Welcome to

# Love & Partners

CHARTERED ACCOUNTANTS

*"Benefit from our Experience"*

## Our Goals

### BUILD WEALTH

- Develop sound strategies to build your personal and business wealth

### PROTECT ASSETS

- Develop sensible strategies to ensure that your personal and business assets are well protected

### QUALITY OF LIFE

- We are dedicated to improving the quality and security of your financial environment, so you have more time to enjoy your life – Now, and into the future.  In our opinion achieving wealth with quality of life is the ultimate goal

# ***Client Information Package***

### *Becoming our Client – What to Expect*

- First and foremost, understand that we will work hard to help you achieve your Personal and Business Goals, and a high level of Financial Well-Being.
- Quality Assurance – We go to great lengths to ensure that our trained professionals have the most up-to-date knowledge, tools and training possible to serve your Financial needs. We also have developed internal Quality Assurance procedures to ensure that we provide you with consistently high quality advice.
- Ongoing Education – We believe in the power of knowledge. We therefore commit to the ongoing education of our clients in the areas of Wealth Creation, Tax Minimisation, Asset and Risk Protection, and improving your Work Life.
- We deliver this education to our Clients through:
    - One on one meetings
    - Information sessions
    - Interpretation and Analysis of your tax returns and business financials
    - Newsletters

### *Our First Meeting – What to Expect*

We are committed to helping our clients achieve their **Personal, Family and Business Financial Goals,** which we will explain in more detail in our first meetings. In order to provide you with the best service possible, we need to gather some critical information that will help us understand your Financial Goals, your current financial position, and your understanding of the fundamentals of business accounting and tax reporting. That is the purpose of the attached Client Care Checklist we ask you to fill out, and the initial interview we have with you.

### *How we serve your needs:*

We serve you in two distinct ways:

1. We assist you in meeting your tax reporting and compliance requirements. We will strive to complete these tasks as efficiently as possible.
2. We help you to develop strategies and structures that will achieve the highest possible level of Financial Well-Being. We use the data and information from you and your business to help us achieve the three goals of Build Wealth, Protect Assets and Quality of Life. **This is our reason for being in business** not just to do tax returns!

### *Our Structure:  How we have organised our business to serve you best:*

Our combined team of professionals have extensive experience in working with businesses and individuals to devise ways to improve financial well-being and achieve their financial goals.

Our specialty is working with small-to-medium sized businesses and high wealth individuals to develop the “right” structures and strategies to increase wealth, protect assets, and elevate quality of life.

Our firm employs Professional Accounting staff, and allocates a personal support team to assist the Partners in serving you.  The Manager allocated to you has been carefully recruited and is responsible for the preparation of financial statements and income tax returns, and will support you with answers to matters of a general nature.

The Partners and Managers will concentrate, and advise on the more specialised and strategic areas of Financial Well-Being, business and personal tax planning, business improvement and development, audit planning and implementation, and retirement planning.

Our firm’s success is due to the support of our long term clients, their valued referrals and our continual strive to achieve the goals of Building Wealth, Protecting Assets & Quality of Life.

### *Our Internal Divisions and External Partners:*

At Love & Partners we have three service divisions; Business, Audit and Financial.

Within these three divisions we supply the necessary services in the areas of business management, tax and audit compliance, financial planning, investment, insurance, and mortgage services.

Externally we have partnered with firms to provide additional valuable services in the areas of Legal and Superannuation.

## ***EFFICIENTLY WORKING WITH LOVE & PARTNERS***

Complying with tax reporting requirements can be a time consuming process, however the information used for tax reporting is critical to developing the plans to achieve Financial Well-Being.

To ensure efficiency

- We will supply a detailed information checklist and personalised records folder for your business entities for you to work through and bring to our meeting.

- We include in our workpapers an “Issues for Client Action” form which is provided with your completed work each year, detailing any adjustments required and recommendations for improvements.

- We will provide you with referrals to approved trainers for most software packages. Our preferred accounting package for clients is MYOB; however we do support most other types.

- We recommend the use of BankLink for clients who aren’t equipped to embrace accounting software. BankLink allows electronic download of your bank account transactions into our accounting software for processing.

- You will be provided with the direct email address for the Partner attending to your affairs. Where ever possible, please utilise email to ask any questions, to ensure key information is maintained in writing.

- We also provide a dedicated secure ‘ftp’ website to enable you to upload multi-format copies of your current data files for retrieval and review. Please ask your Partner/Manager for instructions when the time comes.

## ***CHECKLIST FOR INITIAL MEETING***

- [ ] Copies of last two year's financial statements for all entities
- [ ] Copies of last two year's tax returns for all entities
- [ ] Year to date Profit & Loss and Balance Sheet (if available)
- [ ] Summary of both business and personal Assets & Liabilities which do not appear in financial statements
- [ ] Copies of business and personal budgets and cashflows
- [ ] Completed Client Care Checklist

Before our meeting please start listing below your Business, Financial, Personal and Family Goals:

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