

# Acuity

ADVISERS

## BUSINESS

**Owning & operating your own business is demanding.** From growing sales, to managing staff, looking after compliance, to managing cash flow – the demands on a small business proprietor can be overwhelming. It can often be hard to find the time to think about your future, as there are many pressing issues that need to be dealt with straight away.



**At Acuity we have a specialised set of services that are built for small business, to help them feel good about their future.**

**These skills can help small business in the following ways:**

- » Developing a Business Succession Strategy – often a significant amount of your wealth can be tied up in your business. Therefore it is key to ensure that you have a strategy in place for unlocking this wealth, whilst still protecting the asset that you have built.
- » Sourcing Buy/Sell & Keyperson Insurances – these Insurances can take the pressure off you if something happens to you or another key person in the business. They can provide working capital to keep the business going, or capital to help buy out business partners who can no longer contribute.
- » Devising your Shareholders or Stakeholders Agreement – there are a number of issues that can come between stakeholders in a business, due to different perceptions on what the business is for, or different life stages of key participants. We can help you with a strategy to resolve these issues.
- » Cash Flow management tools to help quarantine surpluses – often cash flow is tight in a business, and owners can be caught out when quarterly BAS requires large payments to the ATO. We can help with basic cash flow management by utilising the banking system to get your finances in order, and to avoid costly draw downs on short term financing.
- » Tax structuring – the choice of the right vehicle to own your business through can have a huge impact upon your downstream tax burden & your flexibility with spreading income. There are a number of options to consider, especially as wealth transfers from your business to your own family interests.
- » Self-employed contributions to Super – we work with you to ensure that you quarantine your surplus income for the future, through leveraging off the Superannuation system to both save wealth and to lower your tax bill.

**This support role often involves us working collaboratively with other professionals within your support base – accountants, solicitors & business coaches. We want to work with you to define a better future – to help you work on your business, not in your business, and to make sure that you grow & protect the wealth that you have stored inside your business in order to have a bright future.**

[acuityadvisers.com.au](http://acuityadvisers.com.au)

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