

DFK BENJAMIN KING MONEY

**BIG
ENOUGH
TO KNOW,**

**SMALL
ENOUGH
TO CARE.**

dfkbkm.com.au

L4/689 Burke Road Camberwell VIC 3124

dfk **benjamin
king money**
CHARTERED ACCOUNTANTS AND BUSINESS ADVISERS

**BIG
ENOUGH
TO KNOW,

SMALL
ENOUGH
TO CARE.**

DFK Benjamin King Money have been committed to providing premium business and financial advice for over 60 years. We have a highly skilled and enthusiastic team dedicated to meeting this commitment. The financial wellbeing of our clients is paramount.

Over many years, the directors of DFK Benjamin King Money have developed an extensive network of trusted professionals, who compliment the services DFK Benjamin King Money provides.

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ABOUT US

DFK Benjamin King Money is a well known and respected Chartered Accounting practice located in the Melbourne suburb of Camberwell, which has built a reputation for the delivery of quality service.

DFK Benjamin King Money has a long history, with its founding partner establishing the practice in March 1960. Since then, we have grown by showing our clients how to improve their businesses and build their wealth. As well as providing the usual accounting, auditing and compliance services, we offer expertise in all areas of wealth creation and business development. We do this with the assistance and advice of Benjamin King Money Wealth, our internal financial planning arm and associated business.

We are a member of DFK Australia New Zealand, an alliance of accounting professionals providing business and professional services throughout Australia and New Zealand. This alliance is part of the DFK International group which has representation throughout the world. This alliance allows us to provide existing and new clients access to accounting and business resources throughout the world, therefore adding value and assisting in their growth. Our overall aim is to give quality financial advice to businesses and investors. Such advice can only flow from skilled professional staff operating under team discipline, vigorous training procedures and state of the art electronic resources.

We are proud of what we do and have grown because we've celebrated in the successes of our clients. We believe the reason for our position is simple: our focus is to be the trusted adviser for our clients. We encourage a working culture encompassing the traits of thoughtfulness, accessibility and care. We have fun and enjoy both our work and our professional relationships.

The financial wellbeing of our clients is paramount. We also recognise the importance of listening to people and delivering on promises made. We understand the importance of being flexible. As the world evolves so must we. This means constantly looking to improve our service delivery, leveraging technology and embracing change. We recognise the world has become a smaller place. Being part of the prestigious global accounting alliance DFK International provides our clients an effective network and knowledge base drawn from 419 DFK offices across Australasia, the Americas, Asia Pacific, Europe, The Middle East and Africa.

**The financial
wellbeing of
our clients is
paramount.**



PURPOSE

To be involved and make a difference/impact as your Advisor



VALUES

- Integrity
- Trust
- Professional
- Strategic



CULTURE

- Diversification
- Personal wellbeing
- Community
- Sustainability
- Collaboration
- Innovative



VISION

To create a compelling journey for clients, our team and other stakeholders

OUR POINTS OF DIFFERENCE

ACCESSIBILITY TO THE PEOPLE YOU NEED

We have deliberately avoided the 'Big Four' approach, in terms of our size and how we want our relationship with clients to be. You can access our directors, by a simple phone call. All team members at every level are encouraged to build relationships with clients and advise them at the appropriate level.

FULL SERVICE ACCOUNTING FIRM

Increasingly the areas of accounting, taxation and wealth creation are merging and cannot be viewed in isolation. At DFK Benjamin King Money and Benjamin King Money Wealth, we offer complete specialised services to our clients in the areas of tax, super, audit, consulting, financial planning and wealth creation.

SMSF SPECIALISTS

We have been providing our clients with SMSF advice for over 40 years. With the changes and opportunities in this area, we have the experience and required licensing to offer specialist advice to our clients in this ever changing area.

CLIENT RELATIONSHIPS

We value our clients and the relationships we form together. Ensuring consistent, open and timely communication helps form mutually beneficial working relationships. With our focus on client's needs and honest sharing of knowledge, we enjoy long standing relationships with our clients.

COMMITTED AND STABLE TEAM

Our team includes a range of directors and team members who have been a part of our team for 20 years and more. We recognise the importance of secure relationships with our team members. Along with our commitment to our clients, we also invest in and support our team members, by encouraging their development with the company.

QUALITY AND WELL-TRAINED STAFF

With ongoing changes to taxation law, audit, accounting and superannuation, there is a need for continuous technical training. Our focus on training is above and beyond other practices and this is evidenced by the feedback from our staff.



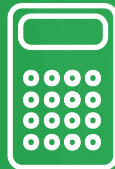
**Inclusiveness, equality and
diversity are all important
when managing our people.**

OUR SERVICES

At DFK Benjamin King Money we believe we offer services to our clients above and beyond those of our competitors.



**AUDIT & RISK
MANAGEMENT**



**TAXATION &
ACCOUNTING**



**BUSINESS
ADVISORY**



**VIRTUAL CFO/ BACK
OFFICE BOOKKEEPING**



**SELF MANAGED
SUPERANNUATION**



**WEALTH CREATION &
FINANCIAL PLANNING**

DOING BUSINESS GLOBALLY

DFK INTERNATIONAL

DFK Australia New Zealand is a member of DFK International which is made up of over 220 member firms across 92 countries with 419 offices and more than 50 years of working together. This network enables us to support our clients overseas with assistance from other member firms. The larger your business grows the more important it becomes to work with accountants you trust, who have a combination of global reach and local knowledge.

There's no need to sacrifice the level of service you're used to, just because you're branching out. Tim Kelleher, Director, is a representative on the DFK International Tax Committee. Our international network provides clients anywhere in the world exposure to our seamless expertise. Our members each operate owner-managed businesses no matter where they are based in the world. You'll be dealing with professionals in one of our experienced member firms and they'll give you access to the local know-how your business needs. No matter how high you're aiming, you'll recognise our personal service. DFK International were ranked in the top 10 on the international independent accounting alliances in 2019.

DFK AUSTRALIA NEW ZEALAND

DFK Australia New Zealand was established in 1991 and is currently made up of 14 member firms. Together, we offer the kind of world-class advice and connections you'd expect from the biggest companies, with the flexibility and personal service only possible in smaller organisations. DFK Australia New Zealand was placed 22 in the Australian Financial Reviews Top 100 Accounting Firms in 2019. Cheree Woolcock CEO & Director of DFK Benjamin King Money is the current Chair of DFK Australia New Zealand

Local knowledge.

National connections.

Global reach.



220

MEMBER FIRMS



\$2.486bn

MEMBER FEE INCOME



419

MEMBER OFFICES



92

COUNTRIES

BUSINESS ADVISORY

The rapidly changing commercial and legislative landscape can present unique challenges for businesses. DFK Benjamin King Money work closely with clients to identify the specific needs and goals of their business. Understand the issues being faced and then provide recommendations on the most appropriate solutions. We provide clients with the skills and expertise needed to ensure the growth and survival of their business through areas such as:

- Strategic business advice
- Advising on changes and transitions
- Assisting with tailoring financial needs
- Budgeting and cash-flow forecasting
- Conflict resolutions

SOUND ADVICE

Whether it's managing growth, meeting everyday compliance requirements, or undertaking a major transaction, we provide expert advice to help businesses maximise success.

THE SME MARKET AND FAMILY OWNED BUSINESS

We are particularly highly skilled in the areas of the SME market and the family owned business. With unique ownership and management, many SME's and family owned businesses deal with a mix of emotional and business issues. Failing to recognise, understand and respond to these issues can make it difficult for the business to succeed and grow.

SUCCESSION PLANNING

All businesses go through periods of transition. These can be times of uncertainty and anxiety as fundamental choices are made to reshape the future. We can assist by providing answers to questions which may be of concern to your business including:

- What is my exit strategy?
- How can I run my business more effectively and efficiently?
- What if my departure is not a voluntary decision but an involuntary one?
- How do I unlock the equity in my business?
- Will I have enough to retire on?
- Can I protect my assets?
- Do I need to revise my Will?

WE CAN ASSIST WITH

- Establishment of discretionary or unit trusts
- Company Incorporations
- Amendments to trust deeds for change of trustees or other details
- Organising superannuation fund deeds
- Refinancing and capital raising
- Corporate affairs matters

**We provide clients with
the skills and expertise
needed to ensure the
growth and survival
of their business.**

BUSINESS VALUATION SPECIALISTS



We are accredited to provide Specialist Business Valuations for a wide range of purposes including:

- Buying or selling a company, business due diligence and minority interest valuation
- Restructuring, employee share options and succession planning
- Buy sell agreements, shareholder agreements
- Taxation including capital gains tax and stamp duty
- Commercial or economic damages and lost profits
- Marital dissolution and divorce
- Internal performance management reporting
- Financing of start-ups and early stage commercialisation

We provide our services across a range of industry sectors, including manufacturing, building & construction, engineering, wholesale, retail, food & beverage, finance, healthcare, IT consulting, franchises and property development.

VIRTUAL CFO CLOUD COMPUTING

A virtual CFO acts as an alternate financial solution to a full finance team for small to medium businesses. Our virtual CFO provides solutions to clients across a wide range of industries where required.

WHAT IS A VIRTUAL CFO?

- A virtual CFO provides strategic business advice and expertise across all areas of your business
- Offers back office solutions and assists with many of the companies financial decisions
- Provides ongoing financial assistance remotely
- Handles all duties of a traditional CFO
- Monitors the financial wellbeing of your business using cloud technology

BENEFITS OF USING OUR VIRTUAL CFO

- Cost effective and time efficient to fill a gap in the business with a part- time professional
- Easily streamlines tasks needing to be done all year, like compliance
- Monitors the financial health of a business and identifies issues before they become major problems
- Offers financial insights and guidance on all company decisions
- Projects where the company is going, allows insights into possible opportunities
- Gives additional and ongoing touch points with a client to better monitor and manage their business all year round – not just at the end of the financial year

WHY HIRE A VIRTUAL CFO?

When your small to medium business is ready to move to the next level of growth, hiring a virtual CFO will provide your company with the strategic advice it needs without the financial commitment.

Cost

SMEs are often faced with the problem of balancing extra payroll costs. Using a virtual CFO can be much more cost effective for your business.

Experience

A virtual CFO has worked with many companies & industries providing extensive experience in problem-solving and dealing with the typical financial issues you could be facing. This knowledge and advice can help streamline your company, allowing for a more efficient business.

Flexibility

You can get the advice as soon as you require it, a virtual CFO can help you scale your business.

Focus

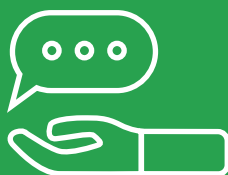
Having a virtual CFO to look after your business allows you the time and focus and build a better company.

**Virtual CFO will provide
your company with the
strategic advice it needs
without the financial
commitment.**

AREA'S WE ASSIST WITH



**MANAGEMENT
ACCOUNTS
PREPARATION**



**STRATEGIC
BUSINESS
ADVICE**



**FINANCIAL
PERFORMANCE
REVIEW**

AUDIT AND RISK MANAGEMENT

DFK BKM Audit Services has significant experience in providing efficient, effective and highly professional Audit and Assurance services. We have a highly skilled and enthusiastic team dedicated to meeting this commitment.

We provide independent and impartial advice, while ensuring compliance with relevant regulatory requirements and accounting standards. Audits have real benefits. Clients are reassured accounts are reliable and internal cost and revenue centres are operating efficiently.

KEY POINTS OF DIFFERENCE

At DFK BKM Audit Services we believe we offer services to our clients that are above and beyond that of our competitors. Our points of difference help us to differentiate our services and we believe add value to what we can provide our clients.

We offer the quality of a big firm with the level of care of a small firm - we make it happen for you

We have very experienced and qualified personnel - you have direct access to key personnel

We pride ourselves on strong personal relationships - you get a professional partnership

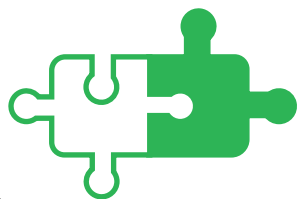
We achieve a significant understanding of your operations - you get quality solutions and expert advice

OUR APPROACH INCLUDES

- Understanding our clients' current and anticipated needs and meeting these in an efficient and timely manner
- Communicating with our clients about audit and assurance practices and compliance obligations which affect them
- Utilising our comprehensive audit skills and experience to assist our clients in achieving their auditing and assurance needs
- Providing our team with a professional and friendly work environment, using up to date technology and resources

THIS IS ACHIEVED BY

- Delivering a high quality Audit and Assurance service in an agreed time-frame
- Utilising up to date technology to plan, document and complete the engagement
- Communicating openly to ensure both parties understand their roles in the audit process
- Ensuring the highest level of confidentiality and maintaining full ethical responsibilities
- Maintaining ongoing staff training to keep abreast of all accounting and auditing standard changes
- Assigning qualified staff with specific and relevant experience to complete engagements efficiently in a well-planned manner
- Supporting you with a resource you can have confidence in and can rely upon, who works effectively with your management
- Providing reporting and briefing documentation and conducting regular reviews to ensure our approach is most suitable for the specific engagement



**STATUTORY
AUDITS**



**DUE
DILIGENCE**



**RISK
MANAGEMENT**

**OUR RANGE OF AUDIT
AND ASSURANCE
SERVICES INCLUDE**



**SYSTEMS
ANALYSIS**



**INTERNAL CONTROL
REVIEW**

BENJAMIN KING MONEY WEALTH

Benjamin King Money Wealth has a strong commitment to client relationships by focusing on both wealth creation and protection. We plan and monitor unique financial strategies which are effective for our individual clients focused on what is really important to their lives. We are determined to achieve unsurpassed client satisfaction.

We do this through the delivery of the highest quality strategic financial and investment planning combined with portfolio management for our clients. We were established in 2004, and since then have been providing comprehensive wealth management services to professionals, business owners and family groups. We currently manage over \$140 million of clients funds, aiming to manage their sometimes complex affairs in a simplified solution. We create financial security and let you focus on what is really important to you.

RESEARCH AND STRATEGY

We leverage from independent investment research houses who provide financial product ratings, market insights and portfolio construction tools to empower our investment strategies and deliver high quality, tailored financial advice solutions to our clients.

TECHNICAL SERVICES AND SUPPORT

We have direct access to Australia's leading technical specialists who provide us with regular updates to keep abreast with the latest strategic opportunities and changes.

**Our primary focus for our
clients is wealth creation
and strategic planning for
now and in the future.**

SERVICES WE PROVIDE



**SUPERANNUATION
& RETIREMENT
PLANNING**



**CASH-FLOW
MANAGEMENT**



**WEALTH
PROTECTION
STRATEGIES**



**INVESTMENT
& WEALTH
STRATEGIES**

SMSF OFFERINGS

DFK Benjamin King Money have a team of SMSF specialists, with years of experience in the industry. Unlike many firms our size, we've been building our skills and experience in the area of superannuation for well over 40 years.

SELF-MANAGED SUPERANNUATION FUNDS

We help with self-managed superannuation funds (SMSFs). These funds have many advantages over large retail or industry-specific options.

WOULD AN SMSF BE RIGHT FOR YOU?

- Do you want more control over your Estate Planning requirements?
- Do you want greater protection over your assets?
- Do you want greater ability to invest in a wide range of assets?
- Do you want to increase your retirement benefits in a tax effective environment?

ANNUAL COMPLIANCE

Are you a trustee needing help with regulatory or compliance matters? We can help. Our expertise in all technical compliance matters and our experience with the ATO makes us well qualified to assist. Our services include:

- Preparation of financial statements, income tax and regulatory returns
- Audit of your SMSF
- Preparation and lodgement of Activity Statements
- Preparation of annual trustee minutes

ADVANTAGES OF AN SMSF

Increased Control

- Can better manage contribution and pension payments with less red tape
- Ability to manage own investments with a wider choice available

Tax

- Minimization strategies whereby assets can be realized in a 0% tax environment
- Access to franking credits
- Insurance premiums deductions
- Catch up contributions to offset tax outside the Fund i.e. CGT on sale of personal investment assets
- Strategies on the withdrawal of member benefits to reduce future tax burden on estate

Asset Protection

- Protection from creditors when you are a business owner
- Protection from family law risks – although increasingly reducing
- Estate planning

Flexibility Of Investments

Ability to directly invest in:

- Cash & fixed interest i.e. term deposits
- Listed shares and units
- Managed funds
- Property whether residential or commercial and ability to borrow to invest
- Foreign investments
- Gold and other commodities
- Artwork
- Cryptocurrency
- Unit trust structures

SERVICES WE PROVIDE



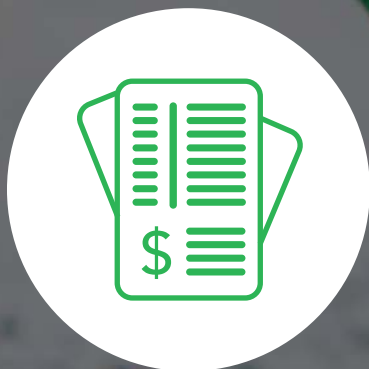
RETIREMENT PLANNING

Through our relationship with BKM Financial Services, we can assist you in preparing the optimum retirement plan. The plan takes into account your personal, family and estate planning goals.



SUPERANNUATION STRATEGIES

We give practical advice on the most effective superannuation strategies for clients. By taking into account tax strategies, we help clients holistically consider their overall position for business, investments and retirement planning.



PENSION ADMINISTRATION

We help people choosing to take pensions from their superannuation funds by preparing all the necessary paperwork.



ESTATE PLANNING

We work closely with client's lawyers to assist in the development of an estate plan.

**Providing greater
flexibility for your
retirement needs.**

TAXATION

Taxation law is complex and constantly changing. DFK Benjamin King Money provides clients with extensive, specialist experience and leading edge advice in all areas of taxation. High quality tax solutions are tailored to an individual's specific circumstances.

STATE BASED TAXES

There are many state based taxes which may impact on business affairs or personal investments. We offer advice to guide you through these taxes before entering into any transactions.

GOODS & SERVICES TAX (GST)

Resolving GST non-compliance issues can be complicated and costly. Our experienced team can review accounting systems, to ensure full compliance with GST responsibilities, and avoid the potential need to rectify costly mistakes.

We partner with you

and your business to

achieve successful

outcomes.

CAPITAL GAINS TAX (CGT)

CGT has seen many changes over time, making it crucial for you to get perceptive leading-edge advice. We constantly keep pace with the latest legislation, rulings and announcements to ensure you make informed decisions. In particular we offer advice on:

- The purchase or disposal of property
- Buying or selling a business or shares
- Establishing a business structure

FRINGE BENEFITS TAX (FBT)

FBT applies to any employer who provides non-cash benefits to their employees and their associates. Our services ensure compliance with FBT and include:

- Fringe Benefits Tax obligations
- Effective salary sacrificing arrangements
- Maximising medical and not-for-profit industry FBT concessions

ADVICE FOR INDIVIDUALS

- Tax compliance and tax audit management
- Tax advice for proposed investments
- Tax reform issues (including consolidations)
- The taxation of trusts
- Tax effective structures
- Advice for overseas residents and expatriates
- International tax issues
- Superannuation & Estate Planning
- Capital Gains Tax
- Private company loan advice
- Tax Investigations by the ATO
- State taxes and Duties

ADVICE FOR BUSINESSES

- Employee remuneration and share plan packages
- Corporate restructures
- Mergers and acquisitions
- R&D expenditure concessions
- Export Market Development Grants
- Succession planning
- Capital Gains Tax
- Goods and Services Tax
- Payroll Tax
- Fringe Benefits Tax
- Superannuation
- State Taxes and Duties
- Tax Investigations by the ATO
- International tax and transactions between related international parties (transfer pricing)

OUR PEOPLE



CHEREE WOOLCOCK

CEO & Director

B.Bus (Accounting), FCA, FTIA, RCA

chereew@dfkbkm.com.au

03 9098 4229

Cheree has been a Director of the firm since 2004 and CEO since 2013 after joining the firm in 1987 as a graduate. Cheree's areas of expertise include business services, income tax, audit and self managed superannuation funds. Her clients include SMEs, family businesses, professionals, investors and high net-worth individuals across many varied industries. Cheree is a Chartered Accountant & Chartered Tax Adviser. She is known for her strong personal relationships with her clients, based on trust and understanding their needs.



TERRY STRAMOTAS

Director

B.Econ (Accounting), FCA, FTIA

terrys@dfkbkm.com.au

03 9098 4203

Terry has been a Principal of the firm since 2000 and has more than 20 years' experience in professional practice. His areas of expertise include accounting, income tax, information technology and business management for small to medium size business and high net worth groups. Terry is passionate about working closely with the client to gain a deep understanding of their financial and business affairs in order to provide strategic and proactive advice.



TIM KELLEHER

Director

Dip.Bus, CA, FCCA, FTIA, M.Tax,

RCA, CA BV Specialist

timk@dfkbkm.com.au

03 9098 4205

Tim has been a Director since 2009 and has more than 30 years experience in Australia and Ireland. Tim's expertise includes tax compliance, tax consulting, audit and business restructuring. Tim has a Masters of Taxation and has a high level of expertise in taxation for medium and large businesses including mergers & acquisitions as well as international taxation issues. Tim is a Chartered Accountant & Chartered Tax Adviser and has achieved his CA Business Valuation Specialist accreditation.



BRENT MCCARTNEY

Director

B.Bus (Accounting), CA, CTA

brentm@dfkbkm.com.au

03 9098 4208

Brent has been a Principal since 2013. Brent has more than 12 years' experience in taxation, business services and superannuation compliance. Providing his expertise to a number of property development and investment clients through his relationship with various property mentoring groups. He also provides consulting and advice in self-managed superannuation and retirement strategies. Brent is a member of ICAA, Taxation Institute and SPAA.



DANIEL SHAW

Director and SMSF Specialist Adviser

B.Bus (Acc), CA

daniels@dfkbkm.com.au

03 9098 4229

Daniel was recently promoted to director in July 2021, however has been with the firm since 2012. He started with the firm as a graduate superannuation accountant which has now become his specialist area and prides himself on assisting clients with their annual compliance requirements.



KEVIN ADAMS

Director of BKM Audit Services

B.Bus (Acc), RCA, CA

kevina@dfkbkm.com.au

03 9098 4221

Kevin joined the firm in 2014 with more than 30 years experience in audit and assurance including several years as a director with two significant mid-tier accounting firms. Kevin was appointed the Director of BKM Audit Services in August 2016.



DARREN WILLIAMS

Principal

B.Bus (Acc), CA, CPA

darrenw@dfkbkm.com.au

03 9098 4202

Darren has expertise in business services, taxation, audit and due diligence gained from 7 years' experience in business services and over 15 years' experience in the manufacturing industry. Darren's main focus is to establish a trusted relationship with clients to ensure their holistic financial and planning needs are met.



PAUL TURNBULL

Principal

B.Bus (Acc), CA

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03 9098 4224

Paul was recently promoted to Principal in 2022, and has 17 years experience. Paul's expertise includes tax compliance, tax consulting, business advisory and Virtual CFO. Paul has implemented a number of complex group restructures and tax consulting projects for corporate and high net worth clients. Paul is a Chartered Accountant and Chartered Tax Adviser, advising on both taxation and business related matters for small to medium businesses and high net wealth groups.



JAMIN ONG

Principal

B.Bus (Acc), M.App.Fin, CA, RCA

jamino@dfkbkm.com.au

03 9098 4211

Jamin joined the firm after more than 20y years experience in audit and assurance including several years as a senior manager with three significant mid-tier accounting firms. Jamin was recently appointed Principal in 2022 and manages the audit team, acting as the second point of contact during the audit.



MARIE LETTIERI-PASSARELLI

HR & Office Manager

Dip HRM, CAHRI, DISC ADVANCED

Accredited Consultant

mariep@dfkbkm.com.au

03 9098 4228

Marie manages the Human Resources, Administration and Corporate Secretarial divisions of the Firm. She joined in 1985 and with over 30 year's service, she can assist in just about any aspect of the Practice. Marie's loyalty has always remained with the Firm and she is always willing to assist in providing a solution. Marie has a Diploma in Human Resources Management, is a Certified Member of the Australian Human Resources Institute and an Accredited DISC ADVANCED consultant.



GRANT MCWHINNEY

Financial Planner

Dip FP, BSc, Grad Dip BA

grantm@bkmwealth.com.au

03 9098 4255

Grant joined Benjamin King Money Wealth in November 2020 and has 12 years experience as a financial planner. Key areas of specialization are retirement planning, investment, superannuation/ SMSF and risk insurance. In addition to this, Grant has experience in Aged Care, Debt Management and Cashflow Management. Grant has successfully run his own financial planning business and previously worked in both technical and commercial roles in the Chemicals industry.



MURRAY NICOL

Financial Advisor

Grad Dip AppFin, DipFA, FChFP, SMSF Specialist Advisor, LRS Life Risk Specialist

murrayn@bkmwealth.com.au

03 9098 4247

Murray started Financial Planning in 2003 and specialises in providing Wealth Creation (Investment), Wealth Protection (Insurance), Superannuation and Estate Planning strategies to assist a range of clients in both the Wealth Accumulation and Retirement stages of their life. He has developed extensive skills in dealing with business owners who require complex Business Protection, SMSF and Succession Planning advice.

L4/689 Burke Road Camberwell VIC 3124

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Facebook @DFKBenjaminKingMoney

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dfkbkm.com.au