we work with your team to develop and implement action plans to achieve those goals.

# GROW YOUR BUSINESS WITH ADVIVO

## MONTHLY SERVICE PROGRAMS (MSPs)

### ACCOUNTING AND ADVICE DONE DIFFERENTLY

Advivo's Monthly Service Programs (MSPs) can help improve your business and remove the stress associated with end-of-year accounting, tax, and ongoing monthly/quarterly obligations. Through our MSPs, we provide effective management reporting and monitoring to ensure there are no year-end surprises. Our monthly account reviews weed out any bookkeeping oversights and miscoding BEFORE they become an issue, putting the control firmly back in your hands. You will have comfort knowing that we're across your current business situation and will always have one eye on things in the background.

### DEVELOPING

Ensuring your accounting needs are met

- Expert accounting and compliance management.
- Strategic planning and forecasting.
- Program delivered monthly with support.

Manage your cash flow with easy monthly payments.

### GROWING

Supporting you to drive business growth

- Monthly Business Pulse Report™ with quarterly mentoring to help achieve your goals.
- Proactive strategic guidance.

Includes Developing program.

### SOARING

Working together as your business partner

- Limited spaces available!
- Strategy focused.
- High intensity program to drive success.
- Monthly accountability/progress meetings.

Includes Developing and Growing programs.

“

THE NEWLY INTRODUCED MONTHLY SERVICE PROGRAMS (MSP) OFFERED BY ADVIVO HAS PROVEN TO BE AN INSIGHTFUL RESOURCE THAT DEMONSTRATES WHERE WE CAN IMPROVE OUR BUSINESS MANAGEMENT. MSP HAS ENHANCED THE ONGOING CONVERSATION OF ALL OUR VENTURES, THEIR DAY-TO-DAY OPERATIONS ALONG WITH THEIR CURRENT AND FORECAST POSITIONS.

XTRA INSIGHTS

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# MEET OUR TEAM

Advivo is made up of passionate, experienced, proactive, and results-driven individuals all working together for the benefit of you — our client. Three experienced and dynamic partners from diverse backgrounds manage Advivo.



**LEON STEPHAN**  
**MANAGING PARTNER**

Leon Stephan is a highly skilled financial analyst with strong leadership and business management expertise at both a commercial and executive level. The Managing Partner of Advivo Business Advisors and Accountants, Leon has been involved in the finance industry for over 30 years and one of his key specialist areas is Childcare.

He has expertise in all sizes of projects across valuations, due diligence, funds management, asset and investment monitoring, succession planning, mergers, acquisitions and divestment. Leon is active in all areas of business and available to help passionate and innovative business owners get to the next level.



**DALE EDWARDS**  
**PARTNER**

Dale is a highly qualified tax specialist and financial advisor with more than 18 years' experience in the accounting industry. He specialises in the small to medium-sized business space with a focus on strategic tax advice and management accounting.

Dale works closely with his clients in mentoring and assisting their growth and development. Dale consistently delivers value to his clients by maximising all financial opportunities.

Adding to a diverse skill set, Dale is also a member of the Institute of Chartered Accountants and a Registered Tax Agent.



**CHRIS MORRIS**  
**PARTNER**

Chris has extensive background and experience in strategic tax accounting and commercial business advisory. This means he can view scenarios from a holistic perspective and has a genuine understanding of the realities that come with operating a business.

Among other roles, Chris Specialises in cloud accounting solutions and integrations, which involves helping clients understand their business's financial capabilities, financial drivers, and ways to monitor success and growth.

Chris is excited to be a part of driving Advivo's future growth by taking our clients to the next level and helping their businesses grow and prosper.

## CLIENT INSIGHTS & EDUCATION

At Advivo we are extremely conscious that running a business is a complex and continually changing environment. A core commitment to our clients is our and their continuing education to staying up-to-date and ahead of the curve. Along with our one-on-one services we offer:

### Events and seminars

We run regular events and seminars with guest speakers across a range of services and specialist areas. These events are free of charge and mostly run as an evening session at accessible locations in the city.

### Business Pulse Report

Our regular Business Pulse Report not only provides valuable business insights but also opens subsequent discussion with our clients and forms part of the ongoing business improvement and education process.

### Regular blogs and articles

We post weekly blogs and articles to our website and summarise these in a monthly newsletter direct to your inbox. Our partners also identify and disseminate relevant articles and opportunities direct to clients, including acquisition opportunities and industry intelligence, showing how these might be of benefit to you and your business.

“

WE ENGAGED WITH ADVIVO TO WORK THROUGH A BUSINESS INSIGHTS WORKSHOP, TO UNDERSTAND OUR SALES PROCESS AND HOW BEST TO TAKE THE BUSINESS TO THE NEXT LEVEL. WORKING WITH LEON WAS A JOY. HE WAS EASY TO TALK TO, AND HE VERY QUICKLY COMPREHENDED WHAT THE BUSINESS WAS ALL ABOUT. HE CAME UP WITH SOME GREAT IDEAS, ASPECTS I HADN'T THOUGHT OF, AND NEW WAYS OF LOOKING AT THINGS. OUR BUSINESS SERVICE IS NEW TO THE MARKET, AND I NOW UNDERSTAND HOW BEST TO ARTICULATE OUR COMPETITIVE ADVANTAGE, THE VALUE THE BUSINESS OFFERS OUR CLIENTS AND HAVE THE CONFIDENCE TO CHARGE THE RIGHT PRICE.

**SHARON MUSKER, FOUNDER, WISEUP ENERGY SOLUTIONS**

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# OUR CLIENTS

## SMEs LOOKING FOR GROWTH (OR TO SCALE)

Owning a business is hard work. Finding trusted advisors who will listen and guide your business to scale can be challenging. Advivo supports small to medium-sized business owners at every step of their journey to reach maximum potential. We provide a service covering the full life cycle of your business.

We will:

- Help establish and grow your business.
- Derive powerful insights into the strengths and weaknesses of your business along with the markets and environment in which it operates.
- Work alongside you and your management team, so you remain on target to make changes you need to drive growth.
- Keep you accountable for maintaining and achieving targets and objectives.



We also offer comprehensive advice on:

- Financial Management and Modelling.
- Business Improvement.
- Corporate Advisory.

Our other services include:

- Accounting and Tax.
- Bookkeeping.
- Debt and Capital Structuring.
- Tax Advice and Structuring.
- Estate Planning.
- Transition/Succession Planning.
- Superannuation.

“

**AS A WHOLE, I AM VERY IMPRESSED WITH ADVIVO'S WIDE RANGING SERVICES. THEY ARE NOT JUST A ONE STOP SHOP; THE TEAM WILL ALWAYS GO THE EXTRA MILE TO ENSURE YOU AND YOUR BUSINESS ARE ON THE RIGHT PATH TO SUCCESS.**

**ERIC LEESE, MANAGING DIRECTOR, MASCOTBRIDGE PTY LTD**

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## FAMILY BUSINESSES

When a business is in the family then it's personal, so that's why we offer a personal service to match. Our team has extensive experience working with family businesses, particularly when it comes to growth and improvement, succession or estate planning and business restructuring. Our experienced team of accountants and advisors will work with you to plan your growth and success. We can help you ensure your family business is running successfully and help preserve its financial future for generations to come.

We will:

- Provide ongoing hands-on support with all aspects of your family business.
- Introduce you to corporate governance and enhance your family constitution.
- Assist with the transitioning of ownership/management.

We offer comprehensive advice on:

- Financial Management and Modelling.
- Business Improvement.
- Transition and Succession Planning.
- Accounting and Tax.
- Bookkeeping.
- Estate Planning.
- Corporate Advisory.
- Debt and Capital Structuring.
- Tax Advice and Structuring.
- Purchase and Sale Advice.

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**MY FAVOURITE THING ABOUT ADVIVO IS HOW THEY ARE SO APPROACHABLE. THEY'RE VERY EASY TO TALK TO AND KNOW MY BUSINESS. THEIR FIXED FEES MAKE A HUGE DIFFERENCE AS A SMALL BUSINESS OWNER. WITH OTHER FIRMS, YOU'RE ALWAYS AFRAID TO CALL AS IT MIGHT COST YOU A FORTUNE, BUT THE TEAM AT ADVIVO MAKE ME VERY COMFORTABLE TO REACH OUT WHENEVER I NEED HELP OR ADVICE.**

**MARIE WARREN, FLEXITRAY AUSTRALIA**

”



# OUR SERVICES

## BUSINESS ADVISORY & ACCOUNTING

We have an experienced team of accountants and consultants who work with you to plan your business growth. We help you see and achieve the startup, growth, and exit you envision.

Our team offers ongoing hands-on support to make your vision happen. Small to medium businesses using our business advisory and coaching services gain valuable insights that take their business in rewarding new directions and helps them discover weaknesses before they affect profitability.

We take the complexity out of accounting, so you can understand your business and apply this knowledge effectively to improve your processes.

Our business advisory services include:

- Business coaching and management development.
- Business growth strategies.
- Business plan development and implementation assistance.
- Marketing strategies.
- SWOT analysis.
- Business Finance Planning.
- Exit strategies.
- Strategic Capability analysis.
- External and internal environment analysis.
- Competitor analysis.

## CORPORATE ADVISORY

Our corporate advisory division is unique in the sense that your corporate advisor is not your personal accountant, which is a crucial point of difference.

Our corporate advisory services include:

- Business and Company Valuations.
- Merger and Acquisition Advice.
- Due Diligence Investigations.
- Litigation Support (economic loss, partnership disputes, and general forensic accounting).
- Company Secretarial Services, including superannuation fund, company, and trust formations, annual compliance returns and amendments.
- Capital and Debt Restructuring.
- Financial Strategy Planning.
- Prospectus Preparation and Equity Raising support.
- Succession Planning.
- Risk Analysis.
- Estate Planning.
- Funds Management.
- Access to Government Grants and Incentives.
- Export Market Development Grant.
- Analysis of financial and other information to assist in future planning.

## FINANCIAL MANAGEMENT & MODELLING

Our primary goal is to help you understand the financial performance of your business, what its key financial drivers are and how to monitor and improve variables in your business's performance to deliver a significantly improved result.

We achieve this by becoming a part of your business, knowing as much about its operations, corporate, and marketing challenges as possible through regular quarterly meetings. An integral part of this process is our Business Pulse Report™, a customised report which tracks and monitors your business's progress and ensures you are on the right track.

Financial modelling is another key component of our financial management service. It involves building a model of a real-world financial situation and using a set of hypotheses about the markets to translate them into numerical predictions about future earnings performance.

We have introduced as part of this service our Future Fitness 3-Way Report™. This report consists of projected Cash Flow, Profit & Loss and Balance Sheet. By implementing 3-way modelling correctly, the Future Fitness 3-Way Report™ would be in sync, giving you a clearer picture of your anticipated profit and cash flow, including the amount that should be in your bank and even overall net worth of your business.

The use of these tools enables Advivo to efficiently and systematically provide financial insight into your business, which is then utilised to influence and drive its strategic direction.

## ESTATE PLANNING

As your trusted business advisors, we know and understand your goals, assets, and business structures, which makes us well suited to manage and coordinate your estate plan and strategy. We can organise your lawyers in the development of legal documents, ensuring you pass on your assets precisely as you want.

## SUPERANNUATION

The core purpose of our Superannuation Division is to provide you with leading-edge and straightforward solutions, allowing you to make the right choice with your superannuation and retirement needs.

The core services of the Superannuation Division include:

- Superannuation Strategy and advice.
- Self-Managed Superannuation Funds establishment, management and compliance.
- Allocated and Complying Pensions.
- Corporate Superannuation.

“ **AS A START-UP ABOUT TO GO-TO-MARKET, OUR RESEARCH AND DEVELOPMENT HAS BEEN QUITE EXPENSIVE, AND FUNDING HAS COME FROM MANY DIFFERENT PLACES. CHRIS HELPED US ‘CLEAN UP’ AND RESTRUCTURE, SO NOW WE ARE VERY NEATLY PRESENTED WHICH MAKES US STAND OUT FROM THE START-UP CROWD LOOKING FOR INVESTORS. CHRIS IS OUR GO-TO ADVISOR AND HELPED US MAKE BETTER USE OF OUR RESOURCES AND ALWAYS COMES UP WITH GREAT CREATIVE WAYS TO HELP US ATTRACT NEW INVESTORS. HE HAS BEEN NOTHING SHORT OF EXCELLENT.**

**PHIL CROFT, MANAGING DIRECTOR, BOX DARK INDUSTRIES**

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# TAXATION ADVICE AND STRUCTURING

Optimising your tax management while complying with the various government regulations and quality assurance standards can be a complicated process. Getting it wrong may result in a hefty penalty or audit by the Australian Tax Office (ATO). Our tax experts will help bring order to your taxation obligations and manage them on an ongoing basis for the best possible outcome.

We work closely with you to structure your assets appropriately to suit your needs as your life and business grow and change. Our services encompass your everyday taxation needs plus more complex tax advisory requirements.

We help you protect your assets and intergrate your estate planning and future objectives.

Our tax services include:

- Tax/business registration and lodgement.
- Business activity statement (BAS) preparation and lodgement.
- Business registrations: Tax File Number (TFN), Australian Business Number (ABN), Goods and Services Tax (GST).
- PAYG.
- Income tax.
- Fringe Benefits Tax (FBT).
- Capital Gains Tax (CGT).
- State taxes, such as Payroll Tax, Land Tax and Stamp Duty.

We also offer advice and planning:

- Capital Gains Tax Advice.
- Strategic Tax Advice.
- Tax Planning.
- Variations to PAYG income tax instalments.
- Corporate Governance.
- Trusts, company and asset structures.
- Access to Government Grants and Funding.
- Research and Development Grants.



BE LIFTED AND SUPPORTED THROUGH YOUR JOURNEY WITH ADVIVO

LESSONS FROM THE GEESE, 1972 DR ROBERT MCNEISH

## TRANSITION PLANNING

A good transition plan will help your business transition smoothly to the new owner. More importantly, by planning your exit early, you can maximise the value of your business and use it to meet future needs. We have assembled a complementary team of advisors to assist in all aspects of your transition plan including:

- Providing that your personal needs are met post-retirement.
- Preparing the business for sale or transition
- Addressing any concerns you and your family may have regarding any impending changes to the business.

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WHAT I APPRECIATE MOST ABOUT ADVIVO IS THE ADDED VALUE THEY PROVIDE, SUCH AS FREE SEMINARS AIMED AT EXPOSING DIFFERENT WAYS OF THINKING AND MANAGING A BUSINESS. I ATTENDED A SEMINAR THAT HAD SPEAKERS DISCUSSING THE IMPORTANCE OF DEVELOPING A BUSINESS TRANSITION PLAN AND THE WAY TO BEGIN THE PROCESS. I FOUND THIS SEMINAR VERY HELPFUL AS IT GAVE ME THE CONFIDENCE TO PROCEED WITH DEVELOPING A TRANSITION PLAN. ESSENTIALLY, ADVIVO HAS MADE THIS ENTIRE PROCESS MORE MANAGEABLE AND APPROACHABLE.

ERIC LEESE, MANAGING DIRECTOR,  
MASCOTBRIDGE PTY LTD

”



# SPECIALIST SERVICES

## BOOKKEEPING & PAYROLL

Our bookkeeping and payroll experts deliver the best and most cost-effective solution to your business regardless of its size, geographic spread or nuances associated with your industry.

Payroll is often a bugbear with many clients and businesses, particularly with the continuous legislative changes such as Single Touch Payroll and different state and position awards. People and technology are at the crux of the reporting requirements to the ATO, and each time a payroll event occurs businesses are required by law to report specific details.

Combined with our Senior Accountant's supervision, our bookkeeping and payroll experts ensure your work is completed correctly and efficiently the first time, without any stress.



## INNOVATION COMMERCIALISATION

The journey to commercialising a great idea presents challenges and barriers from day one, particularly where an existing business requires daily focus. So, we have developed the end-to-end solution for rapid, risk-averse commercialisation and growth opportunities. We have the experience to guide the process, assemble the right expertise and to give your project the highest probability of success. Are you ready to make innovation your new competitive advantage and take your business to the next level?

## AUDIT SHIELD

Audit Shield is renowned in the accountancy industry for providing comprehensive protection to accountants and their clients. In fact, Audit Shield currently pays more than \$1 million per month in claims to cover the professional fees associated with government revenue authority audit activity. This is evidence that audit activity is prevalent and Audit Shield is an effective mechanism in alleviating the financial effects. The cost of being properly represented in these matters can be quite significant. With this in mind, Audit Shield



provides protection against having to pay the professional fees incurred as a result of you being selected for an audit, enquiry, investigation or review (audit activity) of your lodged returns by the ATO or other Government Revenue Authorities.

## BUSINESS 360

Business 360, your Fair Work Experts, provide hands-on practical Workplace Relations Services to help business owners achieve their goals through the solid foundations of Workplace Practices.

Their Fair Work and Work Health & Safety advice, update and support service provides businesses confidence not only that their practices are compliant but their rights and expectations of employees are known and implemented.

When your workplace practices are in balance, your business is more profitable, agile and enjoyable to run. Conversely, if there's misalignment, you'll see employee disengagement, low productivity, exposing you to potentially unsafe work practices or even more severe legal & governance ramifications. For assistance, contact the team at Business 360 today on



PH: 1300 287 360 or  
info@business360pps.com.au

## CHILDCARE

We work with Childcare Centre owners to reduce stress, provide a stable platform for growth and improve the efficiency of the centre. We ensure the right systems and tools are in place to take the pressure off the centre owner and provide monitoring of financial reporting for ongoing peak performance.

## MARKETING

Whatever stage your business is at, marketing plays an important role. Advivo works closely with our marketing partner to develop the strategic business plan that delivers a company's unique value proposition to the maximum number of potential customers and achieve a real competitive advantage.

## HR – PEOPLE, CULTURE AND SAFETY

We are proud to be affiliated with Business 360. This firm complements our Advisory Service for Business owners to establish compliant People, Culture and Workplace Health and Safety (WHS) processes and then to educate senior and middle management how to monitor and deliver a happy and safe environment.

As a high operating cost, your employees should be your greatest asset but often create potential risks to the business. However, maintaining an effective, safe and fair workplace, where the ground rules are known, practised and people are accountable

for their performance, can be very difficult without the fundamentals in place. We can also assist with Executive Recruitment.

## CLOUD ACCOUNTING & INTEGRATION

Moving any part of a business to the Cloud may seem intimidating, but with the right support any company can transform their business processes and reap the benefits of Cloud-based services. Advivo works with our clients to determine the best cloud-based accounting and software packages to suit the business's needs and then support them during implementation and integration.

## OTHER AFFILIATIONS

Over the years Advivo has developed trusted relationships and affiliations with a broad range of specialised, reliable and capable associates that can assist our clients with any hurdle they experience in pursuing their business goals. With the support of our experienced partners,

Advivo can help you with:

- Finance (business, equipment finance, mortgages, debtor finance, trade finance, off-balance sheet lending).
- Legal Services.
- Specialist Insurance Providers.
- Boutique Investment Fund Managers.





# XTRA INSIGHTS CASE STUDY

## ADVIVO'S PROACTIVE APPROACH VALUED



Xtra Insights is a dedicated research company for the entertainment industry operating worldwide. Managing Director Paul Amos wanted an accountancy and business advisory firm to ensure Xtra insights was maximising growth opportunities and heading in the right direction. He wanted to learn more about running a successful business and was seeking to restructure the company.

### SOLUTION

Partner Dale Edwards became the Xtra Insights account director and a trusted advisor to Paul. Advivo solutions included:

- Attending regular Advivo educational seminars to meet other business owners and learn different ways of thinking and managing a business.
- Monitoring and review of financial results including cash flow and debtor control at regular in-depth meetings.
- Regular setting plus examining of KPI's to motivate, drive, and keep Paul and the Xtra Insights team accountable.
- Implementing The Business Pulse Report™ to track and monitor Xtra Insight's progress.
- Corporate advisory including restructuring Xtra Insights into multiple companies.

### THE BUSINESS PULSE REPORT™

Paul has met other business owners, learned new business management skills, and been introduced to other investment opportunities.

He has a greater understanding of the performance of Xtra Insights through 8-10 key indicators outlined in the Business Pulse Report™. Visual representations help cut through all the figures and make it easy to comprehend. The report gives clear insights into products that are under-performing and those that are successful, which provides clear marketing direction. A restructuring of the company has led to tax savings, while spending habits and expenditure have also improved.



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**ADVIVO KEEPS US ON OUR TOES BY MAKING REGULAR VISITS TO MEET WITH US. NOT TO MENTION, THE BUSINESS PULSE REPORT™ PROVIDES VALUABLE INFORMATION THAT IS PRESENTED IN A WAY THAT MOTIVATES US TO STAY ACCOUNTABLE, DRIVEN AND GOAL ORIENTED.**

*PAUL AMOS, MANAGING DIRECTOR*

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### CORPORATE ADVISORY

Where appropriate, Advivo will provide corporate advisory services that support business growth and expansion. Our expert team will also assist with litigation matters, stakeholder engagement and dispute resolution. This is a significant point of difference for Paul who has recently restructured the company with the assistance of the Advivo team. Paul said, “Coming from a trust environment, Advivo recommended we restructure Xtra Insights into multiple companies as this will save us tax in the long term.” Paul also admires how proactive Advivo is and says, “Advivo has connected us with other businesses who may be able to help us grow. It is almost like we come to Advivo with a problem and they give us a list of ways to solve the issue.”

### RESULTS

Having been with Advivo for more than three years now, Paul believes that Advivo has contributed to this significant turnaround in business. “They have improved our spending habits. We have reduced our expenses, saved exponentially on products and this has contributed to a better return on investment.”

Advivo has helped Xtra Insights grow and has improved the way the company does business. When asked about Advivo Paul said, “I am encouraged by how driven they are as a company; in my perspective it puts them over and above when compared to others.”

“We are very happy with Advivo . They have exceeded our expectations and it really has started changing our way of thinking about the business. From an operational side, we are now being innovative where we once weren't. Advivo has fine-tuned our business in every aspect and this has improved our product development.”

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**ADVIVO HAVE IMPROVED OUR SPENDING HABITS. WE HAVE REDUCED OUR EXPENSES, SAVED EXPONENTIALLY ON PRODUCTS AND THIS HAS CONTRIBUTED TO A BETTER RETURN ON INVESTMENT.**

*PAUL AMOS, MANAGING DIRECTOR*

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# CORPORATE SOCIAL RESPONSIBILITY

Businesses and corporate enterprise regularly talk about giving back to the community with philanthropy often a priority for key decision-makers. However, it's not as common to find businesses with an active Corporate Social Responsibility (CSR) strategy in place. Giving back tends to end up an afterthought or a box that needs to be ticked, donating money to a random cause and that's the extent. At Advivo we take Corporate Social Responsibility seriously and practice what we preach.

Advivo works with and understands the complexities of operating a not-for-profit. Our monthly "charity of the month", where we ask clients through our newsletter to tell us who and where we should direct our monetary donation has been highly successful. Our latest initiative, Businesses Driving a Difference – An Innovative Approach to Corporate Social Responsibility continues to grow.

Our objective is to promote four carefully selected charities, organisations who do things a little differently and to show businesses how they can make a difference in a way that does not necessarily involve just donating money. Working with each of these organisations has a social benefit, yet also benefits the business, creating a win-win outcome.

As an example, we work with Many Rivers, a not-for-profit organisation that provides microenterprise development services to marginalised and disadvantaged Australians. It has a particular focus on Indigenous Australians in regional and remote communities. Our managers provide mentoring and support to these start-up businesses, helping them establish and sustain a small business employing themselves and others.

Our Many Rivers Project is one example of creating a win-win. Mentors get the professional development of assisting these start-up businesses while helping ensure the success of these start-ups reduces the burden on social security.

#### **Many Rivers**

<http://www.manyrivers.org.au/>

Some of the other charities we support on an ongoing basis are:

#### **Inc Invest**

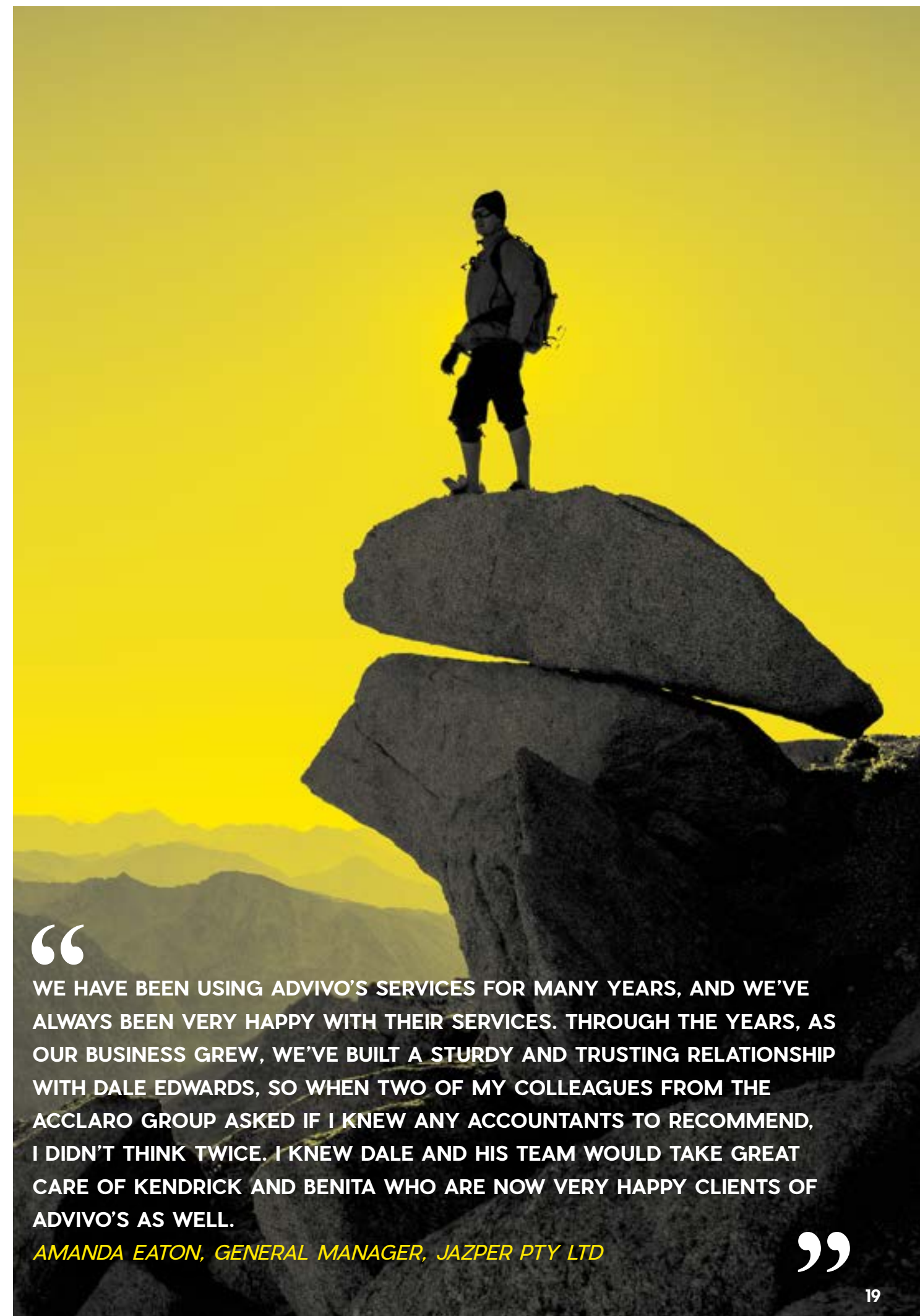
[www.incinvest.com.au](http://www.incinvest.com.au)

#### **Sunrise Foundation**

[www.sunrisefoundation.com.au](http://www.sunrisefoundation.com.au)

#### **German Australian Business Association**

[www.gaba.org.au](http://www.gaba.org.au)



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WE HAVE BEEN USING ADVIVO'S SERVICES FOR MANY YEARS, AND WE'VE ALWAYS BEEN VERY HAPPY WITH THEIR SERVICES. THROUGH THE YEARS, AS OUR BUSINESS GREW, WE'VE BUILT A STURDY AND TRUSTING RELATIONSHIP WITH DALE EDWARDS, SO WHEN TWO OF MY COLLEAGUES FROM THE ACCLARO GROUP ASKED IF I KNEW ANY ACCOUNTANTS TO RECOMMEND, I DIDN'T THINK TWICE. I KNEW DALE AND HIS TEAM WOULD TAKE GREAT CARE OF KENDRICK AND BENITA WHO ARE NOW VERY HAPPY CLIENTS OF ADVIVO'S AS WELL.

*AMANDA EATON, GENERAL MANAGER, JAZPER PTY LTD*

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# CONCUT PTY LTD CASE STUDY

## ADVIVO MAKES BUSINESSES ACCOUNTABLE



Concut Pty Ltd is Australia's largest and oldest concrete, sawing and drilling business with locations across Southern Queensland. With over 48 years' service to the Building and Construction Industry, Concut Pty Ltd are market leaders in the field.

Managing Director Gary Milton has been using Advivo Business Advisors and Accountants for finance management and corporate advisory since their inception in July 2014. Gary met Dale Edwards when he held shares in Concut and managed the Queensland Office. Dale was employed as his main accountant, handling his personal affairs and family trust.

It was not until Gary purchased all the shares in Concut and became Managing Director that Advivo became more than just his accountant, they became Gary's trusted business advisor. Gary explained that "while I held shares in Concut Pty Ltd, I never managed the finance side of the business. When I took over as Managing Director, Advivo guided me through the process and taught me basic accounting techniques."

### WHY ADVIVO?

#### COMPLETE SUPPORT

Advivo is recognised by clients as "a little bit different" as they focus on making clients and their businesses more successful through regular monitoring and review of financial results at quarterly meetings. In Gary's experience, this is the best thing about Advivo. "I can call at any time with a basic accounting question and Advivo always makes time for me."

#### REGULAR MEETINGS

Account manager, Dale Edwards meets with Gary quarterly to go over the company and its financial standing. These meetings run for about three hours, which is unheard of in your average accounting firms. During these meetings Dale provides advice and guidance, and ensures that the financial side of the business is running as it should. Gary appreciates the level of depth that Dale goes into in the quarterly meetings - "Dale is a very patient man. As I don't understand many accounting concepts, Dale speaks slowly and in laymen's terms. I never feel rushed."

#### MONITORING AND PROVIDING ADVICE

A key point of difference for Advivo is the fact that they continuously monitor clients progress. Dale begins every meeting by reviewing the accounts and examining KPIs. He will then proceed to analyse the business's cash flow and debtor control. Gary explains that this a very important part of the process - "Dale will identify keys issues with my cash flow before they even occur, and gives insight into future problems and ways of tackling them."

#### REPORTS

Advivo uses The Business Pulse Report™ to track and monitor a business's progress. Gary finds this method of reporting very useful. "It provides a real time, a holistic view of the business and a comprehensive way of examining financials." This has helped Gary in learning about better managing the financial side of Concut Pty Ltd.

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When I took over as Managing Director, Advivo guided me through the process and taught me basic accounting techniques.

GARY MILTON, MANAGING DIRECTOR

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### RESULTS

Advivo has helped Gary to transition into the role of Managing Director with ease and confidence. Advivo provides a regular real-time holistic view of the business and comprehensive examination of the finances, identifying any issues with cash flow, providing insight into future problems and possible solutions. Gary and the Concut team now have the support and skills needed to ensure the future longevity of the company.

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ADVIVO HAS HELPED ME MANAGE THE FINANCE SIDE OF MY BUSINESS SO I CAN FOCUS ON OTHER ASPECTS OF THE BUSINESS. WITH ADVIVO'S ASSISTANCE, MY BOOKS ARE TIDY AND CONTROLLED AND IT IS COMFORTING KNOWING THAT I HAVE THE FULL SUPPORT OF THE ENTIRE ADVIVO OFFICE.

GARY MILTON,  
MANAGING DIRECTOR

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**PROACTIVE  
INNOVATIVE  
ACCOUNTABILITY  
GROWTH  
EXCELLENCE  
EDUCATION**

## **THE FUTURE**

Our goal is to ensure all financial opportunities are maximised and that our clients receive the best outcomes. We provide expert guidance, support and return on investment through our breadth of services, products and added value.

**TAKING  
YOUR  
BUSINESS  
TO THE  
NEXT LEVEL**

**[advivo.com.au](http://advivo.com.au)**



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Advivo's offerings, events and  
industry news visit our website  
and subscribe to our newsletter.

**E** [info@advivo.com.au](mailto:info@advivo.com.au)

**T** 07 3226 1800

GPO Box 5255, Brisbane QLD 4001

Level 12, 300 Ann Street

Brisbane QLD 4000

**[advivo.com.au](http://advivo.com.au)**

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