



# The services we offer

When the firm joined the WHK Group it recognised that we could still provide our clients with a local and personalised service while also guaranteeing access to products and expertise more commonly found in big city firms.

WHK as a group has offices located in metropolitan Australia but its core business is based in regional areas, so we take the time and effort to understand the economic factors that effect the people and industries who live and work in regional communities.

Our team of Principals and staff are determined to work with clients to provide them with service and advice that assists them to achieve their financial and personal goals. While it is widely understood that we offer the best in accounting and taxation advice there are other facilities available to our clients. These include:

**Audit & Assurance** – WHK auditors are appropriately qualified and offer an independent inspection of an entities financial records. From this they form independent opinions as to whether the financial records fairly present the financial position and performance of the entity. This service can be required under regulation or be undertaken by businesses wishing to ensure best practice.

**Financial Planning** – We offer a full financial planning service that includes investment advice, superannuation, portfolio administration, tax structures, capital gains tax management and other services.

**Self-Managed Superannuation** – A self managed superannuation fund gives you control of your returns. WHK has invested in highly trained staff to assist our clients in creating the super fund that matches their needs.

**Estate & Succession Planning** – Estate and succession planning is much more than just having a valid will. The team at WHK is there to provide clients with the expertise and planning that will ensure the future of an estate or business is secure.

**Lending & Finance** – WHK closely monitors the market place for finance on a daily basis, and has access to over 30 lenders and 600 products.

Whether you are buying a home, a business, or equipment – or simply wish to review your current facilities, our modelling software and experience of the market enables us to provide you with the right loan to match your needs. WHK have an experienced team of lending managers available to discuss your needs.

**Risk & Insurance** – Now WHK offers the best expertise in risk & insurance. See our exciting announcement later in this edition of Straight Talk.

**Business Advisory Services** – Our business advisory service works to grow our clients' businesses. We can help you identify the issues that are preventing growth, and then help you find solutions that make the business more profitable and competitive.

**Corporate Advisory Services** – With corporate advisory talent from a team of highly motivated, focused and experienced professionals, we can help you plan and undertake the challenges of change within a corporate body.

These services combined are designed to offer clients the best in financial outcomes. WHK are here to work with you in achieving your goals. For advice on any of our services contact your local WHK advisor.



## WHK announcing new access to the best protection

We're the first to admit that insurance can sometimes feel like a necessary evil. That is until something goes wrong.

To successfully protect you, your family, your business and lifestyle against undesirable financial circumstances requires expert analysis and understanding of the associated risk and costs.

We are therefore delighted to announce that we have recently formed an alliance with our sister WHK firm in Southern Queensland to provide our clients with access to risk and insurance specialists. Their aim is to make insurance simple, straightforward and cost effective. This means making sure you're covered where you need it most.

The team includes four specialist advisors who have a combined total of over 50 years experience in the insurance industry and four highly trained support staff. Their goal is to match your needs with insurance

products that represent real value. The advice takes into consideration your financial, family, business and personal circumstances so that you are assured of a secure, affordable and relevant protection plan. Importantly it also considers the things that you don't need.

Already some of our valued clients are taking advantage of this service and to date we are receiving some great feedback, in fact we value this service so much that many of our staff are also reassessing their own insurance needs with the help from the team.

If you would like to discuss your insurance with one of the specialists please contact your WHK advisor who will happily arrange an appointment.



**Armidale:** 90 Rusden Street Ph: 02 6776 5100  
**Ballina:** 51 Tamar Street Ph: 02 6686 6200  
**Byron Bay:** 17 Lawson Street Ph: 02 6685 7532  
**Casino:** 157 Barker Street Ph: 02 6662 7555  
**Coffs Harbour:** 107 West High St Ph: 02 6652 3211

**Glen Innes:** 2/122 Bourke Street Ph: 02 6730 2999  
**Grafton:** 82 Victoria Street Ph: 02 6642 7555  
**Inverell:** 3 Glen Innes Road Ph: 02 6728 8800  
**Kyogle:** 180 Summerland Way Ph: 02 6632 1322

**Lismore:** 53 Carrington Street Ph: 02 6621 9222  
**Walcha:** 1E Fitzroy Street Ph: 02 6774 2700  
**Warrald:** 39 Hope Street Ph: 02 6729 1591  
**Yamba:** 5/30 Coldstream Street Ph: 02 6646 8011

DISCLAIMER: Please refer to Page 3 of the Straight Talk newsletter. A WHK Group firm. WHK Financial Solutions is a registered trading name of WHK Pty Ltd ABN 84 006 466 351. Holder of Australian Financial Services Licence - No: 238244. ABN 51 060 092 631.

This newsletter is printed on environmentally-friendly, eco stock.



## Client Research

In an effort to provide the best service and advice we can, WHK are planning to undertake some client research in the coming months.

The research will ask our valued clients about their experiences when dealing with WHK and your thoughts on what we can do better.

Predominately this survey will be sent out via email, but if you don't have access to email and would still like to complete one, just let your local office know and we can post one out the traditional way.

We know your time is valuable so anyone that completes the survey will go into the draw for a special prize pack.



## Banklink

This is a fantastic service that links your bank statement data to your WHK advisor. This means you can save time every month and no more lost bank statements.

If you run a business and are not using Banklink, ask your WHK advisor how it can help you.