



**Ready for a
high-performing
business?
Introducing your Virtual CFO.**

smart
BUSINESS SOLUTIONS
GROUP

Accounting & Taxation | Financial Planning | Mortgage Broking
CFO Services | Business Advisory | SMSF Specialists



How a Virtual CFO can elevate your business.

As your virtual CFO (vCFO) we take on the role of the Chief Financial Officer (CFO) on a contract basis by advising, analysing, forecasting and strategic planning around your key business drivers.

With strong commercial acumen and public practice background, our team of Directors and Associates work closely with clients who are looking to elevate their business performance, moving beyond traditional accounting and tax compliance, to a higher-level business strategy.

With monthly or quarterly touchpoints, expect open, rich conversations about things that are really important to you and your business.

Offering a more data-focused approach than a standard business coach that offers little to no financial background, our vCFO Service will develop financial reporting systems and show you how to understand and take action from your data, provide deep forecasting and planning, evaluate growth opportunities as well as offering a regular touchpoint for accountability and business mentoring.

Are you ready?

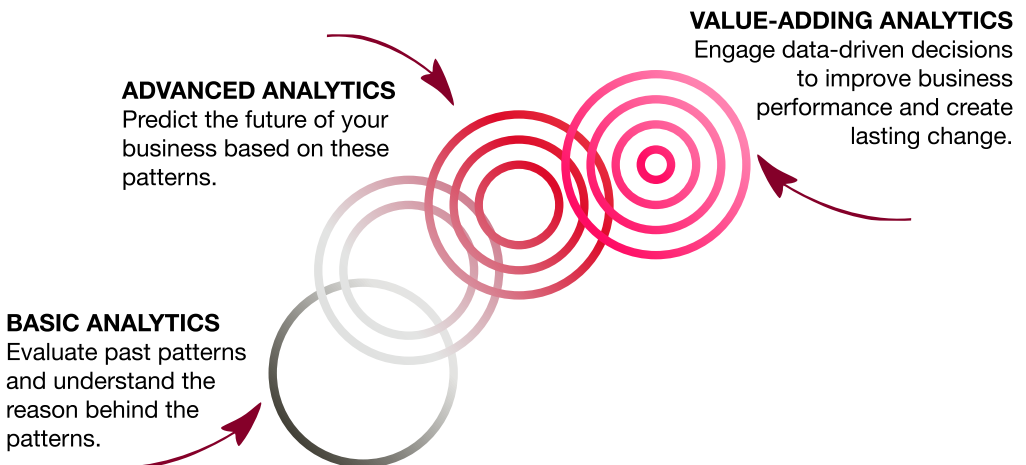
Let's go places.



One must walk before one can run.

SME owners want to implement change to stay ahead of their game. But when your skills lie in areas other than finance and business strategy, it's near impossible to know the best approach to ensure successful change.

We'll work collaboratively with you to ensure you experience beneficial and lasting change from a starting point that you're comfortable with.





What our vCFO service offers.

Our vCFO Services may include any or all of the following primary services:

MONTHLY OR QUARTERLY REPORTING

Understand the story your financial data is telling you giving you improved control on your business with better visibility on revenue streams. Benchmark your performance, set budgets and improve your business value by recognising and repairing financial and operational leaks.

MONTHLY OR QUARTERLY MENTORING

Business is a series of decisions, some of them can make or break an organisation. All of them have the potential to affect performance and your market positioning. When you're busy working IN your business it's difficult to step away to work ON your business. We'll act as your accountability partner by helping you set goals, identify adjustments to your business model to assist in achieving the goals, then check in to make sure you're making progress with your action items.

3-WAY 12 MONTH CASHFLOW FORECAST

Gain a clear understanding of cash and liquidity for better decision making. We'll show you how to recognising the difference between profit and cash, identify your current cash conversion cycle, identify likely causes of cashflow problems within your business and develop cashflow modelling forecasting to assist with acheiving better business performance.



Are you ready for a vCFO?

Most successful entrepreneurs and business owners have an accountability partner who meets with them regularly. No matter who you are, where you've come from, or what you have achieved, a good mentor is an invaluable asset in business.

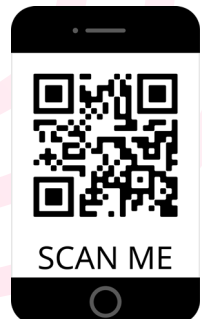
Here's how you know if you're ready to take your business further:

- You have the courage to question your current processes and structure
- You're open to potential alternatives
- You're ready to challenge yourself and the people around you to get results
- You're prepared to do the action work

“Shannon and Daniel have been such a positive partnership for our growing business helping us set goals, stick to the goals and ensure that we reach them.”

~ Tammy Aitkin / Feature Pools

Scan QR code to read Feature Pools business growth story.





Meet your experts.

Shannon Smit

**B.Bus Acc Chartered Accountant
Registered Tax Agent
Financial Advisor**

SMART Business Solutions Director Shannon Smit, Chartered Accountant and Financial Advisor, thrives on assisting business owners achieve the best out of their business.

Shannon's career has spanned global firms in New York, Prague, Amsterdam and Melbourne, before settling back to the Peninsula and setting up SMART Business Solutions in 2007.

For a vCFO to really get into the guts of your business, they need to have the ability to understand your numbers. It's crucial to having full visibility on what's really happening. That's why having a vCFO that's also an accountant and a strategic business advisor is the best decision you can make to elevate your business.

Shannon is an active and trusted panel member of the Australian Government's Board of Tax Advisory Panel. In addition, as President of the Committee for Mornington Peninsula, Shannon is a proactive advocate for the local business community elevating the importance of having robust and high performing small businesses within our community.

As the most awarded individual advisory professional, and the leader of the most awarded business advisory firm on the Mornington Peninsula, Shannon and the team at SMART Business Solutions are your partners in business.



Paul Cunningham

Associate

B.Bus Acc Chartered Accountant

Paul offers unique and practical tax and business advisory that's direct, making it easier for business owners to understand what their data is telling them and the action steps to take. Skilled at cash flow management & forecasting, and tax planning, Paul offers insightful business advisory across various industries, but he is particularly well-versed in the intricacies of trades and construction, wineries, distilleries and breweries industries.



Daniel McCulloch

Associate

B.Bus Acc Chartered Accountant


An experienced and well-rounded accountant and advisor, Daniel will help you manage every aspect of your business. Daniel is especially skilled with the ins and outs of medical and health professionals and their practices, specialised services and trades. His detail-oriented approach ensures you receive the best tax and business advisory that's current and ensures your business is fully supported.



“It’s only since working with Shannon and the team that we’ve experienced real growth and structure.”

~ Jon Robbins / GuyRobb Electrics

Scan QR code to read GuyRobb's business growth story.



Case Study: TWØ BAYS Brewing Co



SCAN ME

"I was referred to SMART from a fellow craft brewer in early 2018 when we wanted to set up a systematic approach to inventory and stock management from the very beginning of our operations.

Shannon and Paul understand the ins and outs of the brewery industry requirements completely and set us up with DEAR Inventory which gave us the insights we needed to manage stock, understand and control our costs and grow our range.

As TWØBAYS Brewing Co has grown, our relationship with SMART has evolved. They've supported our growth, provide sound commercial advice and remain a strong sounding board for all our trickier questions. Shannon offers more than just ticking the 'compliance' box, has strong commercial acumen and shares her knowledge readily.

The team work bloody hard, are very responsive and are always ready to help us grow and evolve."

Richard Jeffares, Founder and CEO - TWØBAYS Brewing Co

xero

WINNER XERO Small Business Of The Year FY22



Case Study: Prossor Town Planning



“Our conversations are very organic. Sometimes we talk about marketing and business growth and sometimes we’re rapidly responding to a crisis such as COVID. We always look at the numbers together which gives me so much more confidence. Shannon is like my common-sense guidance in business.”

Anyone who spends the majority of time working IN their business and not ON it would benefit from a vCFO. You need it to get the balance right. You can get so caught up in doing your job. You can sometimes end up being the passenger in your own busy-ness. If you’re not driving, then who is?

Having a vCFO means you prioritise ‘driving’ your business. A good mentor will ensure you step out of your busy work, surround yourself with a good team, and allow you space to focus.”

Jackie Prossor, Founder and Director - Prossor Town Planning

A woman with blonde hair and glasses is smiling broadly while looking at her smartphone. She is wearing a dark blue t-shirt and jeans. The background shows a workshop or office space with a clothing rack on the left and a desk with a coffee cup and papers on the right. The wall is covered with various papers and sticky notes.

Can I afford a vCFO?

Our vCFO Services are more affordable than you may think and will prove to pay for itself.

Combined with our collective 40+ years experience in supporting business growth and performance through strategic accounting, tax and business advisory, we can help you manage your business, plan for the future, improve internal processes and implement internal controls.

MONTHLY REPORTING

From \$250 p/m + gst

QUARTERLY vCFO MENTORING

with quarterly report

From \$450 p/m + gst

MONTHLY vCFO MENTORING

with monthly report

From \$1,000 p/m + gst

3-WAY 12 MONTH CASHFLOW FORECAST

From \$1,500 + gst

Are you ready to experience real progress?



We're here for the long run and we'd like to develop a genuine partnership with you.



The SMART Business Solutions team continues to receive awards in recognition of our technical expertise and contribution to the industry.

We believe the whole team is greater than the individuals alone. We are an enthusiastic and motivated bunch who work together providing outstanding client service.

We are different.

Ask us how our difference will work for you.



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Level 1, 328 Main Street Mornington Vic 3931
+61 (3) 5911 7000
reception@smartbusinesssolutions.com.au
www.smartbusinesssolutions.com.au

