



Grow your wealth with our cash flow management and coaching program

A guide to how our services can help you



The foundation of success is saving and investing

Thank you for taking the time to review this introductory guide about cashflow management, which forms an integral part of our service.

Whether you are looking to grow or maintain your wealth into retirement, cashflow management is the foundation of saving and investing, and provides the backbone to any strategic financial plan.

As a professionally delivered offering, our cashflow management services can add considerable value to your financial well-being.

How does a cashflow service differ from traditional budgeting?

A targeted cashflow service offering requires a financial professional to work with you across these 4 key areas;

1. Banking structure
2. Balance Sheet
3. Budgeting and;
4. Benchmarking.

Because no two client circumstances are the same, each of these areas requires a certain skill set and expertise to decipher. As your strategic coach, we make sure that we use the right balance of professional expertise, backed by leading software and tools, to deliver upon your personalised financial plan, successfully.

As you progress through our cashflow management service, you'll experience the significant benefits first-hand. These include immediate tangible savings, which can often be measured in thousands of dollars, as well as other areas we are able to assist you with; such as better management of your household expenses, establishing savings plans, debt management services and strategies to help you achieve your financial goals.

We will educate, guide and coach you to make better-informed financial decisions aided by new innovative technology and solutions that have been designed specifically to assist with this process.

Our cashflow management service is about going on a journey together. While helping you to understand the importance of strong cashflow management, we will empower you to take control of your own financial future, setting you apart, and firmly placing you on the road to achieving your goals and financial independence.

The key stages of our cashflow and money management process



Initial discussion and explanation of our cashflow management service



We introduce Moneysoft and help you to get started



Creation of a personalised plan, tailored to your individual circumstances



Regular reviews and coaching to help you achieve your objectives



Identifying your need for a cashflow management service

The ability to meet short, medium and long-term goals is greatly impacted by the ability to manage cashflow and stay within a structured framework.

The biggest problem for many people is lack of a clear money or cashflow plan that is centered on the things they can control – earning, spending and saving.

Cashflow management is a fundamental principle for financial wellbeing and as such, requires a dedicated commitment from you to make it work for the short, medium and long term.

Everyone's financial situation is different. Some situations are quite simple and others can be quite complicated.

Depending upon where you fall, the level of support required to manage your money, may become more relevant and significant.

Understanding your financial structures and the time it takes to manage them efficiently, may also dictate your need for a professional money management solution, supported by our chosen technology partner, Moneysoft.

Our strategic financial planning approach begins with cashflow management, and when backed with the technology, service and coaching, puts you in prime position to achieve your agreed financial goals.

Ask yourself the following questions:

- Do I truly understand where I spend my surplus and household money each month?
- How much of my income is available as disposable or discretionary spending, and how much is used on essentials, each month?
- Does a surplus or a shortfall currently even exist? (Monthly, Annual)
- If there is a surplus, then do I know where it has been going?
- Can I demonstrate this so that it can be clearly identified on paper?
- Am I clear about my financial objectives and goals?
- Am I also clear as to how I am going to achieve them?
- Do I have the knowledge and expertise to do this on my own and without the financial tools to assist me?
- Am I prepared to pay for a professional solution and seek assistance in order to maximise my financial potential?

If we could help you identify just 5-10% of your income per month in additional savings, would you be willing to use these savings to significantly increase the size of your retirement/investment/property portfolio, in the space of just 10 years?

That's not a sales pitch, it is reality and here are the calculations:

Year 1: Household Income:	\$100,000
Year 1: Our cashflow service Impact:	5%
Year 1: Value	\$5,000
Year 10: Year 1 x 10 x 5% return p.a, compounded	\$71,034*

*Disclaimer: This is not advice and is used as an example only.

However, it does serve to demonstrate the positive effects of compounding. It is intended to show the impact that a 5% year on year improvement in your cashflow position, can have over 10 years with a 5% return on invested funds.

In this example, that places you a further \$71,034 closer to achieving your financial goals!

If you can relate to just some of the above questions, then with the benefit of our professional expertise, we can build a structured approach that is aligned to achieving your personal financial goals.

Introducing our technology partner, Moneysoft

Moneysoft is a state-of-the-art cashflow management and budgeting solution that supports the strategic financial planning process. It automatically retrieves and reports on your overall financial position, all in one easy-to-use platform.

Moneysoft uses real-time information, safely and securely collected from your banking and financial accounts, to provide a true and accurate picture of your situation.

This complements the ongoing discussions, reviews and actions we take as part of the service we offer. Moneysoft provides complete peace of mind that we're always working with the most up to date information available, and always looking forward, not back.

Unlike many existing manual services, Moneysoft leaves no margin for error, so there are no 'gaps' or hidden surprises that are unaccounted for.

A tool such as Moneysoft is much more effective than the time-consuming cash flow tracking and budgetary processes that most people are currently using today.

As a client you may be thinking or asking why can't we simply use bank statements and general information?

The answer is quite simple. The world around us changes rapidly, as does your own situation. Information is superceded quickly and today's data could be irrelevant tomorrow. An effective service needs up-to-date information; collecting this manually can be very inefficient and is not always accurate!

Having a cashflow management plan in place provides you with the structure, discipline and understanding of why it's important to stick with your plan, to achieve your goals.

With Moneysoft to automate the data collection, we maximise time on the thing that matters most – your financial wellbeing. Here is an overview of the benefits the technology provides, in support of our service to you:

- All your banking balances, investments, superannuation, savings will be provided daily, in real time, in a single consolidated view
- All your liabilities including bank card balances, leases, home loans and business loans, provided daily and in real time
- Your regular income and expenditure will be calculated daily
- Reporting tools are provided that clearly show your spending and savings habits.

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The strategic planning process

A smiling man with a beard, wearing a light blue striped shirt and blue trousers, is talking on a mobile phone. He is standing in an office environment with large windows in the background.

So how do you get started?

If, after reading this guide you feel inspired enough to take the next step with your financial management, please seek support from one of our professionals who will work with you to create a personalised cashflow management proposition and plan.

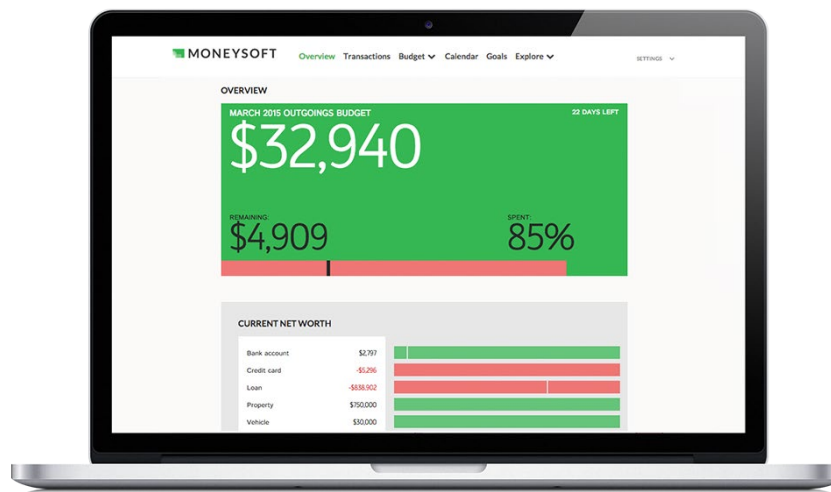
Our team will help you to define and assess your financial goals and apply realistic timeframes to achieve them. Importantly, we'll assist you to identify if there are any immediate gaps between your goals and your cashflow.

Ultimately, our coaching and expert advice, supported by Moneysoft technology, means that you're much more empowered to make smarter day-to-day financial decisions, which will help you take control of your money management and achieve your financial independence, sooner.

In conclusion, good cashflow management is the foundation for strong savings and investment and should form the backbone of any comprehensive financial plan.

Key Features of Moneysoft

- 1** Moneysoft is easy to set-up and to easy to use.
- 2** It presents a real time view of all your transactions and accounts across all providers, in one easy to view location.
- 3** You can view, monitor and manage your budget, all in one place.
- 4** A wide variety of reports are included for you and your adviser eg. Benchmarking reports give you and your adviser unique insights plus the ability to review and compare financial behaviour and performance.
- 5** Moneysoft includes free valuations for up to three properties. In addition to property assets, you can link any of your assets and investments in Moneysoft. This includes your home, investment property, an any other assets you hold.
- 6** Moneysoft facilitates productive collaboration between you and your financial professional. For example, you can set and track financial goals within the Moneysoft, and then conduct periodic reviews to make sure that you're on track.
- 7** Moneysoft empowers you the client, to take an active role in achieving your desired financial outcomes.



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