

Business Advisory Services

xpal tax & accounting prides itself on being more than just your typical accountant – reactive and telling you about the past that you can't change.

Two of our most popular business advisory services are outlined in this document and aim to improve your business and, more importantly, your personal wealth.

Taking the time to work **ON** your business rather than **IN** your business is vital and the team at xpal can guide you and help you along your journey.

Not only that, being held accountable for your actions always leads to a greater result.

Planning Session

One of the keys for business success is to develop a clear approach to generating sustainable growth and profits. The xpal planning session looks at your current situation, provides some opportunities to set your goals and ask the 'what if?' question and puts in motion a plan to implement your decisions.

xpal will take a helicopter view of your business and consider all areas including profit, growth, cash flow, personal insurance, asset protection and succession.

Tough questions may be asked but all will lead to a clearer picture for your business.

- What do you do well?
- Where is there room for improvement?
- What opportunities exist in your market place?
- What threats are out there that could affect your business?

By considering these questions we will be able to strategically plan for solutions and achieve outcomes that improve your business.

Business Advisory Services Consultant

Carmelina Zollo
B.Comm CA
Principal Accountant





Forecast

xpal not only looks at the big picture but can also look at the finer detail with you. Our forecasting program involves consultation between your accountant, you and any key people in your business, and enables a forecast to be set for the upcoming period. This is not an Excel forecast! This is a detailed three way forecast that forecasts not only your profit but your balance sheet and cash flow as well.

Once the forecast has been set there are a few ways we can move forward:

Set and monitor in-house – why have a forecast if you are not going to monitor it? Monitoring in-house is a less expensive option.

Quarterly reporting – you meet with xpal on a quarterly basis to discuss the result, any variances to budget and any causes for concern - giving you the optimum amount of time to rectify the issue before it's too late

Monthly reporting – still with quarterly xpal meetings, however a monthly variance report and analysis is also provided.

Our experience is that monitoring on at least a quarterly basis together with xpal provides greater accountability and the best results.

Testimonial

“I have been a client of Carmelinas’ for a few years now and am writing this as a testament to her level of detail and exceptional customer service. When my husband and I brought our business to xpal we were introduced to Carmelina who very quickly earned our trust. She was honest from the word go.

With Carmelina’s guidance we have been able to make decisions personally and for our business which have resulted in a greater quality of life for us.

- Julie Mackay, Mouse Constructions Pty Ltd



To make an appointment with one of our business advisers call 08 8291 2821 or visit www.xpal.com.au.

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xpal tax & accounting Ground Floor,
ABN 24 115 995 815 67 Greenhill Road
TAN 24657 404 Wayville SA 5034
Fax: 08 8291 2809

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