



Would you like to improve your company's performance?

- Would you like to know the financial impact of every business decision before you make it?
- Do you want to add plant but you're not sure if you can afford it, or how it should be financed?
- Are you paying too much tax and you want to find legitimate ways to reduce your tax burden?
- Are you stretching your company's finances beyond their limits?
- Have you given your business a health check lately?
- Are you looking for ways to improve your cash flow or bottom-line profits?
- Are you making good profits but never have any surplus cash?
- Are you thinking about obtaining finance and want to know if you will be successful before you waste time with lengthy (and costly) applications?

If you have answered yes to any of these questions, InVenture's exclusive Navigator service can help you find the answers and, more importantly, save you money. **Read on to find out more...**



What is Navigator?

Navigator uses a financial modelling software program that provides a critical financial analysis of your business. Major banks have adopted this very same software for the specific purpose of processing, assessing and approving business finance applications.

Aside from assisting in identifying a business's ability to meet the banks "hidden criteria" for finance applications, it has been proven to be most beneficial in predicting possible tax liabilities before the end of a financial year.

Even where there hasn't been a tax problem, this service has been invaluable in identifying key drivers within a business that could assist in making your business extremely profitable.

Our Navigator business fitness and tax reviews are essentially a 'health check' of your current, and future, financial positions.

It allows us to diagnose your business and offer solutions to tax, cash flow and profit problems, and maintain a focus on the overall improvement in financial performance.

How does it benefit my business?

Some of the many benefits you receive are:

- Uncovering possible causes of financial difficulties
- Plotting future directions through goal-seeking analysis
- Creating projections, discovering solutions and averting potential disasters with "what if scenarios" such as "what if sales improve by 10%?", "what is the financial impact on cash flow if I increase my volume?" or "how can I improve cash flow?"
- Find out if your next dollar of sales will have a positive or negative cash flow impact?

Comments we have received from clients following a Navigator review include:

"I have been wanting this information from my accountant for years"

"now we have a much clearer picture of where we are heading"

"now we know what we need to focus on to turn our business around"

How long does it take?

Due to the informative nature of the review, we allow an hour and a half to deliver our analysis and discuss strategic recommendations, based on the priorities we identify for you.

How are the results delivered?

We 'graphically' present the analysis using a notebook computer and data projector so everyone present is able to easily see and interpret the results.

Do I receive a report of the review?

Shortly after your review has been conducted, you will receive reports clearly outlining and summarising the initial analysis and subsequent goal seek scenarios undertaken during our meeting. These prove invaluable when monitoring your performance improvements over the coming periods.

What do I need to provide InVenture with?

You will need to supply a detailed balance sheet and profit and loss reports for the last two financial years and for the current year to date, up to the last fully-finalised month. If you use a MYOB package, we can accept your data file for extraction of the figures.

Should we deem the information supplied insufficient to proceed, we will advise you of such and provide recommendations with a view to rescheduling your appointment.

Scenario planning and modelling sessions

Navigator assists with key decision-making... "should I or shouldn't I":

- buy or sell a business
 - make capital purchases (property and plant) - and whether to lease, rent or buy
 - launch new products
 - invest in new technology
 - declare dividends
 - increase, match or lower prices
 - offer a discounted price for faster settlement terms
 - import or export
 - bid for contracts and tenders
 - launch or develop overseas markets
 - hire a employees
 - make use of outsourcing
 - make lifestyle decisions that could impact on return
 - use debtor financing
 - engage a debt collector
- It is essential for use in:
- ongoing tax & wealth management
 - micro inventory management
 - working capital management
 - expense management
 - mergers and takeovers
 - due diligence
 - establish optimum sale levels
 - succession planning

For further information on Navigator and related services, please call us on 8272 5299 or visit our website - inventure.com.au

