



The relationship you can count on



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We are the relationship you can count on

Our clients tell us that we're friendly, accessible and easy to do business with. They value our practical, commercial, industry specific advice and our ability to translate accounting information and financial reports into pragmatic advice.

We aim to work with you to identify and implement the right structures, funding options and operational efficiencies to realise your aspirations for growth, profitability and personal wealth.

Our approach is:

- The "right" conversation: We'll ask you the questions to uncover the challenges that matter – identifying the issues that prevent you from achieving your objectives.
- Understanding: We'll listen and apply our experience to understand you and your business.
- Delivery: Our cost-effective and practical solutions will help you take advantage of opportunities and minimise risks.
- Success! We'll help get the results you want.

Your trusted advisor

We understand that you need an advisor whom you can trust to help improve your business and financial affairs while meeting statutory responsibilities. We know how to keep you on track, guiding, mentoring and providing direction at each stage of your lifecycle – from start-up, through growth, to succession.

Making the right decision at the right time is essential in today's competitive and highly-regulated marketplace. At Crowe Horwath our focus is on providing practical accounting and business advice to help you:

- identify opportunities
 - ensure your business remains profitable and competitive
 - build and protect your assets
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The right size, the right skills and the right coverage – the right choice for you

Our vast geographical footprint across metropolitan and regional Australia and New Zealand means that we understand different business and geographical sectors. Our accessibility helps our clients make the most of their time and resources.

We offer a broad range of business and practical accounting services under the one roof. You won't need to visit a multitude of different offices to meet an accountant, advisor, administrator and auditor – at Crowe Horwath we provide all of these solutions.

However simple or complex your needs are, you're covered. Crowe Horwath International is ranked among the top 10 global accounting networks with more than 150 independent accounting and advisory services firms in more than 100 countries. This combined with our extensive network in regional and metropolitan Australia and New Zealand means:

- We work with more Australasian small and medium enterprises and individuals who seek to prosper than anyone else. Every day we give pragmatic and commercial advice that comes from extensive knowledge and experience working with individuals and businesses.

Our history

Our network of firms across Australasia has an extensive history of providing accounting and business services to Australians and New Zealanders. While the Crowe Horwath name is new to Australia and New Zealand, these firms, many of them 100 years old, are not.

We're proud of our history and know about how to grow a business effectively – because we've been there. Over time, high performing accounting and financial services businesses have come together to share best practice and be part of Crowe Horwath Australasia. Today our expertise and coverage across Australasia is unmatched. Our commitment to regional communities and our presence in capital cities gives us a network that supports our clients as they grow. Combined with our worldwide connections our business is constantly evolving to meet the needs of our clients.



- We deliver the relationship that you can count on – large enough to offer a broad range of expertise and skills – and small enough to provide the personal touch. You will have a relationship partner to ensure a consistent point of contact, with access to all the services you need, when you need them.
- We're not just accountants – we are a multi-disciplinary team of advisors dedicated to helping you optimise your performance and grow. Our team is made up of a diverse range of professionals including accountants, lawyers, strategists, marketing specialists and turnaround specialists – business people able to relate to you and to deliver outcomes to improve your productivity, competitiveness and profitability.
- We have a culture of continuous improvement that goes beyond business as usual – we thrive on creating new products and services that can become commercial offerings for the benefit of Australian businesses.
- We have access to a library of intellectual property to deliver business improvement programmes at all levels of business and across all sectors. This includes a benchmarking system that lets us know what levers to help you pull in your business.

While our size and international coverage provides clients with a full range of services and top tier levels of expertise, we place great emphasis on the importance of local, quality client service. Our local knowledge and global reach mean our team can work with you to uncover opportunities and manage risk.



Advisory

Comprehensive planning and forecasting advice to achieve your business goals.

We know that Australian businesses, small, medium and large, operate in a highly regulated business environment. The time and cost to your business in meeting these statutory reporting and legislative requirements can be significant. At Crowe Horwath we're here to help with all your accounting needs – straightforward and complex.

From start-up through to expansion and selling your business, our business advisors can assist with your finances, structures, processes and systems to make sure you're getting everything possible out of your business.

Driving your business success

Our advisors have years of experience providing commercial advice to growing businesses. We have a thorough understanding of the key drivers of profit and value at all stages of business and personal lifecycles, for a wide range of industries and business types. Our people possess the energy, expertise and industry knowledge to provide valuable support and practical guidance for you and your business.

Our focus is driving your business success – understanding your business, planning to succeed, measuring performance and ongoing monitoring and adjustments.

Plan to improve

Your business will benefit from our multi-point health check. We'll look at your clients, customers and markets, both existing and new. We'll work with you to create a plan to grow sales, improve margins and reduce costs.

Using visual reports, we'll identify where there's room for growth in terms of profit, opportunities and gaps in the market giving focus to your management decisions and critical success factors that will underpin your business's future value. And by tightening up agreements with creditors and debtors we'll loosen up cash flow, and create more room for expansion.

What you can expect from us

Every step of the way one of our business advisors will regularly touch-base on action plans, profits and our singular focus – making your business the best it can be. We bring our commercial skills to the table to help you review agreements with suppliers or work with staff on improvements – adapting to change can be the difference between a business that swims, and one that sinks. Our clients tell us that they value our accessibility and regular contact to help keep them on track.

"For over 10 years the team at Crowe Horwath has provided me with a total financial solution to suit my needs as a medical specialist. They have worked closely with my front reception desk and my bookkeeper to maximise my profits and significantly improve cash flow in my practice. These features are specifically tailored to my needs and have been efficiently and swiftly implemented without disruption to my practice.

Most importantly I have found their service is personal and easily available, taking into account my busy schedule. I have a single point of contact at Crowe Horwath where all their various services are recruited depending on my specific needs. I recommend the services of Crowe Horwath for their personalised, efficient and all-inclusive financial service."

Dr Ashish Das, Medical Director, City Fertility Centre

Teamwork starts with transparency

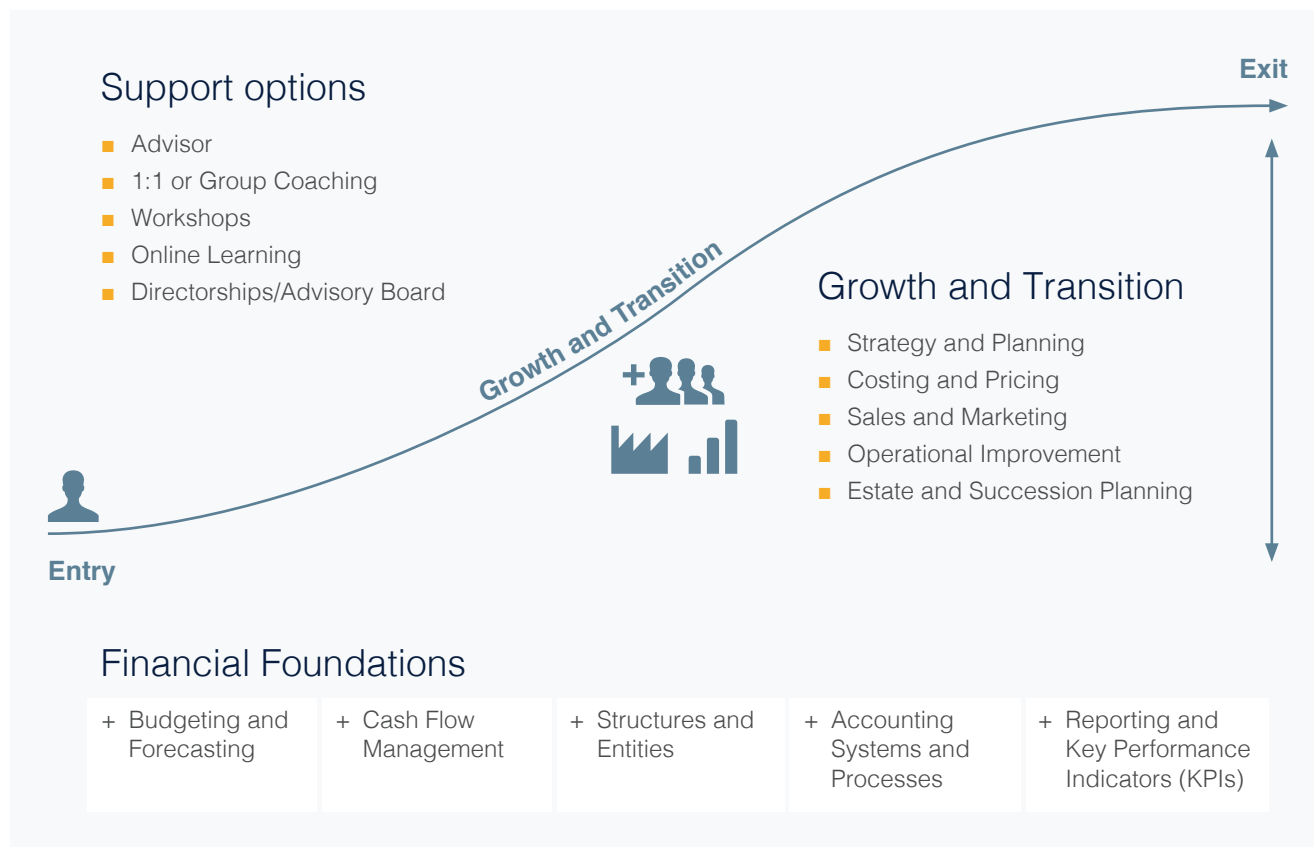
We will take the time to properly understand what you want to achieve. We firmly believe that the best partnerships are based on agreed terms of engagement and we will work with you to understand your needs, the scope of the work to be done and the cost of that work.

Our fee structure is designed to avoid surprises and focuses on the delivery of client service that grows your business and represents value for your hard-earned dollar!

How we can assist you

Accurate and timely expert advice allows you to make the right decisions at the right time. With our local, national and international network of experience, we welcome your call to discuss any of the following:

- **Accounting:** Whether your accounting needs are complex or straightforward, personal or business based, we provide a range of compliance services to take the worry out of tax, help increase your cash flow and grow your business or net worth.
- **Corporate Finance:** Mergers and Acquisitions, transaction advisory services (including cross border transactions), due diligence, capital markets advisory, business structuring, valuations and expert reports.
- **Forensic Accounting:** Independent accounting expert witness; quantifying economic loss for legal claims and disputes; valuing companies, businesses, partnerships, other entities and intangible assets; forensic investigations.
- **Business Recovery:** Providing the best possible outcomes for troubled companies, shareholders and stakeholders from turnaround and debt restructuring, to formal insolvency proceedings.
- **Lending and Finance:** If you're looking to borrow for a business, farm, motor vehicle, equipment or personal needs, our lending team can obtain finance on your behalf. We'll save you time and money and make negotiating a competitive loan as stress-free as possible.
- **Risk Insurance:** There are consequences of not having a safety net for you and your business when unexpected events occur. Our advisors can make selecting insurance cover simple, straightforward and cost effective – and reduce stress, uncertainty and regret.



Tax Advisory

We seek ways to reduce your tax exposure to benefit your business.

The effective management of your tax position is critical. Getting the right advice upfront can make a significant difference to your bottom line.

We offer a broad range of specialist tax services that can manage your tax risks and exposure. Whether you have an issue with the Tax Office, are looking at succession planning for your business or estate or just need advice on an isolated issue, we can help.

Our tax experts stay up-to-date in all relevant fields and their experience will help you find new opportunities that you may not have considered. Working with you, we will seek ways to reduce your tax liabilities and add value to your business or personal situation.

“The Crowe Horwath team has been looking after our family group for over 16 years providing business advisory services and specialist taxation services over that period. We find the team to be professional, responsive and easy to work with.”

Tony Canci, Managing Director, Freo Group Ltd

How we can assist you

Corporate Tax

Our corporate tax specialists can provide you with practical advice on all tax related issues, including international, transactional and indirect taxation services. We can assist you with tax planning to minimise taxes and reduce exposure to penalties, right through to advice on corporate structuring, mergers, acquisitions and winding up.

Personal Tax

We take the time to properly understand your personal financial profile and work closely with you to customise our advice to fit your situation. However complicated the tax implications of your activities are, we can ensure you meet all your compliance obligations while minimising your tax exposure.

International Tax

Doing business in a global marketplace creates opportunities on a wider scale. But it can also create greater complexity complying with tax rules in multiple jurisdictions. With over 150 independent accounting and advisory firms in 100 jurisdictions, the Crowe Horwath network is utilised by our specialist advisory team to ensure innovative and practical international tax solutions.

Specialist Tax Services

Crowe Horwath offices operate with teams of tax specialists that can be called upon across the group. These teams ensure that the advice we provide is a top class service offering. We have independent expert teams in areas such as GST, Customs and Excise, Resources Taxes and Research and Development. This ensures our advisors are able to cover off on all aspects of tax advice to provide clarity, certainty and added value.



Audit and Assurance

You will receive an independent edge to your business needs.

These days, more and more pressure is being placed on businesses to assure the accuracy and sustainability of their financial and other information. Whether you're a listed company, a private business or a community organisation, you have greater governance responsibilities and face greater potential risks than ever before. It makes sense to get expert help.

We can provide the full breadth of assurance services from financial statement audit to risk management that meet your business needs – and provide you with peace of mind that you are managing the risks in your business environment.

Managing the way you manage risk

We understand that you need an auditor you can trust. At Crowe Horwath we take a systematic and disciplined approach to evaluate and improve your risk management, control and governance processes. This process helps you:

- make decisions on resource allocation
- successfully manage risk
- build a strong governance and control environment
- identify areas for successful business improvement
- meet your statutory requirements

Our assurance specialists have a proven record in helping clients improve their businesses. By developing an in-depth understanding of your business and industry, our team is in the best place to ensure your business is operating effectively and efficiently. We are your early warning system. We can help to identify opportunities to improve and rectify potential problems before it's too late.

Our people work with you in a pragmatic and practical way, combining commercial acumen to put in place realistic outcomes. We aim to transfer our knowledge effectively to you and your business.

How we can assist you

Our audit and assurance services include:

- Financial statement audit including listed public companies, managed investment schemes, private companies and not-for-profits (associations)
- Agreed upon procedures
- Grant acquittal audit
- Compliance plan audit
- Self-managed superannuation fund audit
- APRA regulated superannuation fund audit
- Unit pricing reviews and policy formulation
- Superannuation administration prudential reviews
- Enterprise risk management reviews
- Regulatory risk reviews
- Fraud and ethics risk reviews
- Vendor and third party audit
- Due diligence
- Independent accountants' reports

What you can expect from us

Our service delivery network is second to none. With a team of over 250 auditors at over 40 locations throughout Australia, and access to the resources of the Crowe Horwath International network's global reach, we can service your needs wherever you do business.

You will work with a pragmatic, responsive, and commercially aware team that is committed to identifying and communicating issues early.

Experience

You will benefit from our depth of experience which ranges from multinational and listed public companies, owner-managed businesses, to government and not-for-profit organisations. You will work with a team that is supported by specialists and subject matter experts.

We understand the importance of investing in our people through training and the provision of methodology, and software tools, so you can be assured that your Crowe Horwath auditor is up-to-date with latest thinking and best practice.

Competitive fees

Our fee structure is designed to allow our senior team members to spend more time servicing your requirements.

Our aim is to partner alongside you and your employees to transfer knowledge and improve your existing capability and business performance – providing value wherever possible.

Proactive approach

Before each engagement we will meet with you to explain our approach, agree a detailed timetable and discuss any areas of concern. We also provide an individually tailored client assistance package to help you prepare for our visits.

Opportunities for improvements to your business and its processes will be communicated as we identify them. Our solutions will be well-informed, practical, commercially disciplined and relevant.

To provide you with an optimal level of service, we will also maintain contact throughout the year to ensure that our knowledge of your business and statutory reporting requirements is up-to-date and to discuss any issues or needs that may arise.

Our comprehensive approach means we don't just provide audit and assurance solutions. We go further. Your Crowe Horwath team is led by independent advisors who are looking at ways to successfully manage risk, enhance your reputation and identify new business opportunities while meeting your statutory obligations. Our goal is to help you.



Financial Advice

Appropriate advice can get you where you want to go.

Building a secure future doesn't happen overnight. It's about taking a long term view of where you want to be and developing a strategy to get there. Our advisors can help you develop a long-term plan and investment portfolio to meet your current and future goals.

We'll talk about your values, interests, financial and lifestyle goals for the short, medium and long term. By understanding what you want to achieve, a personalised plan will be developed to help you get there.

A strategic approach

Once your goals are set, we will create an overall investment strategy to meet your needs. The next step is to implement the agreed plan and then review your strategy and investment portfolio on a regular basis.

Helping you manage and grow your wealth to give you peace of mind.

Our complete range of services and advice gives you the peace of mind that all your accounting, financial advice and insurance needs are handled by specialists who work to understand your situation and objectives.

How we can assist you

Our dedicated team has experience in all aspects of financial services and provides tailored services in the following key areas:

Financial Advisory	Investment and Retirement Planning, Wealth Creation, Centrelink and Age Pension Advice
Lending Broking	Home Loans, Investment Loans, Business Loans, Commercial and Property Loans, Car Loans and other Equipment Finance
Risk Insurance	Life Cover, Disability Insurance, Critical Illness, Income Protection, Business Expense and Key Person Insurance
General Insurance	Personal Car and Home Insurance, Business and Trade packages, Commercial Motor Vehicle and Equipment, Public and Product Liability, Work Cover, Property Owner's Insurance, Builder and Construction and Professional Indemnity
Estate and Succession Planning	Making sure your inheritance goes to the right parties with protection and appropriate tax strategies in place. Entity Structuring, Asset Protection, Estate Equalisation, Voluntary and Involuntary Succession
Superannuation and SMSF	Advice, Implementation, Management, Superannuation Audits and Compliance Services

What you can expect from us

Professionalism

We are not owned by the providers of the products or platforms we recommend. So we can give advice on the right investments to help achieve your goals.

Transparency

By adopting the fee for service model, you can be assured of transparency of costs. Our business is all about professional advice; it's about your needs and your specific circumstances.

Quality and knowledge

Our advisory team maintains their professional qualifications to deliver appropriate advice specific to the interests of individuals and business owners.

Short and long term solutions

After taking the time to properly understand your personal financial profile, we will customise our advice to your situation. Whatever is right for you over the short and long term – we have it covered:

- Investment portfolios
- Risk and protection strategies
- Tax management
- Direct investments
- Self-managed super funds (SMSFs)

Our advice will be delivered in a clear and practical manner to maximise your understanding and minimise the complexity.

Partnering with you to achieve your goals and secure your future

Our priority is people, not products. That's why our advice is always about your goals, your attitudes to investment and how to give you peace of mind. We'll discuss with you what you need to maintain your lifestyle now to cover outgoings such as mortgage costs and school fees. And our focus will be on what you want to achieve for the future.

From a financial consultation to give you a health check of your current financial position or investment strategies, through to a comprehensive financial plan and ongoing advice, we can help you make the right choices.

Next steps with Crowe Horwath

We welcome the opportunity to help you find solutions to your challenges and explore opportunities to maximise your profitability and minimise any of your financial concerns.

You can contact us or meet with us in a number of ways to suit you:

Talk to us

Call us on our free phone number 1300 856 065. This number will transfer you to your closest office. We will be only too happy to find the best person to assist you.

Attend a seminar

Each of our offices holds information seminars for new and existing clients. As well as gaining valuable information, seminars are a great opportunity for you to meet and get to know our advisors and network with other businesses. Simply visit our website for an up-to-date calendar of upcoming seminars and events.

Visit our website

We have a range of tools and ideas to help businesses, as well as specific information about our services and people.

Our website is www.crowehorwath.com.au

We are also on Twitter @CroweHorwath_AU and LinkedIn Crowe Horwath Australia.

Our meeting rooms are yours to use

Our meeting rooms are available for our clients and business partners to use. In some office locations video conferencing equipment is also available. For more information please phone our office or speak to your advisor.

Receive a newsletter

We distribute regular newsletters that provide tips on how to run a better business and stories about how other clients have implemented new ideas. We're only too happy to add you to our mailing list.





"Crowe Horwath's recommended improvements have strengthened our financial accuracy, reliability and documentation and improved our business management information system allowing us to make more informed decisions. The team from Crowe Horwath is friendly, easy to deal with, co-operative and helpful and the quality of service is high."

Ken Hew, Group Financial Manager, NAD's Pty Ltd



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www.crowehorwath.com.au

 @CroweHorwath_AU

 Crowe Horwath Australia

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