



Pharmacy

 **Perks.**

Integrated business services

Does your accountant understand the importance of personal hygiene?

We don't mean, 'does he wash his hands'. What we mean is, does he understand the growth in personal hygiene products as a pharmacy category? Does he understand the different cash and gearing requirements in pharmacy compared to another type of business? Because we do. Working with over 100 pharmacies across four states has made us acutely aware of the different financial needs and opportunities demanded in this sector compared to other businesses. To a point where we offer a unique set of specialist skills, tuned to the needs of pharmacy owners and operators.



We have the skills to guide you on your journey from purchasing your first pharmacy, managing growth and improving profitability, to planning for succession and growing your asset base to create real wealth for you and your family.

A complete package to cater to your needs

Perks offers more than just the traditional Accounting and Business Advisory services. Our holistic approach really sets us apart from other accountants.

Professional Services

In such a dynamic industry and with the ongoing changes in regulations that pharmacies face it is important to keep looking forward. You face the complex challenge of maintaining your competitive advantage and securing your customer base. At Perks we will dive straight in and help you achieve the best results.

Integrated Business Services Model



Put your business health and wellbeing in our hands

Accounting and Business Advisory

Your customers faithfully put their health and wellbeing in your hands, so you understand the importance of customer service. And you need to have the time and freedom to run your pharmacy and service your customer's needs.

With this same customer service ethos we'll cover your financial affairs.

Our team of pharmacy specialists will draw upon our technical expertise, strong industry knowledge and experience to understand the unique challenges faced by your pharmacy. We will provide you with strategic advice and practical solutions, helping you build, manage and protect your business and personal wealth.



What Services Do We Offer?

Perks are able to provide specialist pharmacy advice on a range of areas. Opposite are some examples of our specialist areas:

Our Commitment to You

1. Price - firm quotations up front
2. Performance - meet agreed time frames
3. Practical - commercially focused advice

Accounting, Tax and Reporting

We'll make sure you are not paying too much tax and that all your reporting requirements are met including your tax returns and Business Activity statements.

Tax Planning & Structural Advice

By structuring your business the smart way, you will have access to the lowest income tax rates. We'll also help you achieve minimal or no capital gains whilst ensuring careful consideration is taken of the state ownership regulations, tax planning and asset protection.

Profit Improvement

Do you want to increase your bottom line? Our specialist team can perform a 'health check' on your business and provide the solutions.

Management Accounting & Financial Forecasting

We can prepare your budget and cash flow forecasts and compare these to your actual monthly results. Our strategic advice will help you improve your cash flow and the overall 'health' of your pharmacy.

Don't sell yourself short

Business Transactions & Valuations

When it comes to buying or selling a pharmacy, why recreate the wheel?

Come and see the experts. We can take you through our streamlined process ensuring you get the best result.

We are an approved pharmacy valuer and on the panel of all major banks operating in the pharmacy industry. Our specialist team will not only advise on the market value of your pharmacy, so that you can make informed decisions when entering into a transaction, but also guide you on the journey.



Valuation

If you are looking to refinance or use the equity in an existing store to expand your business you will require a valuation. We are registered valuers with many financial institutions and can provide a timely service to ensure your process keeps moving forward.

Purchasing & Selling a Pharmacy

We will assist you in paying/achieving the right price and project managing the process to ensure a smooth transition. Our purchasing support includes performing a valuation, budgeting for affordability, Pharmacy Board and Medicare documentation, structuring advice, due diligence procedures and arranging funding. Our sale support includes analysing what your business is worth, capital gains implications and assisting with investment of the proceeds received.

Succession Planning

We have proven solutions to succession planning that creates a win/win result for both the buyer and seller.

Benchmarking

Each month we can measure your pharmacy's performance results using Key Performance Indicators (KPI's). This is a valuable tool that allows us to be proactive and help you make informed decisions.

The road ahead

It's a tough gig in the pharmacy business. You work long and hard for your money. So it's important to have an accountant who's helping plan your future.

That's why at Perks we work long and hard too, in order to make your money work for you and your family for generations to come.

Comprehensive Wealth Management

Whatever your life goals, we'll help you to achieve them through strategic financial advice and ongoing wealth management.

So if you want to protect what you've worked so hard to build, we can help you achieve this.

Managing Risk

Our insurance solutions can provide you with financial protection against the uncertainty, the unforeseen, the undesired and even the 'impossible'.



Personal Insurance

To make sure you're fully protected, we'll help you cover off all the bases. It all boils down to having a well structured risk management strategy, as follows:

- Have an accurate calculation of your protection needs
- Build an integrated protection plan
- Select and source the most suitable insurance solution, which adequately protects your wealth and best manages your identified risks
- And structure the ownership of the policy in the most tax-effective way.

Integrated Financial Planning

We'll help you attain financial freedom and security through comprehensive financial advice and a sound and tailored financial strategy.

Investment Portfolio Management

Once your initial investments are in place, you won't be left to manage your investment portfolio alone. We'll administer and manage your portfolio and provide ongoing support and advice.

Superannuation Advice and Planning

One of the key investment vehicles to help fund your retirement is superannuation. We'll help you enjoy the fruits of your labour in retirement by proactively and strategically managing your super now.

Asset Protection

You've worked hard to build your assets. We can help protect both your personal and business assets against the devastating risk of loss.

Retirement Planning

If you decide to pass the reins onto someone else, you'll need to plan your future. We'll make sure your income stream, (whether it's an allocated or lifetime pension or non-superannuation investment), is maximised to fund the rest of your days. When it is time to consider retirement we will advise and help implement a succession plan tailored to your situation.

Succession Planning

More than not, businesses fail to plan for the possibility of the sudden death or disablement of a partner or owner. We'll minimise the financial risk and vulnerability of your business with a business succession insurance plan.

Estate Planning

We'll help you ensure that your important assets pass to the people you want, in the way you want when the time comes. And as tax effectively, simply and as quickly as possible. We will protect, manage and review your estate planning, using our intimate knowledge of your financial affairs to ensure your needs are met and updated as your circumstances change.

Wealth Management

Whatever your life goals, we'll help you to achieve them through strategic financial advice and ongoing wealth management. We will tailor wealth creation strategies to allow you to maintain your lifestyle in retirement.

Finding you money (not just counting it)

So, if you're looking to restructure your finances to meet changing regulations, fund that fit-out to freshen up your pharmacy, buy the latest technology or purchase your first or next pharmacy, we can help you.

You see, we don't consider ourselves just accountants, but important partners in your business development and wealth creation.

Strategic Finance Solutions

As an unbiased finance broker, Perks Finance offers unbiased advice tailored to your needs, personal situation and future plans. What's more, we'll provide you with the most competitive rates, terms and conditions while avoiding undesired penalties, fees and charges.

Take a load off

Your dedicated Perks Finance advisor will conduct all the research needed to source the most competitive finance solutions for you. Plus undertake all the negotiations with your bank or finance company, as well as prepare your finance submissions.



Thanks for taking a moment to read about how we can help you in your pharmacy ventures.

Wherever you are on your pharmacy journey, give us a call on 8273 9300 or email us at phodby@perks.com.au or aallan@perks.com.au

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