

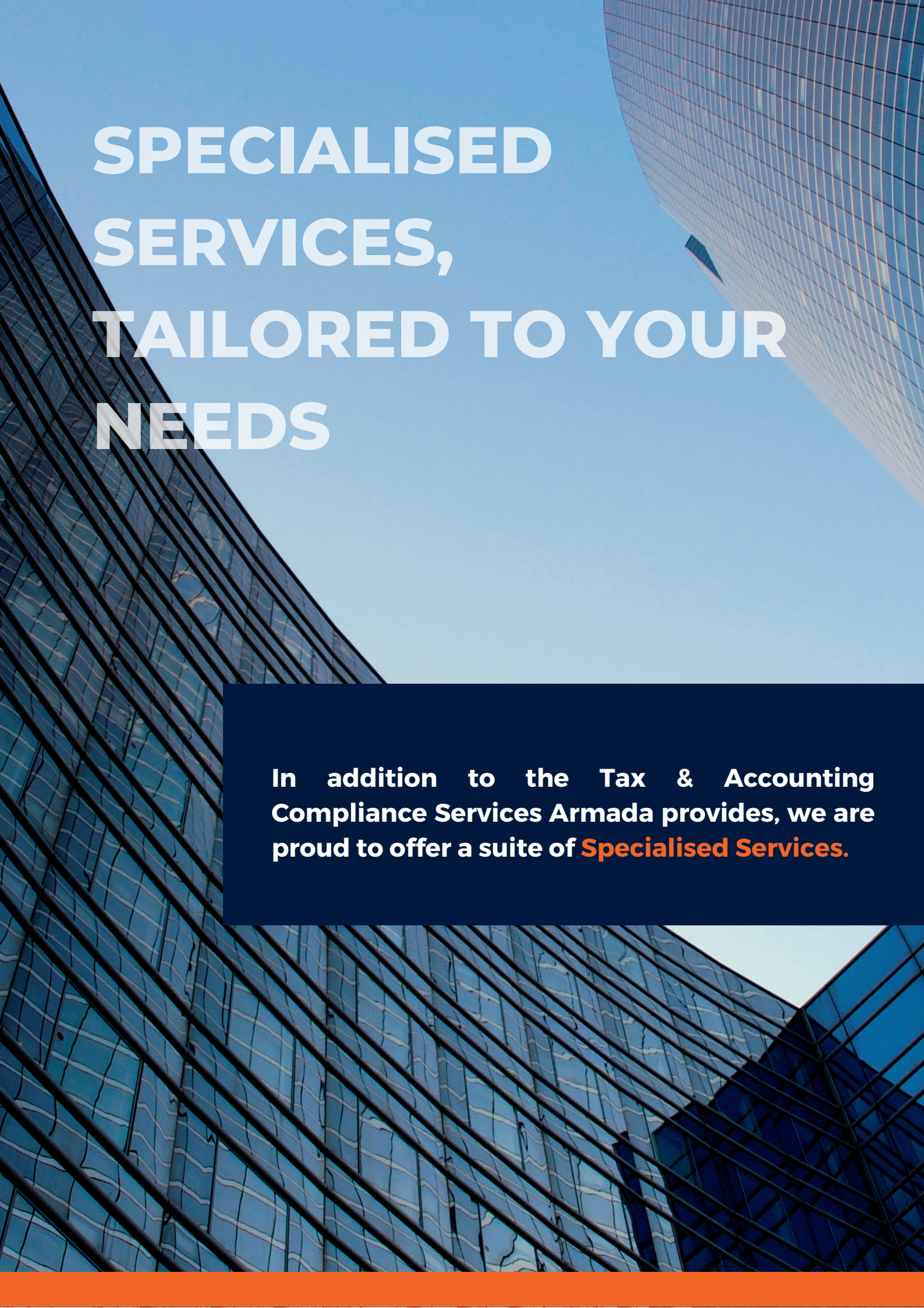


ARMADA
ACCOUNTANTS & ADVISORS

ARMADA'S SPECIALISED SERVICES

ARMADA.COM.AU

TAX & ACCOUNTING . BUSINESS ADVISORY . AUDIT & ASSURANCE . BUSINESS MANAGEMENT . FINANCIAL PLANNING . LENDING . PROPERTY SERVICES



SPECIALISED SERVICES, TAILORED TO YOUR NEEDS

In addition to the Tax & Accounting Compliance Services Armada provides, we are proud to offer a suite of **Specialised Services.**

OUR SPECIALISED SERVICES

Our Specialised Services allow us to work closely with our clients in order to develop and implement business improvements including wealth creation and asset protection.

Specialised Services are not 'one size fits all'. We proactively work with our clients, taking a holistic approach to their overall financial health and ensuring the services we provide are tailored specifically to their specific needs and requirements.



CFO SERVICES AND BETTER BUSINESS



CASH FLOW FORECASTING



BUSINESS VALUATIONS



CORPORATE COMPLIANCE



SELF-MANAGED SUPER FUNDS



CRYPTOCURRENCY TAX & REPORTING



ONLINE GROWTH SOLUTIONS & DIGITAL MARKETING



VIRTUAL CFO & BETTER BUSINESS

Our Virtual CFO Services and Better Business Program aims to help business increase the value of their business and maximise their profits. Often, many small businesses can't afford a full-time CFO. Our CFO experts work as a strategic member of your team, allowing you to access their knowledge, skills and experience when you need it.

What is a Virtual CFO?

A CFO provides businesses with specialised financial management advice and support to build your business. A Virtual CFO will be an essential tool in helping to proactively grow your business through strategic planning and financial reporting. A Virtual CFO also acts as a business advisor and plays an active role in identifying risks, reaching goals, improving cash flow, reducing stress and provides you with peace of mind.

How does our Better Business Program work with Virtual CFO Services?

The Better Business Program is a unique advisory service that is suited to all businesses. The program will significantly de-risk your business and help you plan ahead. By understanding your risks, you will be able to run a better business with long term success.

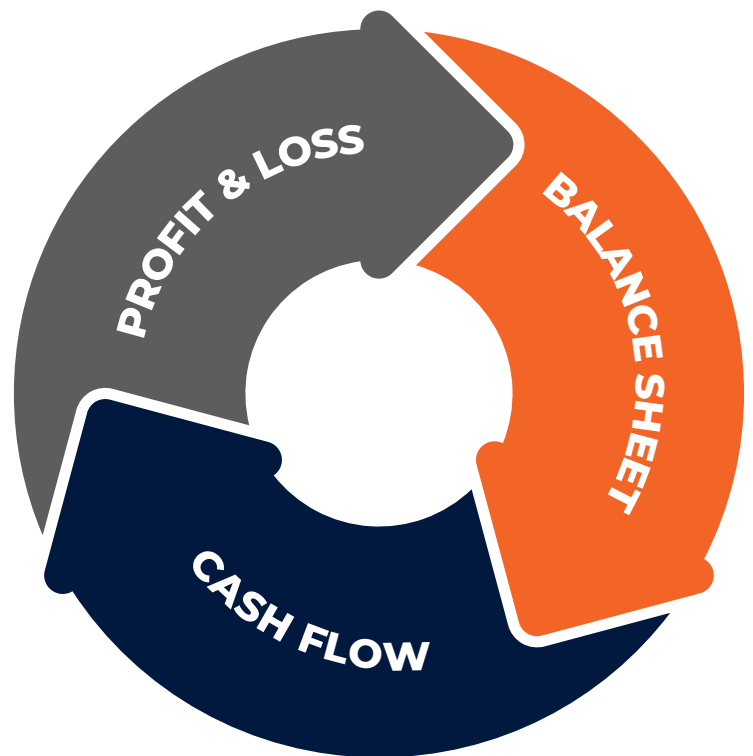
Virtual CFO	Better Business Program
Accurate Financial Reporting	Completing a Business Risk Survey
Annual Budget & Forecasting	Analysing and benchmarking your key business risk and value drivers
Benchmarking and Key Performance Indicators (KPIs)	Preparing a SWOT analysis for your business
Regular meetings	Successfully implementing and documenting key improvement strategies for your business
Access to our team of additional specialists	Providing tailored support for the ongoing implementation of your goals and objectives



3-WAY CASH FLOW FORECASTING

It is common for a business to be making continuous profits on a monthly basis yet still have no money in the bank. Cash flow forecasting allows you to see where your money is going each month so you can make more informed decisions for your business.

A 3-Way cash flow forecast is not a set-and-forget budget. Your cash flow forecast needs to be updated to record the actual results each month to accurately reflect your cash position on an ongoing basis. Your cash flow forecast can also allow you to see what impact growth or equipment investment will have on your bank balance using a what-if analysis.



	Mar 20	Mar 21	Mar 22	YTD	YTD	YTD	YTD
	Original	Original	Original	Original	Variance	Variance	Variance
	Budget	Budget	Budget	Budget	Amount	Amount	%
Net Sales	250,000	260,000	110,000	3.8%	750,000	750,000	(20,000) (2.6%)
Cost of Sales							
Gross Profit	250,000	260,000	110,000	3.8%	750,000	750,000	(20,000) (2.6%)
Operating Expenses							
Salaries	15,000	25,000	8,000	36%	32,000	25,000	(7,000) (21.9%)
Utilities	5,000	7,000	1,000	(14.3%)	13,000	15,000	(2,000) (15.4%)
Travel	2,000	1,000	1,000	50.0%	4,000	1,000	(3,000) (75.0%)
Office Supplies	1,000	1,000	1,000	100.0%	3,000	1,000	(2,000) (66.7%)
Net Income	230,000	232,000	101,000	43.5%	690,000	690,000	(60,000) (8.7%)
Balance Sheet							
Assets	230,000	232,000	101,000	43.5%	690,000	690,000	(60,000) (8.7%)
Liabilities	230,000	232,000	101,000	43.5%	690,000	690,000	(60,000) (8.7%)
Equity	230,000	232,000	101,000	43.5%	690,000	690,000	(60,000) (8.7%)

What is 3-Way Forecasting?

"3-Way Forecasting" is exactly as the name suggests. It forecasts 3 things:

1. Income & Expenses;
2. Asset & Liability Position; and
3. Cash In & Out.

3-Way cash flow forecasting combines your profit and loss budget and ongoing asset and liability position. It is common for banks and other lenders to require these from businesses before granting them finance and, it is a fantastic tool to show you where your cash lies month to month.



BUSINESS VALUATION

If you are considering selling your business, buying out a partner or introducing a new one, it is essential to understand how much your business is worth. By knowing the value of your business, you will be able to gain a clear picture of your financial standing and your options for the future.

Our expert Business Advisors will be able to give you a clear, accurate and unbiased value for your business. We will be able to help you increase the value of your business before selling or highlight any areas of concern that negatively impact the value of your business.

When you have most of your financial 'eggs' in one basket—your business—it is a good idea to watch that basket! Successful business owners regularly check the value of their business as part of their family wealth creation plan and to reduce any value gap.

A value gap is the difference between what your business is really worth and what you need it to be worth to achieve your personal, family and business life plans.

We pinpoint areas where you can improve your business value and compare them to industry benchmarks. We use 'what if' analysis technology to get your desired value and then we identify the missing pieces to work on to achieve that result.

This process is not an overnight solution but brings lucrative rewards by sticking to the path. If you want to grow the value of your business, we can provide ongoing support which can be tailored to your goals, and your budget.

We work closely with you as your Value Improvement Business Advisor, looking at your whole business, not just the numbers.

In addition to our team of Business Advisors, we also have an online Business Valuations assessment that will help you to understand the valuations process.





CORPORATE COMPLIANCE

There are many reasons why listed and unlisted company groups should consider outsourcing corporate compliance functions, including:

- Reduction in direct costs of employing specialist personnel (eg. salaries, superannuation).
- Reduction in indirect costs of employing specialist personnel (eg. occupancy costs).
- Reduction in staff training and development costs.
- The need for specialist work being undertaken by specialists.
- External assistance by experienced practitioners who are able to add value to the company.
- Overall cost savings can be significant.

Our experience in providing corporate compliance services includes listed ASX companies, large proprietary companies and the Australian branch/subsidiary operations of foreign companies.

Accounting Services

- Assistance with regular and on-going accounting/record keeping.
- Monthly or quarterly management accounting/board reporting.
- ASX reports.

- Arranging year end audit process, including preparation of all work papers, attend to audit queries, assist audit committee.

Foreign Controlled Companies

- Preparation of annual reporting packs for overseas group reporting.
- Preparation and lodgement of ASIC documentation.
- Acting as resident Director/Company Secretary.
- Liaison and organisation of year end audits, including preparation of all work papers for auditors.

Company Secretarial Services

- Acting as company secretary for listed and unlisted groups.
- ASX & ASIC Monitoring and Reporting.
- Support to CFO/CEO/Board members, including advice on continuous disclosure matters.
- Board administration needs (Deeds, D&O Insurance etc).
- Board meeting management, attendance and minutes.
- Audit/Remuneration and other committee meeting attendance and minutes.
- AGM preparation and management.
- Registry management.
- Corporate and capital structure management.
- Development of company specific corporate governance policies.
- All other associated secretarial functions.
- Initial public offering/equity raising.
- Due diligence work group management.
- Company consolidations, reviews and audits.
- Dividend payments, share purchase plans, share buy backs, prospectus.
- Coordinate collation of annual report.





SELF-MANAGED SUPER FUNDS

Self-Managed Superannuation Funds or SMSFs embodies one of the biggest areas of investment for retirement in Australia. We have significant experience in this area, in particular guiding clients on how to utilise their Self-Managed Super Funds in order to maximise wealth and financially retire.



Our comprehensive SMSF services include:

- Rollovers/set up and administration of your own fund.
- Preparation of annual financial statements and income tax returns.
- Binding death benefit nominations.
- Account based, allocated and complying pensions.
- Lump sum withdrawals.
- Re-contribution strategies to pass tax benefits down to your beneficiaries.
- Property acquisitions with self-managed superannuation.
- Limited recourse borrowing arrangements, particularly for real estate.
- SMSF trust deed reviews.
- Pre 1999 special purpose unit trusts.
- Audit services.





CRYPTOCURRENCY TAX & REPORTING

Cryptocurrencies have become increasingly popular over the last few years and are continuing to do so. Four years ago, the ATO estimated that between 500,000 and 1 million Australians were investing in Crypto. The Crypto landscape has changed significantly since then with the astronomical rise and crash of several coins. As of last year, an estimated 5 per cent of Australia's adult population invested in Cryptocurrency, with 1 in 10 aged 18 to 35 owning some form of Crypto.

Despite the number of Crypto investors in Australia alone, there is limited information available from the ATO regarding the potential tax consequences. It is therefore important to consult with a tax professional with a comprehensive understanding of the Crypto space. They will be in the best position to apply the appropriate tax laws to an individual's circumstances. In addition to the lack of easy to understand information, it is also important to consult the right professional to ensure you do not fall prey to the several misconceptions surrounding Cryptocurrency and how they are taxed.

OUR CRYPTO TAX SERVICES

Cryptocurrency tax returns

- Preparation and lodgement of your tax return which includes Cryptocurrency portfolio reconciliations.

Cryptocurrency record keeping

- We can provide secure and simple Crypto record keeping, allowing for smooth tax preparation in future years.

Cryptocurrency reporting

- Preparation of Crypto transaction reports.

Due to the complex nature of Crypto tax in Australia, we have ensured that our team are up to date with all the latest tax implications of Crypto knowledge so that our clients can receive specialised information which is tailored to their individual circumstances.





ONLINE GROWTH SOLUTIONS & DIGITAL MARKETING

For businesses seeking an extended arm in assisting with brand recognition and online and growth, our experienced team of digital marketing specialists are a perfect and cost effective tool that can add great value to your business. Marketing can be an important step in running a successful and profitable business.

SEO is our core focus within the Marketing Team and we have been able to achieve success in perfecting our own method to gradually improving SEO over a period of time.

How can we help?

SEO

Specialising in Search Engine Optimisation (SEO), our specialists aim to increase the quantity and quality of traffic to your website. Businesses who are able to improve their overall online presence through search engine ranking or by utilising other platforms for additional exposure often see an increase in customers, profits and can establish a unique and impactful trademark.



Content Creation

At all times, your business's information needs to be current, relevant and easy to locate. Along with reviewing existing website and online content, our specialists can also advise you on helpful suggestions you can implement that will assist in improving your overall ranking online.

We have experience with creating strategic posts for social media platforms that complement our SEO efforts and encourages you to recognise how you can utilise current trends to both grow and refine your strategy.





BUSINESS MANAGEMENT



TAX & ACCOUNTING



FINANCIAL PLANNING



LENDING



AUDITING



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