

BENTLEY | BRETT | VINCENT



CAPABILITY STATEMENT

Coffs Harbour:

PO Box 1122
226a Harbour Drive
Coffs Harbour NSW 2450
Phone: 02 6652 3160
Fax: 02 6652 7463
Email: coffs@bbv.com.au

TABLE OF CONTENTS

| | |
|-------------------------------|----|
| Company Profile | 3 |
| Why Bentley Brett & Vincent? | 4 |
| What Do We Do? | 5 |
| Our Business Principles | 8 |
| Our Client Service Principles | 9 |
| BBV Wealth Management | 10 |
| Key Personnel | 12 |
| Contact Us | 15 |

COMPANY PROFILE

This profile gives a broad overview of the company structure and extensive resources, expertise and services offered by Bentley Brett & Vincent.

Bentley Brett & Vincent is not just any accounting firm. Driven by sound principles, BBV has in past years been listed as one of the Business Review Weekly's (BRW) Top 100 Accounting Firms in Australia. We have as our primary focus exceptional client service and expert advice that ensures complete peace of mind for our clients knowing they are dealing with true professionals who care.

Like any business BBV has grown, changed, diversified and refocussed many times over the past 15 years. However, one essential component has remained the same, our key focus of delivering exceptional service to our clients.

As a business we set very high standards in our team and in everything we do, striving to provide our clients with superior service and expert advice.

BBV has a proven track record of quality work and excellent service through the use of up to date technology, experience and common sense business practice. Our clients enjoy the satisfaction of staying up to date and on track with our proactive approach to their affairs.

Our clients here at Bentley Brett & Vincent range from small businesses to large corporations and high net wealth families. We have extensive knowledge and particular expertise in the medical professions including pharmacy and dental, as well as property development, superannuation and insurance. We undertake a full, detailed assessment of our client's circumstances when accepting an engagement. This ensures our client receive the services and advice they require.

With our office centrally located in Coffs Harbour NSW and armed with a professional team, BBV is equipped to provide a truly professional and memorable experience, every single time.

WHY BENTLEY BRETT & VINCENT?

The Bentley Brett & Vincent team offers a combination of experience, skill and qualifications, which covers all aspects of accounting, business consulting, GST and taxation planning. Bentley Brett & Vincent have an established reputation for quality of work, which is exceptional and affordable, placing a strong emphasis on professional integrity.

WE OFFER:

- A large range of services allowing our clients to have all of their business accounting, taxation and financial requirements provided under one roof.
- An Experienced and skilled team dedicated to ensuring that our clients receive value and quality work, with peace-of-mind from knowing they have received the correct advice.
- A progressive team of professionals with a reputation for innovative thinking, effective problem solving and quality work who are strongly focused on identifying client's needs and exceeding expectations.
- Highly developed communication and negotiation skills. We have acted as mediators on behalf of our clients and regularly represent them in negotiations.
- A strong and respected rapport with the Australian Taxation Office and other government bodies to ensure smooth running of our clients assignments through the systems to achieve outstanding results *(Our performance results monitored by the ATO recently ranked us in the top 5% of taxation accountants in NSW).*
- Our equipment, software and design tools are at the forefront of technology to ensure efficient cost effective processes, procedures and business practices to benefit our clients.
- A commitment to maintaining trust and credibility in the engagement process, both before and after our work for you is completed.
- We have a commitment to our clients in providing them with a finished product that they can rely on, a team they can trust, also knowing that the company will be around for years to come, continuing to provide service and security.
- The company is strongly focused on identifying our clients' needs and exceeding expectations.

WHAT DO WE DO?

Bentley Brett & Vincent is an accounting & business consulting firm specialising in all aspects of taxation and GST planning. We can provide services above and beyond your “standard” accountant, and these expanded services available to our clients are shown below.

Directory of Services:

As well as all aspects of Accounting, Financial Planning & Business Assistance BBV specialise in Pharmacies, Dental & Medical Practitioners and Businesses that require that extra bit of care and attention to detail.

Pharmacies

Our expertise includes:

- Innovative tax effective structures, which are permitted under the Pharmacy Practice Act
- Attending to Pharmacy Board requirements
- Asset protection strategies
- Superannuation strategies and DIY superannuation funds
- Estate planning
- Business valuations
- Benchmarking
- Arranging business finance, including leasing
- Wealth creation and financial advice
- Property purchases and development

Dental Practitioners

Our expertise includes:

- Innovative tax effective structures, that are permitted under the Dental Practice Act
- Asset protection strategies
- Superannuation strategies and DIY superannuation funds
- Estate planning
- Business valuations
- Benchmarking
- Arranging business finance, including leasing
- Wealth creation and financial advice
- Property purchases and developments

Medical Practitioners

Our expertise includes:

- Innovative tax effective structures
- Asset protection strategies
- Superannuation strategies and DIY superannuation funds
- Estate planning
- Arranging business finance, including leasing
- Wealth creation and financial advice
- Property purchases and developments

General Services we can provide to businesses-

Taxation

- General Taxation Advice and Planning
- Specialist Taxation Advice including:
 - Foreign Entities and Income tax
 - Tax Structures and Planning
 - Fringe Benefits Tax
 - Capital Gains Tax
- Estate Planning
- Divorce
- Property Development
- Taxation services for Private Companies, Limited Partnerships, Trusts
- GST

Superannuation

- Establishment of Self Managed Superannuation Funds
- Superannuation Audits
- Advice concerning Compliance Matters and Taxation Benefits
- Borrowing in your Superannuation Fund
- Pension and Retirement Planning
- Calculation and disbursement of employers superannuation guarantee contribution

Financial Planning Services

- Investment Advice, Placement and Review
- Direct Share Trading On-Line
- Tax Effective Strategies
- Risk Insurances
- Retirement and Social Security Planning
- Estate and Succession Planning
- Vehicle and Equipment Leasing, Commercial HP and Chattel Mortgages
- Margin Lending
- Superannuation Advice and Strategies

Business Services

- *Advice:*
 - Business Advice and Planning
 - Finance Restructuring Advice
 - Business Benchmarking
 - Business Valuations

- *Accounting:*
 - Management Accounting
 - Budgeting and Cash Flow Projections
 - Employment Related Matters
 - Establishment of Accounting Systems and Procedures

- *Specialist Services:*
 - Accounting Advice
 - Financial Advice to Management
 - Systems and Procedures Implementation
 - Reporting under various Regulatory Requirements
 - Business Valuations and Investigations

Computer Based Accounting

- Set-up and installation of MYOB Computer Accounting and other computer accounting packages
- Computer Accounting Procedure Manuals
- Staff Training
- Ongoing Assistance and Support
- BankLink

GST Services

- Advice regarding GST implementation
- GST System Design
- Advice with GST Compliance Matters
- Preparation of Business Activity Statements and Instalment Activity Statements

Corporate Services

- Registered Office
- Maintenance of Company Statutory Records
- Shelf Companies and Trust

OUR BUSINESS PRINCIPLES

These are the guiding principles by which Bentley Brett & Vincent conduct business.

We are a service firm. Our business is defined by the needs of our clients and as such our clients' best interests always come first.

However, clients need change, as does the business environment, but there are some basic principles that never change.

These are the backbone of our business.

If we do nothing else but ensure we abide by these principles in everything we do and say, then we will truly be a great firm.

CORE PRINCIPLES

- We will always act **ETHICALLY** in everything we do.
- We are **DEDICATED** to complying fully with the letter of the law and ensuring our clients are protected, by meeting their obligations.
- Our work and advice will always be of the highest professional **QUALITY**.
- We will continually strive to achieve **EXCELLENCE** in everything we do – our firm will never accept mediocracy.
- We will attend to our client's affairs with the utmost **EFFICIENCY**, without sacrificing quality.
- We will never breach client **CONFIDENTIALITY**.

The characteristics of integrity, honesty, commitment and excellence are the heart and soul of our business.

OUR CLIENT SERVICE PRINCIPLES

These are the guiding principles by which Bentley Brett & Vincent wish to provide the best possible service to our client.

At Bentley Brett & Vincent, we understand that your financial affairs are of the utmost importance and we appreciate the high level of trust you have shown in our Firm.

In return for your trust, we will attend to your affairs in accordance with the following guidelines and principles.

- All and any information relating to you or your affairs is treated in the strictest confidence and as if they were our own.
- We will treat you with honesty, respect and friendliness at all times.
- We guarantee to return any telephone call or email within 24 hours.
- Your work will be done in the most efficient manner possible, whilst ensuring the highest quality, and that you are protected by complying fully with your obligations.
- We will be proactive in the communication of information to you, which may affect your circumstances. We will do this by regular newsletters and client seminars.
- We will provide you with “Peace of Mind” by handling all matters, requests and enquiries from the Tax Office, on your behalf.
- The business and tax environment is becoming ever more complex, therefore we ensure all of our professional team undertake a **minimum** of 80 hours per annum of professional education and updating outside of normal work hours. You are assured that they are exceptionally well trained to look after your needs.
- We undertake an extensive review procedure upon completion of your affairs to ensure a consistently high quality of work.
- We have a team of people dedicated to your matters, consisting of a partner or senior accountant, client manager and assistant accountant, so that you always have a point of contact.
- Our services are very competitively priced. We are definitely not the cheapest, but we are by no means the dearest, yet the quality and service we provide is at the top end of the market, thus offering value for money.
- It is your problems, needs, wants and concerns that matter – not ours. It is our job, in fact it is our duty, to ensure your needs are looked after to the best of our ability – It is a duty we take very seriously.

BBV WEALTH MANAGEMENT

BBV Wealth Management is based on developing strategies to build and protect client wealth with a view to achieving their goals.

The team at Bentley Brett & Vincent pride ourselves on our ability to maintain a high level of quality service to our clients.

Our financial planning division, BBV Wealth Management, is no different and has been structured to service your needs in accord with traditional BBV service levels.

BBV Wealth Management has joined forces with Securitor to ensure we have the very best of training, research and technical support in order that you continue to receive the very best in financial advice.

We can also provide lending advice for you and your business – leasing, hire purchase or margin lending. No need to shop around when we have ready access to your financial position and several finance providers.

To complete your financial package, we can also provide all of your personal insurance needs, be they life, disability (permanent or temporary), trauma insurance, or business expense insurance. These will ensure your wealth is protected should you endure a covered event.

Our financial services and expertise comprises, but is not limited to;

Financial Planning

- Investment Advice, Placement and Review
- Direct Share Trading On-line
- Tax Effective Strategies
- Risk Insurance
- Retirement and Social Security Planning
- Estate and Succession Planning
- Vehicle and Equipment Leasing, Commercial HP and Chattel Mortgages
- Margin Lending
- Superannuation Advice and Strategies
- Insurance
- Full financial advice, tailored to individual client wealth creation and protection needs.

Investments

- Tax effective investment opportunities which offer prospects for capital growth and regular income.

Superannuation

- Assistance with the selection of a suitable superannuation fund and consolidation of your super.
- Superannuation Choice Legislation gives you the power to choose your super fund. Make sure you exercise that choice!

Margin Lending/Instalment Gearing

- Advice on enhancing your wealth creation opportunities through a tax effective margin facility.

Wealth Protection

- Advice on and implementation of an insurance plan to protect yourself and loved ones financially, from an unexpected event.

Lending

- Home and business loans tailored to your requirements.

Leasing

- Funding for motor vehicles and other business asset purchases.

BBV | WEALTH | MANAGEMENT

Authorised Representative of
Securitor Financial Group Ltd
ABN 48 009 189 495
AFSL 240687

securitor 

BBV Wealth Management

PO BOX 1798
226A Harbour Drive
COFFS HARBOUR NSW 2450
Ph: 02 6652 3160
Fax: 02 6651 6101
Email: bbvwm@bbv.com.au

KEY PERSONNEL

The Bentley Brett & Vincent team comprises the following key personnel.

DAVID BRETT – CPA; B BUS; FTIA; DIP FP

DIRECTOR



David has been involved in Public Practice since 1986. He has a business degree with a major in accounting, is a Fellow of the Taxation Institute of Australia, a Certified Practising Accountant (CPA) and is currently completing his Masters in Taxation.

Areas of specialisation include the taxation issues affecting high net worth businesses and individuals, providing advice on tax effective planning strategies, capital gains tax, superannuation and international tax issues. David also has considerable expertise in the taxation and business issues affecting the Medical, Dental, Pharmaceutical and Property Development industries.

Outside of work David prefers the quiet life, spending time with his family and enjoying the great beaches and hinterland this area has to offer.

David operates from our Coffs Harbour office and can be contacted on 02 6652 3160 or emailed at dbrett@bbv.com.au

VERONICA BRUCE – CPA; B BUS; DIP FP

DIRECTOR



Veronica has been involved in Public Practice since 1985. With a Bachelor of Business in Accounting and a Diploma in Financial Services, Veronica is a member of the National Institute of Accountants, a member of the CPA and a Fellow of the National Tax and Accountants Association.

Veronica has a strong background in taxation, including companies, self-managed super funds, trusts, partnerships and individuals. She also specialises in the area of business valuations, fringe benefits tax and wealth creation of clients as a Financial Advisor of BBV Wealth Management.

Outside of work Veronica loves to travel, read and play netball.

Veronica operates out of our Coffs Harbour office and can be contacted by phone on 02 6652 3160 or emailed at vbruce@bbv.com.au

MICHELLE GEDDES – B FIN ADMIN; CA

SENIOR ASSOCIATE



Michelle has been in the accounting and taxation industry since 1995 having started her degree in 1993. After qualifying she moved to the UK and was employed as a senior management accountant with a large multinational firm, before returning to Australia.

As a member of the Institute of Chartered Accountants (CA), Michelle is committed to providing the highest level of professional expertise to her clients and, to that end, is currently completing her Masters in Taxation.

Michelle is experienced in all areas of taxation including superannuation and international tax law. She has a particular focus on attending to the accounting and financial needs of the medical and dental community with whom she has a close professional relationship.

Contact Michelle by phone on 02 6652 3160 or email mgeddes@bbv.com.au

PETINA WILLIAMS – B COMM; CA

SENIOR ASSOCIATE



Petina has been in public practice since 1988. With a Bachelor of Commerce in Accounting, Petina is also a member of the Institute of Chartered Accountants (CA).

Previously a partner in a large Sydney based firm, Petina saw the opportunity for a sea change and moved with her family to Coffs Harbour to take up a position with Bentley Brett & Vincent.

Patina's specialties include superannuation and retirement planning, self managed superannuation funds, small business taxation, and estate planning including tax effective transfer of wealth to the next generation and beyond.

Contact Petina by phone on 02 6652 3160 or by email pwilliams@bbv.com.au

ROD SIMPSON – DIP MGMT; DIP HR; CAHRI; AIMM

PRACTICE MANAGER



Commencing with Bentley Brett & Vincent in 2001, Rod has a Diploma of Management and a Diploma of Human Resources, is a Certified Professional of the Australian Human Resources Institute and a member of the Australian Institute of Management.

Prior to taking up a position with Bentley Brett & Vincent, Rod spent over 13 years in the surveying and building industries. Rod also has a thorough knowledge of the use of information technology in business and is across industrial relations legislation and modern awards.

Rod looks after the operations of Bentley Brett & Vincent. With a strong focus on IT, Rod's key role is ensuring the team have everything they need to provide the best level of knowledge and service to the clients of Bentley Brett & Vincent.

Contact Rod by phone on 02 6652 3160 or by email rsimpson@bbv.com.au

CONTACT US

The Bentley Brett & Vincent team can be contacted through the following details.

COFFS HARBOUR

Phone: 02 6652 3160

Fax: BBV Accounting 02 6652 7463
Wealth Management 02 6651 6101

Address: PO Box 1122
226A Harbour Drive
Coffs Harbour NSW 2450

Email: Accounting & Business coffs@bbv.com.au
Wealth Management bbvwm@bbv.com.au

Website: www.bbv.com.au

Office Hours: 8:30am to 5:00pm Monday, Tuesday, Thursday, Friday
8:30am to 4:00pm Wednesday

Key Personnel:

| | |
|--------------------------------|----------------------|
| David Brett – Director | dbrett@bbv.com.au |
| Veronica Bruce - Director | vbruce@bbv.com.au |
| Michelle Geddes – Accountant | mgeddes@bbv.com.au |
| Petina Williams - Accountant | pwilliams@bbv.com.au |
| Rod Simpson – Practice Manager | rsimpson@bbv.com.au |