

CASHFLOW PROGRAMME

... Managing your cash could change your life!

Why is it that working harder and earning more money doesn't always translate into wealth?

What's your exact financial position – right now? Do you know how much you're spending?

Take a closer look at your expenses – your ATM card, credit card, store card, offset account and mortgage redraw facility. They are all convenient financial tools. But unless you use them carefully you can lose sight of the obvious – you save money only if your income exceeds your expenses.

Are you buying assets or liabilities? A home, car or other consumer goods might feel like assets. But if they actually cost you money – in maintenance, running costs, interest payments – they're a LIABILITY.

Assets pay YOU. Investment such as shares, investment property, bonds and managed funds generate cash, cash you can use to pay expenses or invest back into buying more assets to give you real financial independence in the future.

One of the core strategies that Snelleman Tom can discuss with you is that of cash flows. With Australians at their highest debt levels to income ever, budgets need serious consideration. Importantly, most people either intend to set a budget, make a budget and don't stick to it, or make a budget and then don't track their progress.

You need to be working to a plan and with cash flow planning being one of the most underrated jobs an adviser can help you with - Snelleman Tom is putting it out there that we CAN help and you WILL make progress.

Getting Started...

In conjunction with one of our partners we have built a toolkit suited for you. Contact us for two very useful booklets. The first is a booklet named "Cashflow matters". Very handy - brings to light some real concepts and real strategies that can be applied.

Secondly, we have created "Your cashflow plan". This is going to help identify where you stand right now and kick-start your planning. The electronic version which you will also receive will be your ongoing planner and your main tool moving forward.

The key is to stay positive. Don't think of this as just paper, you need to sit back and look at your daily activities. From here, you can identify key issues and create realistic targets.

Let's start off with a one month plan. As we start to see progress, and we will, we will gradually build on this plan and before you know it you will be in CONTROL of your cash flow.

Ultimately, as the saying goes 'cash is king' and if you can control and plan your cash flows then you should be able to live like a king in years to come.

DEFINE

ACHIEVE

PROTECT

We give you control of your financial affairs by helping you
DEFINE your wealth creation objectives,
ACHIEVE your wealth creation objectives, and by
Ensuring there is enough **PROTECTION** along the way.

SnellemanTom
Consulting Accountants and Financial Planners

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ABOUT SNELLEMAN TOM

...Snelleman Tom challenges the way you have been advised for years.

Using an integrated approach of combining accountants, business consultants, financial planners and insurance experts, you or your business will achieve the future you've always dreamed. Snelleman Tom, allows the creativity of wealth creation or the focus of building businesses to be as important as making sure you pay the least amount of tax possible.

About Our Directors

Martin Kerrigan

Martin Kerrigan is a Director and CEO of Snelleman Tom Consulting Accountants and Financial Services. Prior to joining the firm in 1994, Martin owned a diverse range of businesses including waste paper contracting, limousines and wholesale nurseries. He holds a Bachelor of Commerce from University of Queensland and is a qualified CPA and Financial Planner. Martin is the chairman of the Snelleman Tom investment committee and a regular contributor to industry forums and parliamentary submissions.

Grant Titman

Grant Titman also joined Snelleman Tom Consulting Accountants and Financial Services in 1994, and is now a Director, heading up the Accounting division. The business has since grown to be the largest Accounting and Financial Services business in the Western Suburbs of Brisbane. Grant and his team deliver wealth creation solutions to clients as consulting accountants, especially to small and medium size businesses. Grant is also a regular speaker at CPA Australia's Public Practice Certification courses.

If you'd like to know more, call Paige Bolton on 07 3871 8110 or p.bolton@snellemantom.com.au.

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