

# Advisory Services Guide



At TJ Accounting Consultants, we're passionate about doing things differently. We're proud members of the LGBTQIA+ community and a First Nations-founded business, backed by over 20 years' experience in accounting and financial services.



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# Why we developed these services?

At TJ Accounting Consultants, we have a strong commitment to the financial success of our clients. That's why we have developed specialised advisory services with a personal touch, going beyond traditional accounting to meet our clients' unique needs.

We understand that navigating the complexities of finance requires more than just numbers. It demands strategic insights, proactive guidance, and a trusted partnership. Our advisory services are designed to provide exactly that.

We are a team of experienced advisors who genuinely care about your goals. We work closely with you to understand your aspirations and challenges. Whether it's cash flow management, business planning sessions, or financial awareness coaching, we bring a human-centered approach to deliver tailored solutions that make a real impact.

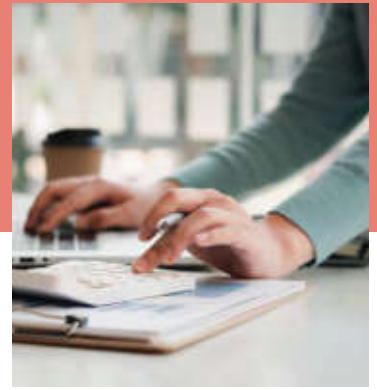
We are not just your advisors. We become your strategic allies on your financial journey. Our goal is to empower you with the knowledge and confidence to make informed decisions that drive your success.

Contact us today to learn how our advisory services can add value to your financial journey.

*Theresa and Jolene*

**TJ Accounting Consultants**

# Annual Cashflow Forecast



## Who is this service for?

Every business should prepare a Cashflow Forecast each year, even if your business has a positive cashflow.

An annual Cashflow Forecast can help you optimise your cash flow, just by making a few changes.

## What is involved?

- We'll draft your Cashflow Forecast
- **60-minute meeting** with you to review and discuss any changes that you're aware of in the next 12 months
- Following the meeting, we'll finalise your Cashflow Forecast



**QUICK TIPS**

! We recommend you create actual vs. forecast reports each month to track your progress. We can also help you with this through our cashflow management coaching program.

## What are the benefits?

- ✓ You know how much money will be coming in and out of your business, and when
- ✓ Enables you to predict and plan for large cash outflows
- ✓ Identifies key sources of cashflow in your business
- ✓ Allows you to monitor your actual vs. forecast cashflow
- ✓ Avoid late payment penalties and interest from suppliers including regulators such as ATO
- ✓ Provides peace of mind that your cashflow needs are known and properly funded





# Cashflow & Profit Improvement Meeting

## Who is this service for?

If you're unsure of the difference between cashflow and profit and often wonder why there's not as much money in your bank account as you expected, this meeting is for you.

You will learn how to improve your cashflow and profit and learn how to manage these more effectively.

## What is involved?

During this **60-minute meeting**, we'll work with you to:

- Understand your business cash conversion cycle
- Identify 1 - 2 cashflow improvement strategies to implement
- Identify actions you can take to implement the strategies and achieve your improvement targets



*Cashflow improvement is a process. It may take time to see the results. With our cashflow management coaching program, we can be your accountability partner to help you complete action plan, monitor results and refine your processes over time.*

## What are the benefits?

- ✓ You know the difference between cashflow and profit
- ✓ Helps you understand the Cash Conversion Cycle in your business
- ✓ Helps you understand the impact small changes can have on your profit
- ✓ Identifies actions you can take to strengthen your cashflow and profit

# Business Planning



## Who is this service for?

This service eliminates a factor that is common in business - PROCRASTINATION. Suitable for business owners who want clarity, focus and direction.

A Business Planning session will require you to take time out from day-to-day activities in the business to focus on the business.

## What is involved?

This is a **4-hour planning session**. Key issues covered:

- Setting personal and business goals for the next 12 months
- Working on an action plan with strategies to support achievement of goals
- Identify Gross Revenue Targets and Key Performance Indicators
- Identifying opportunities and vulnerabilities in your business that need to be managed
- Establishing a 90 Day Action Plan to address immediate/critical issues



**QUICK TIPS**

! Your Business Plan is not a set and forget document. It should remain a living, working document, and a filter through which all decisions are made. Our Business Coaching is created to provide you with accountability and support to keep you on target towards achieving the goals you have set in your Business Plan.

# Business Planning (Cont.)



## What are the benefits?

- ✓ Review and set the direction of the business
- ✓ Eliminate procrastination
- ✓ Identify common goals among business partners, if applicable
- ✓ Identify and prioritise your key goals
- ✓ Create strategies to achieve your goals
- ✓ Identify what you will need to achieve your goals
- ✓ Set timeframes for achieving your goals
- ✓ Divide your goals into short term and long term (quick wins vs. key projects)
- ✓ Develop a template to review actual performance against targets
- ✓ Create a platform to develop Financial Forecasts
- ✓ Develop a tool to communicate your goals and vision with your team
- ✓ Use your Business Plan as a basis for you to set team members' individual goals and targets

# Business Coaching



## Who is this service for?

This service is for business owners who desire to succeed but often struggle to make time to work on your business rather than in your business.

Quarterly Coaching gives you regular dedicated time, utilising our knowledge and support to keep you on target towards achieving your goals.

## What is involved?

You will attend **60-minute meetings** with us **every quarter**. We will help you:

- Review your actual results, clarify areas where you can improve your business performance
- Develop a realistic 90 day Action Plan with timelines to keep you on track to achieve your annual business plan
- Utilise our expertise and resources to enable you to implement best business practice

## What are the benefits?

- ✓ Accountability and support from us to enable you to achieve your desired results
- ✓ Increase profitability and cashflow
- ✓ Determine a process to report your actual results against your budget
- ✓ Gain an understanding of the key drivers within your business and what impacts them
- ✓ Improve business performance by identifying ways to overcome challenging issues
- ✓ Keep your Business Plan as a 'living document' to ensure you are working towards your goals
- ✓ Align the partners in terms of project prioritisation
- ✓ Improve leadership
- ✓ Access the collective knowledge of our accountants





# Financial Awareness Coaching

## Who is this service for?

If you want to fully understand and interpret your numbers, so you can answer questions like:

- How much profit have I made this year?
- Why has my profit increased but I have no cash?
- Is my cash level increasing or decreasing?
- What is affecting my cash level?

## What is involved?

Financial Awareness Coaching is a **12 month coaching program**. You will attend **60-minute meetings** with us **every quarter** to discuss your financial results. We will serve as your strategic allies and accountability partner.

The focus of each meeting will change and progress depending on your needs and objectives.

You will:

- Develop an understanding of your key financial reports
- Gain knowledge of key accounting concepts
- Begin to produce your own customised reports on a monthly basis
- Understand how to manage your debtors and creditors
- Learn how to monitor income and expenses throughout the year
- Identify areas to work on between meetings to get better results
- Find ways to save time on admin tasks that could be automated
- Begin to understand other information you may need to capture monthly and how

# Financial Awareness Coaching (Cont.)



## What are the benefits?

- ✓ Enables you to better understand your business
- ✓ Iron out any existing errors to ensure accuracy in your financial reports
- ✓ Better manage and monitor your cashflow
- ✓ Customise your reports to ensure you capture the right information
- ✓ Format your reports in a way that makes decision making easier
- ✓ Gain better understanding of the financial implications of decisions
- ✓ Review your reports and record actions to be achieved before the next meeting
- ✓ Be held accountable to achieve progress between meetings
- ✓ Identify any burning issues that need to be addressed
- ✓ Access the collective wisdom of our accountants, systems, products and services
- ✓ Email and phone support to address any burning issues between meetings

# Examples of Our Packages



Focusing on:

# Business Basics



## WHAT YOU'LL GET:

- ✓ Year End Financial Statements & Business Tax Return
- ✓ Annual Review Meeting
- ✓ Annual Tax Planning
- ✓ Your choice of:
  - Annual Cashflow Forecast or
  - Cashflow & Profit Improvement meeting
- ✓ Monthly support - 2 email queries \*

LET'S WORK TOGETHER

INVESTMENT STARTING FROM (INCL. GST) \*\*

**\$350 /MONTH**

***Business Basics package gives you the essential tools to navigate compliance with ease, ensuring peace of mind and paving the way for focused growth and success.***

*\*Support includes general accounting queries e.g. car purchase, lease, record keeping requirements. Excludes business structure/purchase/sale and any other advice that requires longer time. **Email queries and phone calls are capped at 10 mins per reply.***

*\*\* The pricing is **valid for subscription starting at the beginning of the financial year (1 July)**. Please contact us if you wish to subscribe mid-year or at any other time during the year.*

Focus on:

# Financial Awareness



## WHAT YOU'LL GET:

- ✓ Year End Financial Statements & Business Tax Return
- ✓ Annual Review Meeting
- ✓ Annual Tax Planning
- ✓ Annual Cashflow Forecast
- ✓ Quarterly Financial Awareness Coaching
- ✓ Quarterly Management Report (you will also learn to produce your own report)
- ✓ Monthly support - 3 email queries & 1 phone call \*

LET'S WORK TOGETHER

INVESTMENT STARTING FROM (INCL. GST) \*\*

**\$525 /MONTH**

*Financial Awareness enables you to understand your financials with confidence. You'll acquire the skills to make informed decisions, empowering you to take charge of your financial future.*

\*Support includes general accounting queries e.g. car purchase, lease, record keeping requirements. Excludes business structure/purchase/sale and any other advice that requires longer time. **Email queries and phone calls are capped at 10 mins per reply.**

\*\* The pricing is **valid for subscription starting at the beginning of the financial year (1 July)**. Please contact us if you wish to subscribe mid-year or at any other time during the year.





Focusing on:

# Growing Your Business

*Business coaching delivers empowered growth, clarity, and confidence, knowing that you have the guidance and support to navigate challenges and unlock your full potential.*

## WHAT YOU'LL GET:

- ✓ Year End Financial Statements & Business Tax Return
- ✓ Annual Review Meeting
- ✓ Annual Tax Planning
- ✓ Annual Cashflow Forecast
- ✓ Business Planning Session
- ✓ Quarterly Business Coaching
- ✓ Quarterly Management Report
- ✓ Monthly support - 3 email queries & 1 phone call \*

LET'S WORK TOGETHER

INVESTMENT STARTING FROM (INCL. GST) \*\*

**\$625 /MONTH**

*\*Support includes general accounting queries e.g. car purchase, lease, record keeping requirements. Excludes business structure/purchase/sale and any other advice that requires longer time. **Email queries and phone calls are capped at 10 mins per reply.***

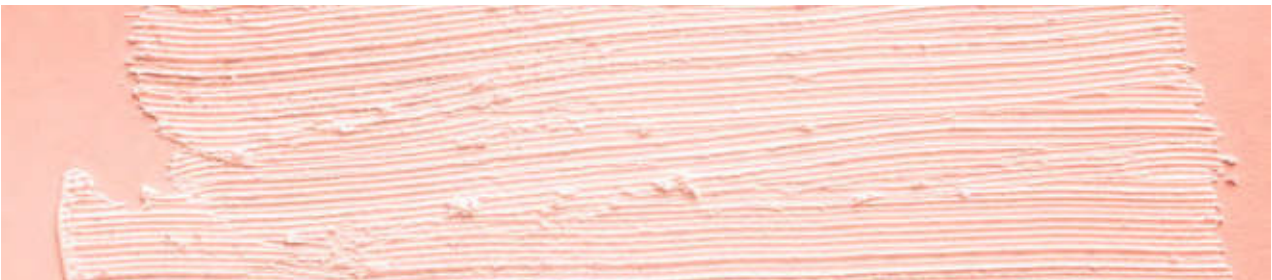
*\*\* The pricing is **valid for subscription starting at the beginning of the financial year (1 July)**. Please contact us if you wish to subscribe mid-year or at any other time during the year.*

“

**Success doesn't come from  
what you do occasionally. It  
comes from what you do  
consistently.**

**- MARIE FORLEO**

**Entrepreneur, Writer and Philanthropist**



# Let's Get Started!

Ready to embark on an exciting journey of growth and transformation for your business?

Choose the plan and send it back to us by email, or get in touch with us for a chat to help you decide which package is suitable for you.

LET'S WORK TOGETHER

We're a team of dedicated professionals who genuinely care about your success. We'll take the time to listen, understand your unique challenges, and offer personalised guidance that aligns with your goals.

Let's build a relationship based on trust, empathy, and collaboration, creating a meaningful impact that goes beyond just financial success. Reach out today, and let's unlock your business's true potential together!

*Therega and Jolene*

**TJ Accounting Consultants**



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# Which package would you like to choose?



- Business Basics**
- Focus on: Financial Awareness**
- Focus on: Growing Your Business**
- Please help me choose!**

Thank you for considering our advisory services.

We look forward to the opportunity to partner with you on your journey towards financial excellence and transformative growth.

Email it back to [admin@tjac.com.au](mailto:admin@tjac.com.au) once you've chosen your package. We will be in touch soon!