

**Are you working with
the right team?**



HLB Mann Judd

Accountants | Business and Financial Advisers

Your Business | Our Specialty

Lending

We help to take the stress out of the loan process by doing the legwork for you and by providing ongoing support. We are accessible, flexible and communicate with you at all times. We also offer ongoing reviews to ensure your current loan facilities continue to meet your needs.

HLB Lending offers products and services from a wide range of banks and mortgage providers. Our highly experienced team have a comprehensive understanding of credit policies and products, which ensures the best possible lending solutions and loan structures to the customer.

We can help you with your lending requirements for:

- Home & Investment
- Property Development
- Debt Consolidation
- Business & Commercial
- Debtor Financing
- Equipment and Motor Vehicle Finance

Key Contact:

Peter Gillard – HLB Mann Judd Lending on
(08) 8130 2000 or pgillard@hlbsa.com.au



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Key Contact:

Bruce Wigan – Superannuation & Business Services
Partner on (08) 8130 2023 or bwigan@hlbsa.com.au

Superannuation

The superannuation industry is rapidly changing, with an increasing focus towards the freedom of Self Managed Super Funds (SMSF).

There are many benefits in establishing your own fund, including:

- A wider investment choice & greater control over investment selection
- Efficiency in managing tax concessions & other tax issues
- Ability to operate tailor made pensions designed for, & controlled by Retirees
- Effective tax planning & wealth creation strategies for business operators, when combined with existing business structures
- Greater flexibility in estate planning

However, running a SMSF is complex and time-consuming, and requires a clear understanding of compliance and regulatory requirements, financial markets and tax obligations.

We are Superannuation specialists and provide a complete service, from helping you establish your fund through to the ongoing accounting and audit requirements. Put simply, we make Self Managed Super Funds easy for our clients.

Our highly experienced team can help you with:

- Fund establishment
- Day to day management of investments
- Annual compliance & audit requirements
- Transition to retirement strategies
- Commencing a pension

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Property Management

We understand that you have worked hard to buy your first investment property, and build your property portfolio. As a property owner, you need to consider the attraction and retention of high quality tenants, and the effectiveness of your property management.

Our specialist Property Management team can provide you with a package specifically tailored to your personal needs. We aim to relieve you of the strain associated with managing your own property, enabling you to focus on other business and family interests. In addition, our complete services can extend to helping you with Strata and Community title management, depreciation, negative gearing strategies and capital gains estimates.

Our complete suite of services will provide you with peace of mind, and include:

- Quarterly property inspections & reports
- Rental collection
- Payment of property outgoings on owner's behalf
- Property letting & administration
- Liaison with the Residential Tenancies Tribunal
- Qualified tradespeople to assist with property maintenance



Key Contact:

James Hooper – Property Management & Business Services Partner on (08) 8130 2005 or jhooper@hlbsa.com.au

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Our Global Network

HLB Mann Judd is a national association of accounting firms with offices throughout Australia. As a member of HLB International, the firm is part of a network of professional accountants and business advisers with offices in more than 100 countries throughout the world. We are ranked in the top 12 largest accounting and business advisory groups in the world.

We offer the best of both worlds – large enough to be strong and diverse and small enough to be efficient and responsive.

Office Locations

South Australia:

82 Fullarton Rd, Norwood (Head Office)

83 – 89 Currie St, Adelaide

10 McCoy St, Waikerie

National:

Brisbane

Gold Coast

Melbourne

Perth

Sydney

Hobart (Representative Firm – Lorkin Delpero Harris)

Lismore (Representative Firm – Thomas Noble & Russell)

Wollongong (Representative Firm – HLB Newhouse)

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