

June 2009

SHOW ME THE MONEY!

To date, our 'Show Me The Money' roadshow of seminars have been a complete sell out in Melbourne, Perth, Albury and Bendigo with over 300 accountants attending.

The success of these practice management seminars and the phenomenal feedback has prompted us to schedule additional sessions in regional Victoria together with a second seminar in metropolitan Melbourne. This is your final chance to attend what has been described as the most practical and valuable seminar of 2009.



The highlight for many attendees were the sessions that demonstrate the latest tools available to the profession and the marketing workshop. This seminar not only deals with the 'what to do' but also the 'how to do' because you receive 36 tools on a CD to help you with implementation. These valuable tools, booklets, checklists and best practice precedents are designed to help you systemise your processes, reduce write offs and generate record levels of client referrals.

If you're planning to 'go, grow or just maintain the status-quo' in your practice over the next few years you simply can't afford to miss this seminar. In fact 92% of attendees rated the seminar at least 8 out of 10 and 34% rated the overall seminar at least 9 out of 10!

At this 4 hour morning seminar you'll discover:

- **The Tools, Templates and Checklists** used by some of the most efficient and profitable firms in the country
- **16 Financial Opportunities** available to accountants beyond compliance that can add thousands to your bottom line
- **Marketing Techniques and Tools** that are attracting record levels of client referrals
- **The Software Programs** that can turn your compliance based business clients into quarterly consulting engagements
- **How to Recession Proof** your business clients including alternative strategies and the tools available
- **Tools** to streamline the common processes in your practice such as business benchmarking, clients buying a negatively geared property and business start-ups
- **Practice Valuations** - What your practice is currently worth, the sale process and how to maximise the value on sale
- **Industry Benchmarks** - Comparative charge out rates, profitability and staff salaries

Includes 36
Tools worth
over \$1,000



The upcoming 'Show Me The Money' seminars are scheduled for:

- **Ballarat** 8.30am - 12.30pm Friday June 12, 2009 at Mercure Ballarat
- **Melbourne** 8.30am - 12.30pm Friday June 19, 2009 at Novotel Glen Waverley
- **Traralgon** 8.30am - 12.30pm Friday June 26, 2009 at Century Inn Traralgon

Numbers are strictly limited at each venue and the brochure and registration form can be download from the home page of www.pjcamm.com.au. Alternatively, call (03) 9572 5000 or email admin@pjcamm.com.au and we will send you a registration form.

With the country slipping in to recession there has never been a more important time to work ON your practice. At just \$198 (including the 36 tools on your CD) you will walk away equipped with the strategies and the tools to capitalise on this rare opportunity.

Here's what other Accountants said about 'Show Me The Money'...

"Excellent. The most practical and down to earth practice development session I have ever attended."

"Great to get the 'how to do's' instead of just 'what' to do."

"Overall I thought the seminar was fantastic – lots to think about and DO!"

Negative Gearing & Property

When clients consult with you regarding the purchase of a negatively geared property what do they leave your office with?

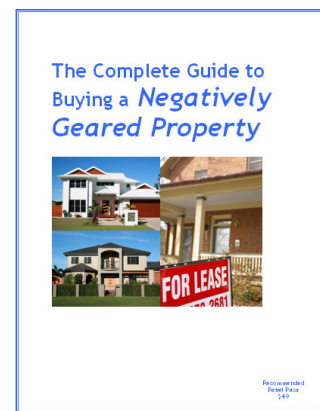
Our research suggests, probably a photocopy of your interview notes and maybe a projected profit and loss statement, but not much else. This probably explains why most firms don't charge enough for the consultation. Benchmark surveys we conducted at our 2009 'Show Me The Money' seminars indicated the average charge for a negative gearing consultation was less than \$150 with over 30% of firms not charging a fee!

A significant number of smaller firms also defer invoicing the consultation and prefer to package it up with the tax return fee. This is a real issue as the value of the meeting diminishes over time not to mention the impact on cash flow. This deferral strategy is partially due to the fact that accountants feel the value of the meeting is minimal because the client receives nothing tangible.

There is a simple solution to this problem.

'The Complete Guide to Buying a Negatively Geared Property' is a 44 page booklet that you can give to clients at their interview. It explains how negative gearing works and serves as a reference guide because it addresses the key issues including:

- Alternative Ownership Structures and their Tax Consequences
- The Importance of Capital Growth
- The A-Z of What is Tax Deductible
- The Treatment of Establishment Costs
- The 13 Steps to Buying a Negatively Geared Property
- The Risks, Finance Options and Depreciation Write Off
- The Mechanics of the Capital Gains Tax
- Record Keeping Requirements



The booklet comes complete with several profit & loss worksheets so you can prepare a range of financial scenarios for a given property. The client leaves your office with the booklet and you can take a copy of the worksheet for your file. Providing clients with this quality publication adds value to the meeting and helps justify your consultation fee. It also standardises the process and advice within the firm to ensure quality control and reduce the risk of future litigation.

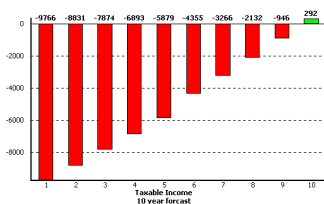
The booklets are only \$16.50 each and they can also serve as a marketing tool for the practice. When you purchase 10 or more copies you can have your firm logo and contact details printed on the front cover. For more information call our office today on (03) 9572 5000 or email admin@pjcam.com.au.

Property Analysis using Rent Manager

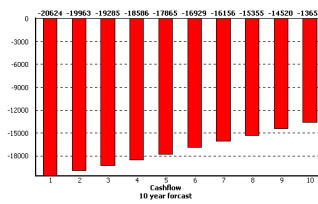
At the interview stage you can also use the 'property analysis' module in Rent Manager to analyse the financial and taxation position of purchasing any given property. The program prompts you to key in the property variables such as the purchase price, the amount being borrowed, the mortgage rate and the expected weekly rental. It can be completed in under 3 minutes and with the click of the mouse the program will produce a series of reports and graphs for the next ten years including:



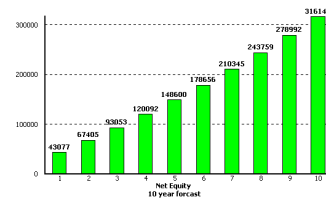
• Taxable Income



• Projected Cash Flow



• Equity Position



After the meeting you can then send your clients a brief letter of advice that includes the 10 year cashflow summary and PDF copies of the graphs and projected profit and loss statement. You should send your invoice at the same time because when you combine the 'Complete Guide to Buying a Negatively Geared Property' booklet with the property analysis and graphs from Rent Manager your clients will appreciate the true value of the consultation. Most importantly, you'll never under charge or defer invoicing your time again and your clients won't over commit to a property they can't afford.

30% Investment Allowance

Our Leasing Manager, Barry Zeuschner explains the proposed tax concession using a simple case study.

Subject to qualifying criteria, businesses will be able to claim an extra 30% tax deduction on their vehicle and equipment purchases in the first year of ownership. This is on top of any usual depreciation claim. Not only that, the written down value of the asset for accounting purposes will ignore the extra deduction afforded in the first year.



Example - Pat buys a new car for business use on April 1, 2009 for \$50,000.

In the 2008/2009 financial year he can claim a depreciation deduction for \$2,813 being 22.5% of the cost of the vehicle (pro-rata from the date of purchase) PLUS an additional \$15,000 investment allowance deduction (i.e. 30% of \$50,000).

The following year the car will then be depreciated at the standard rate of 22.5% as normal and the written down value at 1 July, 2009 will be \$47,187 (\$50,000 – 2,813).

Effectively Pat benefits from an extra tax deduction of \$15,000 in year one.

Key Points to Remember

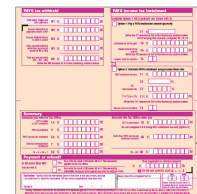
- Assets purchased (signed contract entered into) up to June 30, 2009 qualify for the 30% Investment Allowance
- Assets purchased between July 1, 2009 and June 30, 2010 will only attract a 10% Investment Allowance
- The Investment Allowance is claimed by the taxpayer who is entitled to the depreciation deduction (hire purchase = hirer, chattel mortgage = the borrower, luxury car lease = lessee)
- Even if the primary use of the asset changes over time, as long as the asset was purchased for the principal purpose of carrying on a business, the tax break can still be claimed in full
- The tax break on cars is only available up to the vehicle cost price limit (currently \$57,180). If you purchase a car for more than this amount the allowance is capped at \$17,154
- Assets leased may still qualify for the tax break. This depends on the structure of the lease and whether the arrangement is considered akin to a rental agreement (e.g. operating lease) or an asset purchase under finance terms (traditional finance lease) by the Tax Office
- You can still claim the 30% Investment Allowance if using the 12% of cost method

For further information visit <http://www.treasury.gov.au/contentitem.asp?NavId=037&ContentID=1487> and download the eligibility flow chart.



BAS Training Seminars - For Clients and Staff

Do your staff complain about poor quality client records and the need to constantly correct common data entry errors such as private use, car registration and insurance where GST is not 1/11th? Do you write off valuable time and then find clients complain about their fees for what is essentially bookkeeping work? If you are frustrated by repetitive client bookkeeping mistakes because no-one has trained them...We have a solution that can include training your staff as well!



This 1 hour BAS Training Seminar will teach clients how to prepare their own BAS and address the common bookkeeping errors. The regular evening sessions will be run at our Carnegie Training Centre commencing on Monday June 15 at 7.00pm. The cost is \$110 per business and attendees will receive a comprehensive manual that includes detailed support notes on technical issues. We assume that clients (or your staff) have a working knowledge of Cashflow Manager or can complete a bank reconciliation in their preferred software program. Topics covered at the BAS Seminar include:

- Do you still need GST registration?
- GST reporting options 1 to 3
- Checking GST allocations & common errors
- Recording PAYG Withholding
- Treatment of new equipment purchases
- Financing methods and their GST treatment
- Calculating GST private use
- Common GST mistakes
- PAYG Instalment reporting options
- PAYG Instalment Income explained
- Finalising the BAS return
- Comprehensive BAS data entry checklist

Next Time a Client Wants to Start a Business...

How many times have you sat down with a client to discuss the establishment or purchase of a new business? I'm tipping your answer is ... hundreds of times!

You start the interview with a series of 'fact find' questions about their proposed business venture then discuss alternative tax structures, registration requirements for TFN, ABN and GST. You then cover a myriad of other things including accounting software, business insurances, motor vehicle claims and possibly the preparation of a business plan ... sound familiar?

At the end of the meeting what do your clients leave your office with? Most firms suggest their clients leave empty handed or with a photocopy of your scribbled notes. One thing is for sure, they have information overload and their head is spinning. The advice is generally all verbal and forgotten within 48 hours.

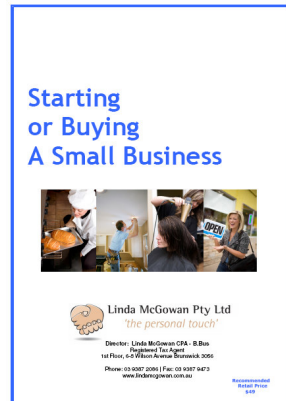
Not any more...

The 'Business Start-Up Manager' is an electronic checklist of topics to cover during the client meeting. By simply ticking the appropriate boxes it will automatically generate a detailed 3 to 5 page letter of advice together with a summary of the preferred business structure. For example, if you need to register the client for a TFN, ABN and GST and tick those boxes on the checklist, it will pre-fill this detail on both the letter of advice and your tax invoice for the consultation.

To complement the software we have also published a 44 page booklet that answers all your clients questions about starting or buying a business. It covers topics such as business structures, tax registrations, insurances, accounting software options, employing staff, legal issues, working from home and preparation of a business plan including a cash flow budget. The client's head might still be spinning when they leave your office but they have a booklet they can refer to at a later stage.

The Business Start-Up Manager and booklet offer a systemised approach for accountants with clients starting or buying a business. It provides quality control and ensures that you (or your staff) have covered all aspects of starting a small business with your client. At the end of the meeting your client walks away with a tangible and valuable booklet that they can refer to at their leisure. Within 24 hours of the appointment they also receive a detailed letter of advice, summary of the nominated business structure and your invoice for the consultation. Putting the advice in writing improves the level of service and reduces the risk of future litigation.

Current users suggest they are 'brilliant tools'. The booklet is labeled with a recommended retail price of \$49 so clients perceive real value when you 'gift' it to them at their meeting. You can obtain copies of the booklet for just \$16.50 each and if you order 10 or more booklets you can have them customised with your firm logo and details on the front cover. As an introductory offer, the Business Start-Up Manager with 10 booklets is available for only \$297.



Letter of Advice

20 June 2009
Steve Inglis
12 Woodhill Crescent
Vermont South VIC 3133

Dear Brian,

RE: BUSINESS PROPOSAL

Thanks for meeting with us today to discuss your business proposal.

The business evaluation and establishment phases can be periods of great anxiety and stress due to a number of reasons. Having previously assisted so many clients in your situation we believe you would like to have a letter of advice prepared for you. This letter will provide you with a summary of the preferred business structure and your invoice for the consultation.

At our meeting we provided you with a set of information including our booklet, 'Starting a Small Business'. This booklet contains some useful information that addresses the above mentioned issues. We believe that, hopefully, you can absorb the information of your letter or other than in meetings with us at an hourly rate. At our meeting we made some specific recommendations including:

Business Structure

When considering the choice of business structure we always recommend you tick:

- Minimise the Protection of Your Assets
- Minimise your Exposure to Income Tax
- Obtain an Australian Business Number (ABN)
- Consider the use of Public Office
- Take Advantage of the Potential Future Application of the Discount Capital Gains Tax and Small Business CGT Concessions

On the basis of our meeting and discussions we recommend that your business be structured as a Company. The above mentioned recommendations will minimise the above mentioned issues of the business structure including legal liability, ownership and the various taxation implications.

We have arranged for the formation of a self company under the name: **Sample Pty Ltd**

The office address of the Company will be as follows:

Name	Steve Inglis	Number of Shares	1	Director
Date of Birth	11/03/1975	Each Share Value \$	2	Secretary
Place of Birth	Victoria			Public Office
Address	12 Woodhill Crescent 3108			Registered Office

Name	Steve Inglis	Number of Shares	1	Director
Date of Birth	11/03/1975	Each Share Value \$	2	Secretary
Place of Birth	Victoria			Public Office
Address	12 Woodhill Crescent 3108			Registered Office

Introductory Package

- Business Start-Up Manager Software
- Plus 10 'Starting or Buying a Small Business' Booklets personalised with your Firm Logo

\$297



Company

Description - A Company is a separate and independent legal entity and is not bound by the laws of any particular state or territory. A 'shareholder' who has not been registered with ASIC is not bound by the laws of any particular state or territory. A 'shareholder' who has not been registered with ASIC is not bound by the laws of any particular state or territory. A 'shareholder' who has not been registered with ASIC is not bound by the laws of any particular state or territory.

Ownership & Liability - A Company has Shareholders who own the Company and the Shareholders are not bound by the laws of any particular state or territory. Shareholders may also be Directors and employees, as is often the case in a family business. A 'sole director' is a person who is the only director of a company. A 'sole director' is a person who is the only director of a company.

Resident - A company is a resident for tax purposes if it is a company that is resident in Australia. A company is a resident for tax purposes if it is a company that is resident in Australia. A company is a resident for tax purposes if it is a company that is resident in Australia.

Setting it up Legally - We usually prepare the documents and apply for registration on a company through ASIC. A pre-registered self company (not yet traded) can be bought and sold at any time. Consideration that makes us recommend ourselves and how long it takes across the country. As well as registering with ASIC, the Company will also have to have a business name registered with Consumer Affairs Victoria via the Business Name Register.

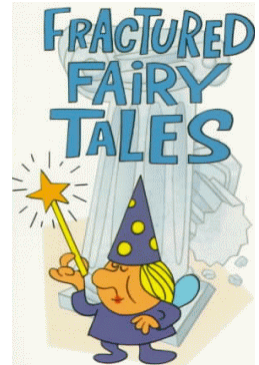
Cost of Registration - It costs \$400 to register a Company with ASIC who also obtains a copy of the Australian Company Handbook (ACH). There is also an annual \$212 fee for the ASIC Annual Report of Particulars. Please change regularly, so you should check them at www.asic.gov.au.

Checklist for Company Formation	Yes	No
Have you registered with ASIC?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Have you obtained an Australian Business Number (ABN)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Have you obtained a Tax File Number (TFN)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Have you obtained a Public Office?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Have you obtained a Registered Office?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Have you obtained a Director?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Have you obtained a Secretary?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Have you obtained a Public Office?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Have you obtained a Registered Office?	<input checked="" type="checkbox"/>	<input type="checkbox"/>

GST - The Accountant's Fractured Fairytale

The introduction of GST in 2000 was seen as a once in a lifetime opportunity for accountants in public practice. Overnight the fairytale promised a 40% increase in fees, a spike in the value of the practice and guaranteed greater profits.

Nine years later, it is a fractured fairytale that could yet become a nightmare for some ageing principals. Many baby boomer principals who believed the proceeds on sale of their practice would top up their superannuation now find the global financial crisis has savaged their superannuation balances. Not only that, the likely flood of practices on the market over the next decade from these baby boomers could see the law of supply and demand push practice prices down. The practitioners who have not invested in the technology and systems in the sunset of their careers might find the buyers gravitate away from them towards the more profitable and systemised firms.



The increased workload and compliance emphasis since 2000 has reduced the level of consulting work and pro-active planning now takes a back seat to compliance work. A recession now adds another dimension to the problem. Clients will need and want more strategic and financial coaching services but the 'compliance sweatshops' will struggle to deliver these services. As a consequence, I expect to see the largest migration of business clients between accountants as the business owners search for solutions, value and an accountant who can restore their ailing cashflow and profits.

To some extent compliance has become commoditised and a recession will see some clients negotiating their compliance fees down. This could further squeeze the profits of the compliance sweatshops and the principals will fold under client pressure given they are already leaking clients because of bankruptcies and pro-active competitors.

So...what went wrong?

Looking back to the introduction of GST, small business owners rushed out in droves to buy accounting software to help them cope with the new GST and BAS requirements (aided by the Federal Government's \$200 vouchers). In most cases clients didn't consult with their accountant on which program to buy and they bought an 'off the shelf' package influenced by the salesman or brand name. At the same time, accountants were too busy coming to terms with the GST, BAS and a new tax system to really care what software clients purchased. Consequently, despite having little or no accounting skills, clients bought sophisticated double entry programs. To complicate matters, clients refused to spend the time or money to undergo lengthy training courses because they thought the software would make them 'instant accountants'. The result was the outbreak of the 'computerised shoebox' epidemic.

Initially with the hype, confusion and BAS extensions most accountants were prepared to rework the computerised shoeboxes to help their clients. The write offs were accepted as part of the transitional phase and a goodwill gesture to the clients. Nine years down the track many smaller firms still carry the GST burden for their clients, reducing them to nothing more than 'compliance sweatshops'. Most firms report they are busier than ever, however, several studies indicate financial returns for public accountants have flatlined since 1996 despite continual technological developments.

Don't Miss The Recession Opportunity

A recession presents accountants with another fantastic opportunity. Traditionally we see the largest migration of small business clients between accountants as they search for business advisory and strategic planning services. In addition, an economic downturn after a long, sustained period of growth usually leads to a surge in business start ups. Middle management has been culled and these people have built equity in their homes and are ready to buy or start a business or franchise. In this newsletter we introduce you to the 'Business Start Up Manager' that will help systemise the process for clients starting or buying a business.

To capitalise on the recession opportunity you need to relieve the compliance pressure and create capacity in your practice. It all starts with quality client records and if you tolerate computerised shoeboxes you will always be busy but probably attract the wrong type of client, never deliver valuable recession proofing and consulting type work and fail to maximise the value of the business on sale.

You also need to develop a marketing plan that targets the army of business owners on the move. After months of development I am delighted to announce the arrival of 'The Accountants Marketing Toolkit' that you can read about in this newsletter. The response has been phenomenal and every single firm in my focus group has bought the kit and report the tools, tips, strategies and techniques are already attracting new clients.

It's going to be a challenging year. I strongly recommend you attend one of our 'Show Me The Money' seminars that will prove that 2009 is also the year of opportunity for accountants.

Version 7.5

Version 7.5 of Cashflow Manager has been released and it contains several very important features that both clients and accountants have requested:

- Before the release of Version 7.5, clients would send their file to their accountant and if they kept working on the file and later restored the edited file sent back by the accountant they would lose their additional data entry. Not anymore. Separate instructions were sent out with your Version 7.5 update.
- There is a data purge feature so for example, clients who have been using Invoice Manager for the last 11 years (and have huge data files that is slowing the operation of the program) can now purge their old data and reduce the size of the file.
- Your Member ID will now appear in the bottom left hand corner of the screen making it easy to access when calling or emailing for support.



For 'Inner Circle' members, please make sure you load the Version 7.5 update immediately. You'll also find the Cashflow Manager website (www.cashflow-manager.com) has been upgraded to include a number of additional support and training tools including an updated support library and training videos. As always, we remind you that you should do a backup before you install any updates.

Wages Manager Updates

Any client running Cashflow Manager GOLD or Wages Manager (stand alone) and is current in their CARE support will receive an update for Wages Manager which incorporates the 2009/10 Tax Scales. It is vitally important that you and your clients run the latest update for Wages Manager so you are calculating employee pays at the correct tax rates. Clients who are not current in their support and wish to have access to the Tax Compliance Update will need to contact Cashflow Manager Head Office on 1300 88 78 68 and purchase a 'Refresh' package.

Cashflow Manager Training Workshops



We continue to run regular Cashflow Manager Training 'Workshops' at our Carnegie training centre.

All workshops run from 7pm to 9pm and there is easy parking and access for all attendees. The cost for your clients to attend is \$88 (which admits two people from the business) while accountants and staff can attend free of charge. Bookings are essential by calling Fleur on (03) 9572 5000.

Upcoming workshops are scheduled for:

Monday 11th May 2009
Monday 18th May 2009
Monday 1st June 2009
Monday 22nd June 2009
Monday 29th June 2009

Cashflow Manager & Macintosh

Cashflow Manager was designed specifically to operate on the Windows Operating System. There is no immediate plan to design a 'Mac' compatible version, however, many users who have added the emulation software 'Virtual PC' to their Macintosh system are successfully using the programs with 'Virtual PC' as the driver for the software.

We have not tested Cashflow Manager on this type of system and cannot guarantee any support if a compatibility issue arises or a failure occurs on the Macintosh and 'Virtual PC' system.

Version 7 Pricing

	Accountants Wholesale	Clients RRP
Cashflow Manager (with Customer Invoicing)	\$165	\$249
Cashflow Manager GOLD	\$346.50	\$495
Wages Manager (Stand Alone)	\$165	\$249
Rent Manager (Stand Alone)	\$104.50	\$149

The greatest compliment we receive from our network of accountants in public practice is the referral of their colleagues. Thank you for your confidence and trust.

Accountant's Marketing Kit

Most accounting firms are very busy and it's no surprise that marketing is on the bottom of most accountants 'to do' lists. But busy doesn't necessarily translate to profits or growth and the partners and principals of these firms often complain that they can't attract the right type of client or they simply don't get enough client referrals.

It is often said, "The only certainties in life are death and taxes" and while clients have an infinite number of options of where to get those taxes done, some firms are dying for their business. How is it that some firms have an annual growth rate in excess of 20% per annum and others struggle to get referrals and never seem to attract the type of client they want?

What are these successful firms are doing differently? Firstly, they define marketing as the process of promoting their full range of services to their clients and prospective clients. Being a 'process' it is planned and follows logical steps. They have a system in place that 'asks' for the referrals using a number of tools that remove the uncomfortable 'selling' feeling. Their strategy is focussed on strengthening client relationships and building their reputation so they get lots of referrals.

They understand marketing is an ongoing process not just an ad-hoc event and all their business resources play a role in marketing - from staff, right down to letterhead, business cards, website design and the reception area.

Firms that struggle to get referrals generally don't know how or when to ask for the referral and hope satisfied clients will simply refer their friends, family and small business colleagues. Hope is not a strategy or a marketing plan that works.

The accounting profession has changed considerably in recent years and firms can no longer rely on a 'rainmaker' to hunt and then feed the rest of the firm. Everyone must become involved in growing the firm and if you are a sole practitioner that person is YOU. GST has to some extent, disguised the need for accountants to market their practice but perhaps it is time to focus on your marketing. The truth is marketing should never have been off your agenda.

'The Accountants Marketing Kit' is the culmination of hundreds of hours of work including the development of over 30 tools. Templates and software programs designed to help you attract a record number of client referrals. It is full of proven strategies and will help you build a marketing plan for the future.

Some key sections in the kit include :

- Marketing involves a lot more than just winning new clients. Your first marketing priority is to focus on client retention rather than client acquisition. Too often accountants spend time 'rolling out the red carpet' for new clients at the expense of their existing clients and the kit is full of strategies and tools to help stop the leakage.
- First Impressions count and the initial contact a client has with your practice could be the last. The kit provides a range of purpose built materials for your reception area including a PowerPoint slideshow that showcases your range of services together with templates for your firm brochure and a welcome kit for new clients
- A website is a necessity for any practice wanting to compete in the 21st century. You'll learn how and why it should be your marketing hub and the content needed to make your site a marketing, recruitment and referral magnet
- How to attract that illusive ideal client with 10 proven referral strategies that are supported by a range of purpose built tools to help you with implementation. For example if you intend targeting a niche market (business start-ups, franchises etc.) there are a range of PowerPoint presentations together with a list of websites you need to have links to and supporting letters
- Your marketing efforts should broaden and deepen the services you offer your clients. You'll discover what clients really want and the software you can use to bridge the gap between compliance and consulting. The kit also includes details of some extra services you can bolt on to the practice and how to raise awareness of these services
- The 4 ways to grow your business with a look at some of the must have processes and corresponding tools and checklists to improve your efficiency and profitability
- There are a number of marketing essentials we associate with brand development including your letterhead, logo, slogan, newsletters, practice brochure, with compliments slip and business card. The kit includes templates and guidelines in all these areas.



This comprehensive toolkit comes complete with the strategies, tools, templates, seminar slides and techniques to grow your firm. It is unique and comes with a full money back guarantee.