



WE 

We Love Group

We Love providing outsourced solutions to make running your business easier.

www.welovegroup.com.au



Powered by We Love Group **WE**

- Over the next two days you are going to be introduced to the many products and services that are part of WLG. At the core of this will be:

 **Product**

 **Process**

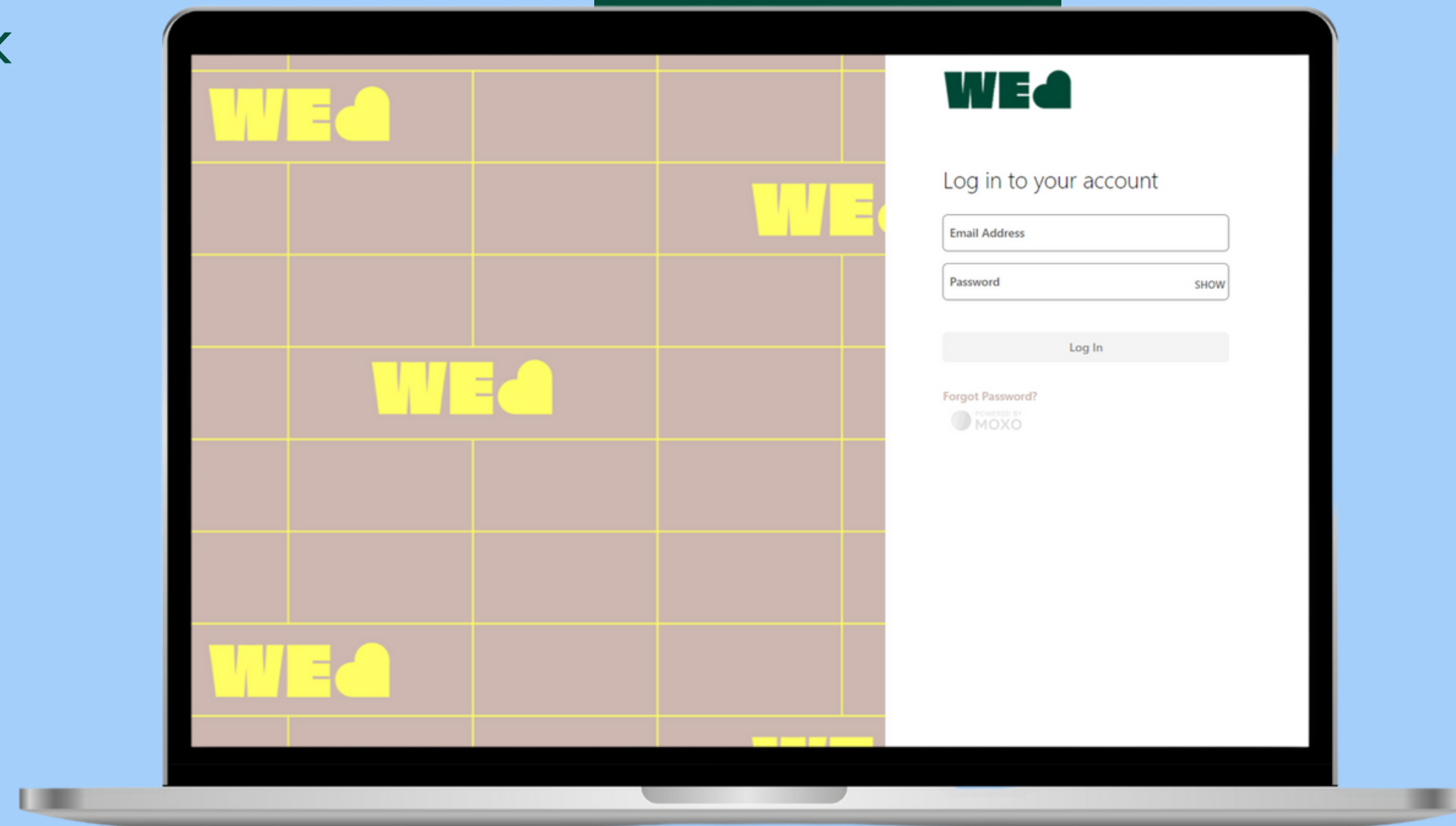
 **People**

-
- Technology is at our core. Trust & Accountability are embedded within our ethos.
-
- WLG was born from insights from LYD members and what Naked Accounting was experiencing in its firm. Service, Clients, Pressure, etc.



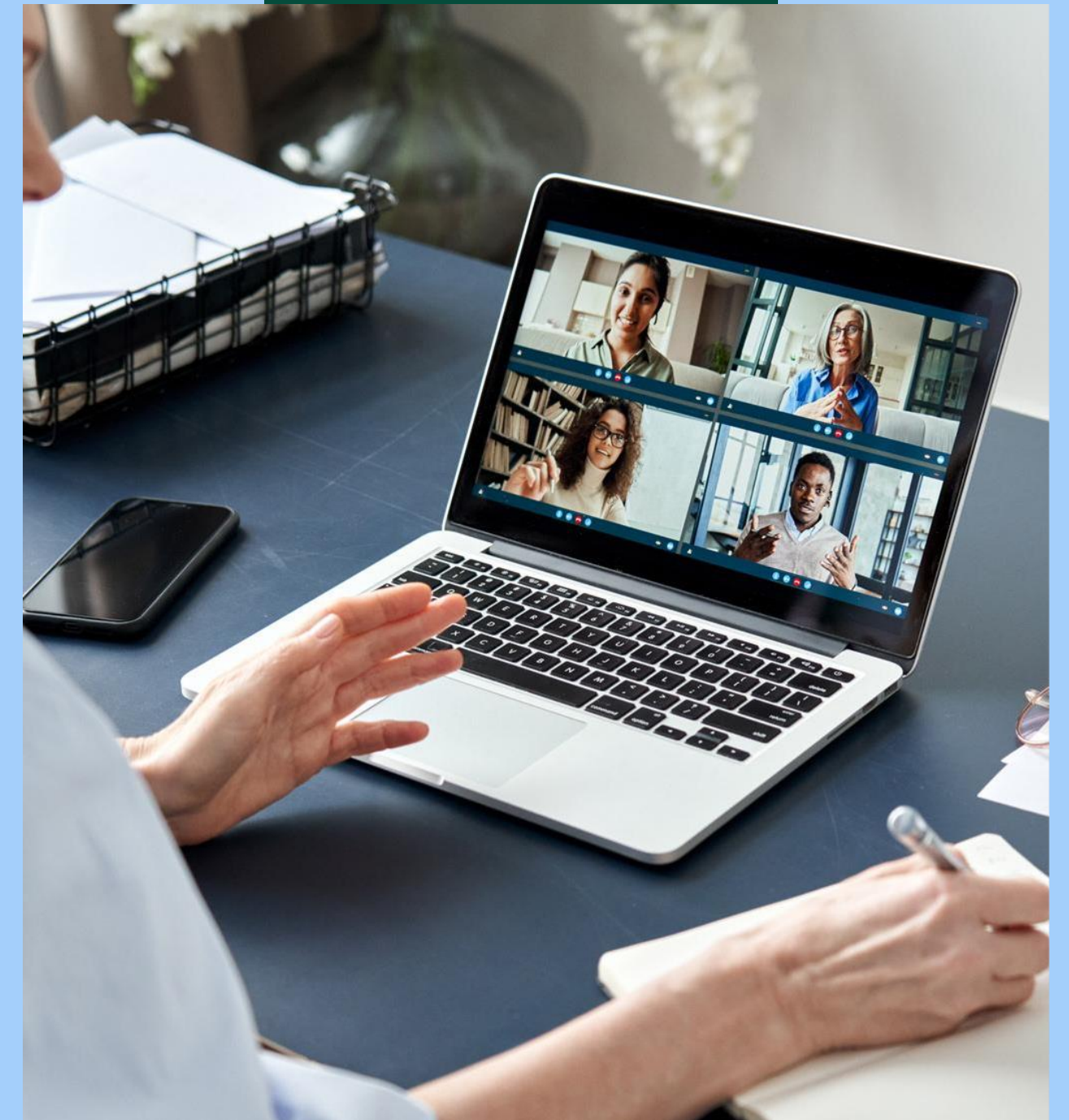
Powered by We Love Group **WE**♥

- The WLG App is our playground to work with you, it is your playground to succeed
- We want to work with each and every WLG member firm to continue to build out this ecosystem and playground
- We Love Group member firms will be invited into the playground



Powered by We Love Group **WE**

- The next two days will provide an overview of the WLG. These will develop out over the coming weeks and months into detailed webinars and delivery systems.
- We will be releasing more and more benefits as part of this for WLG member firms, and LYD member firms including multi service discounts, training, events, and more. Maybe some WLG Swag as well.
- WLG is an important core partner to LYG / LYD / LYTG. Upside for LYG shareholders.



Connecting the Dots-Day 1

Marketing

- This is not about hitting new leads. It can be BUT most importantly it is about educating your clients, your audience, and constantly promoting your brand.

Lending

- This sets the scene of opportunity for your clients. If they are sourcing funding externally from you they maybe doing it wrong – product / entity / etc , you are not in control of the process, etc
- If your lending partner does not understand the strategy you are setting up your client for fail. Eg working with EO

Valuations

- You need to understand your clients value, they need to understand it, they need to know what they need to do to increase their value, set themselves up for succession and exit, or what they need to protect or what they can lend against.

EO

- Lending and valuation often go hand in hand with EO strategies
- Marketing you need to be proactive within thi changing environment

Connecting the Dots-Day 2

- ♥ Bookkeeping
- ♥ SMSF Administration & Compliance
- ♥ HR + People
- ♥ Coaching – Business + Leadership
- ♥ Virtual CFO
- ♥ Accounting

WE 



timgrover 

Interested people
watch **OBSESSED** people
change the world.

Tim Grover

WINNING IS EVERYTHING.

“Winning isn't just about the outcome, it's about the process that got you there.”

“Winning doesn't come from excuses, it comes from hard work and commitment.”

“Winning is not just about being the best, it's about being the best version of yourself.”

WE 

WE LOVE

MARKETING

Passion That Drives Performance

Marketing is not just about making sales. It's about understanding your customers, your market, and how best to position your brand within that market. It's about creating meaningful connections that result in loyalty and advocacy. At "We Love Marketing," our passion for marketing drives performance and results that you will love.

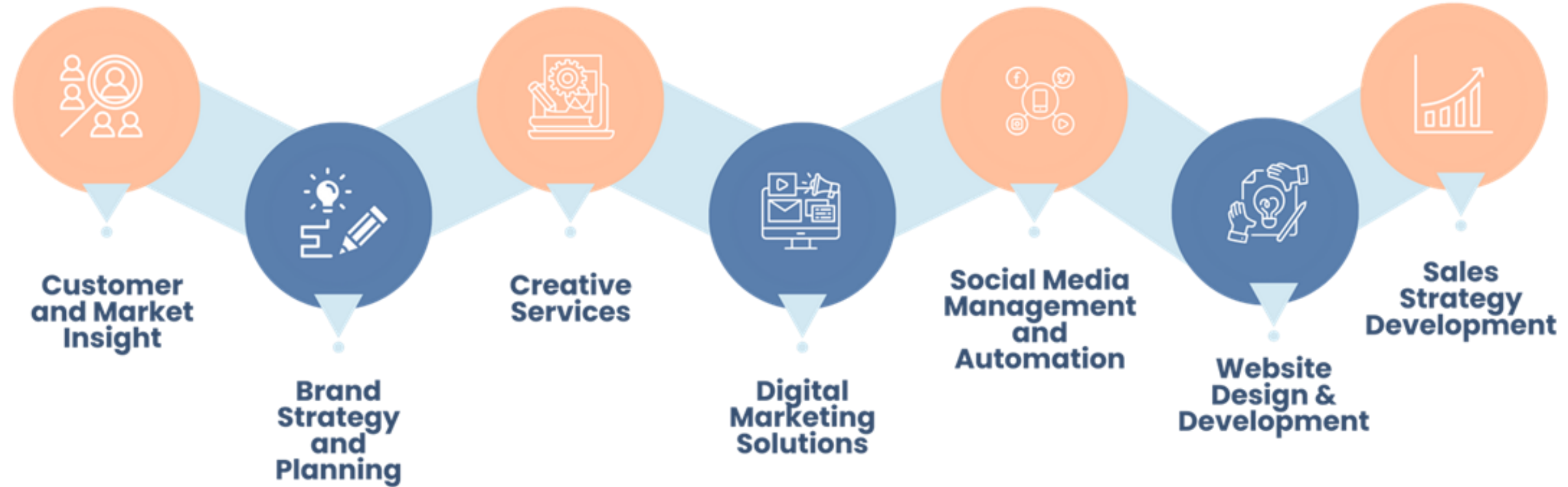



The Importance of a Strong Brand

A strong brand makes your business unforgettable. It communicates to your customers that you are a well-structured and reputable business. Investing in your brand is not just about making an impression—it's about setting a standard, a benchmark that drives your business towards growth and success.




Our Services



 **Customer and Market Insight**

- Understanding the industry
- Competitors
- Target audience
- Market trends

 **Creative Services**

- Graphic design
- Copywriting
- Social media templates

 **Social Media Management and Automation**

- Content creation,
- Scheduling,
- Engagement,
- monitoring, and reporting.

 **Brand Strategy and Planning**

- Branding Solution
- Logo design
- Style guide creation

 **Digital Marketing Solutions**

- SEO (Search Engine Optimization), google ad words, Facebook.
- Display advertising,
- Email marketing,
- Social media marketing

 **Website Design and Development**

- Building from scratch
- Updating current website

 **Sales Strategy Development**

Our Strategy Process

We follow a clear and comprehensive process to devise the best marketing strategies for your business.



Schedule an intensive strategic planning session

We kick off with an intensive session to understand your business objectives.



Schedule an intensive strategic planning session

Our findings and strategies are presented in a detailed strategy presentation, showcasing what we can offer.



Research and Strategy Formulation








We then take a week to diligently research and devise innovative marketing strategies tailored to your business needs.



Action Plan

Finally, we provide a clear and actionable plan designed to facilitate scalable growth.

Total Refresh Solution

-  Research and Strategy Formulation
-  6-8 Social Media Templates
-  4 x Banner & Website Banner Templates
-  Website Update / Refresh
-  Email Templates/Set-up
-  Style Guide and Logos
-  Sales Strategy Development

\$10,000

Sharpening Your Business Vision

*If you're wanting SEO, Social Media Scheduling, Engagement, Monitoring and Reporting, see our on-going plans.

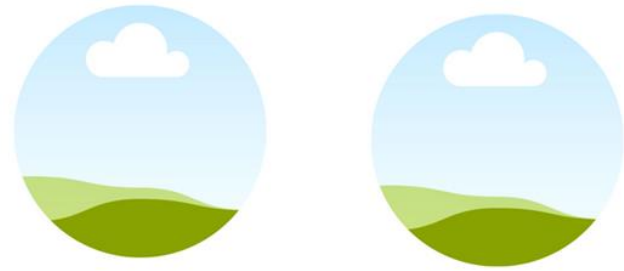


Examples

Logo

Here is the main logo currently used, we just switched over the background colour to make it dark blue.

MAIN LOGO FEATURES



The Logo Mark

Word Mark

The layout of the logo is well-balanced, ensuring that both the icon and brand name have equal prominence.

LOGO VARIATION

Rules of Application



Do's

Dont's

Versions of our logo can be used to match a variety of materials and applications. Make sure to apply them appropriately.

Brand Colors



PRIMARY

Navy #e02a14
R: 224 G: 42 B: 20
C: 3% M: 93% Y: 100% K: 0%

SECONDARY

Black #000000
R: 224 G: 42 B: 20
C: 3% M: 93% Y: 100% K: 0%

Navy #8eef6
R: 224 G: 42 B: 20
C: 3% M: 93% Y: 100% K: 0%

White #ffff
R: 224 G: 42 B: 20
C: 3% M: 93% Y: 100% K: 0%

Typography

Primary Typeface

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm Nn Oo Pp
Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz

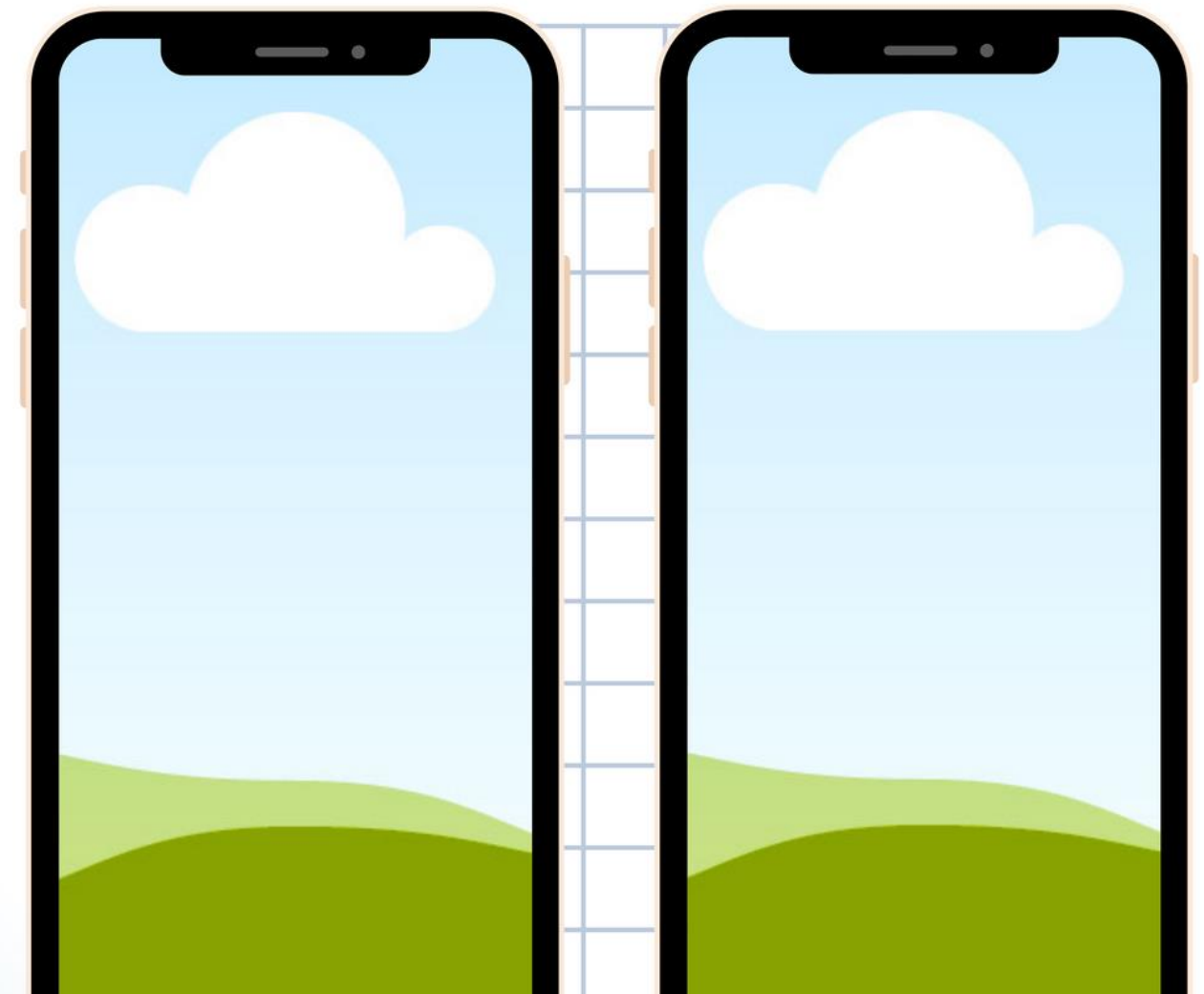
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Inter

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm Nn Oo Pp
Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Sed ac dapibus libero. Nulla facilisi. Nullam quis

SOCIAL MEDIA





Ongoing Plans

Monthly Inclusion

Weekly Payment

	We Love Essentials	Supreme Search & Share
Organic Social Media Management	12 posts	16 posts
Email Writing, Design & Sending	1 email	2 emails
Web & Software Technical Support	✓	✓
New Website Pages	✗	1 page
Search Engine Optimisation	✗	2 blogs
Blog Writing & Posting	✗	6 hours
CRO, SEO, ADS Reporting & Strategy Meeting	✗	Monthly
Pay Per Click/Social Media Management	✗	Add extra costs



WE LOVE MARKETING



Let our dedicated marketing team help grow your business.

Setting up a good strategy is the vital first step

WE 

 **Lending
Association**

WE LOVE

LOANS

Exclusive Partnership

Between We Love Loans
and Lending Association.

Outsource your lending
solution with access to
over 150 lending
specialists across
multiple offices.



Locations

WE LOANS

LA Group

 Group

 Lending Association

INSURANCE


smsfinance

 | Partnerships

 Doctors Only


PRIVATE

 **AgFin**
AUSTRALIA





Lending

Advice is key. We pride ourselves in amplifying wealth for our clients by offering innovative solutions, customised to exceed their financial goals. Our awarded team can tailor lending to include:

- Home loans
- Commercial property lending
- Specialist business lending solutions
- Agribusiness Finance
- Non-bank options
- Asset and equipment finance
- SMSF lending
- Margin Loans



General Insurance

With access to over 100 quality insurers in the Australian market, our expert team can tailor insurance coverage to suit any need:

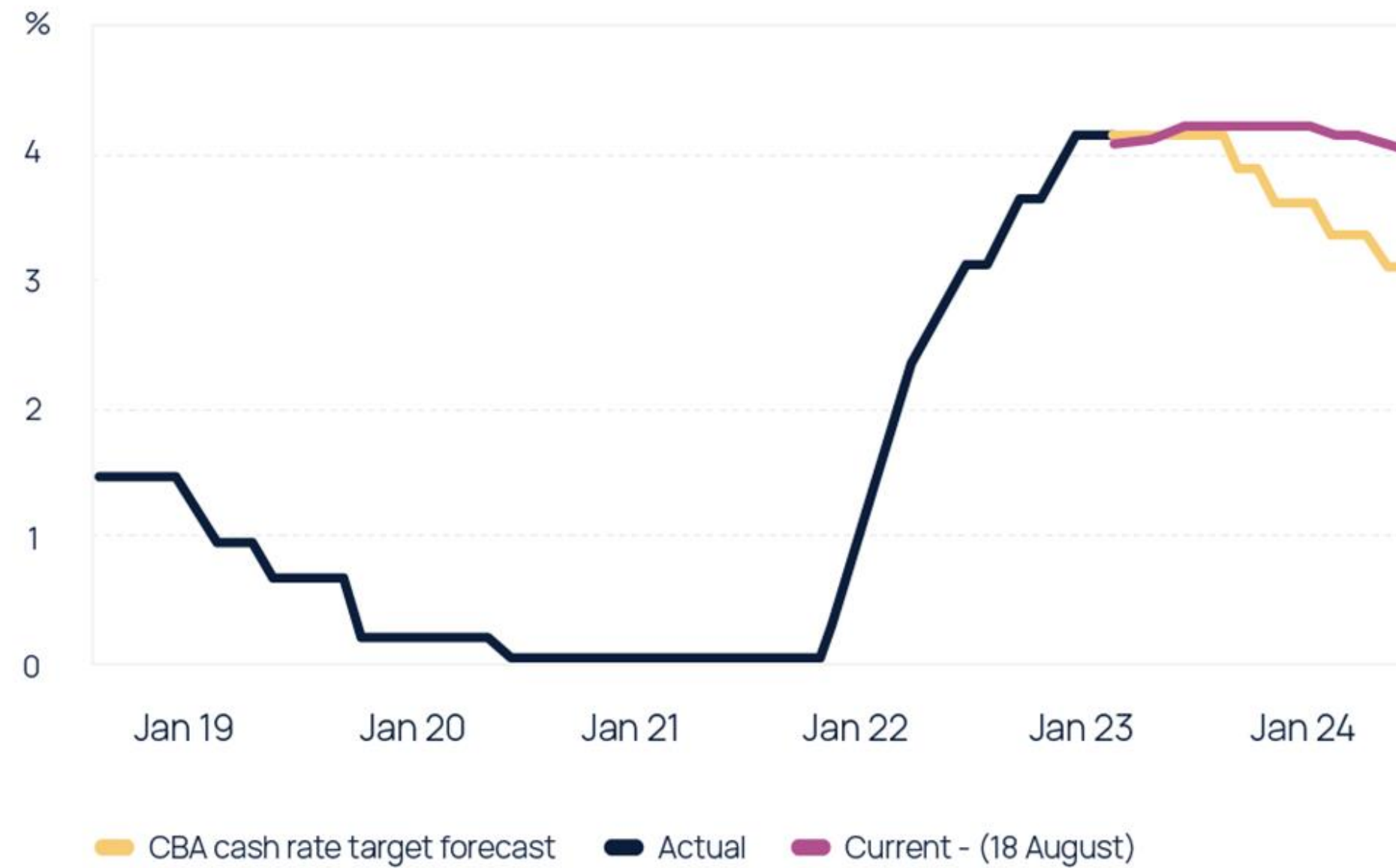
- Professional Indemnity
- Public liability
- Motor vehicles
- Farm insurance
- Construction insurance
- Cyber insurance
- Business pack



The Lending Landscape



RBA Cash Rate Forecast

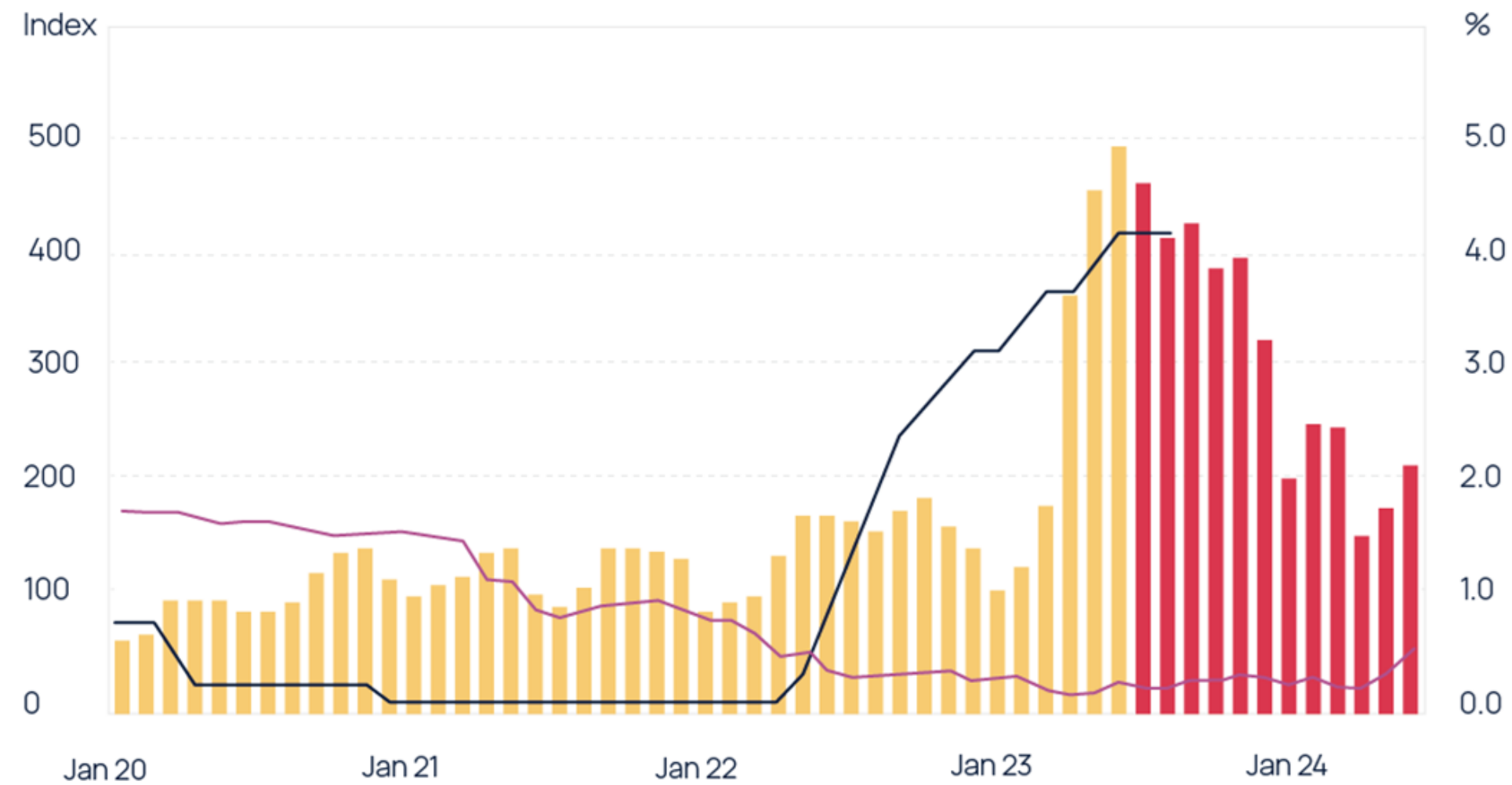


Source: CBA, RBA

Fixed Rate Loan Expiry

Monthly, based only on CBA-originated loans

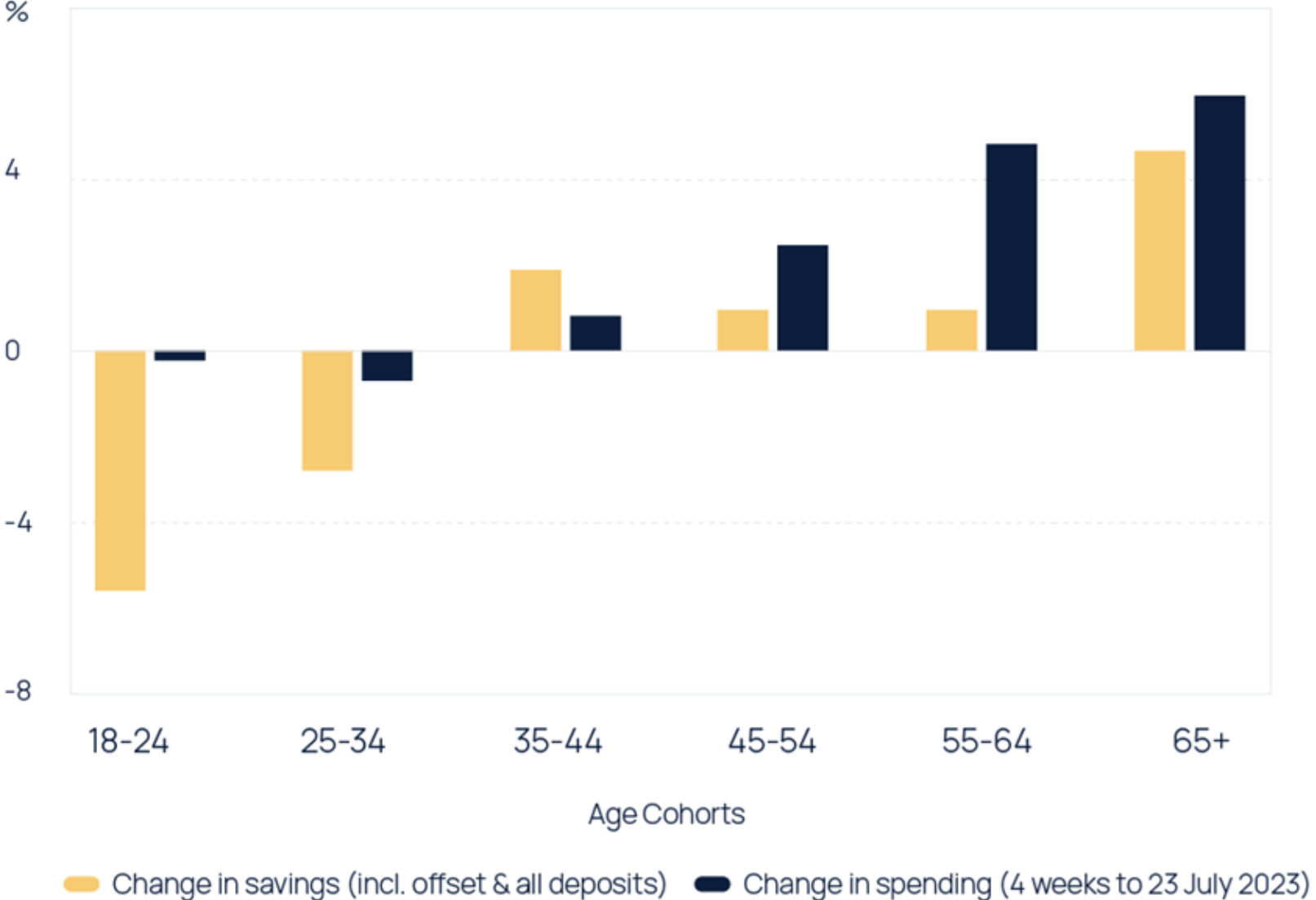
Weighted average of prevailing cash rate at origination based on amount of fixed rate loans at different terms expiring in each month



SOURCE: CBA

Household Savings & Spending

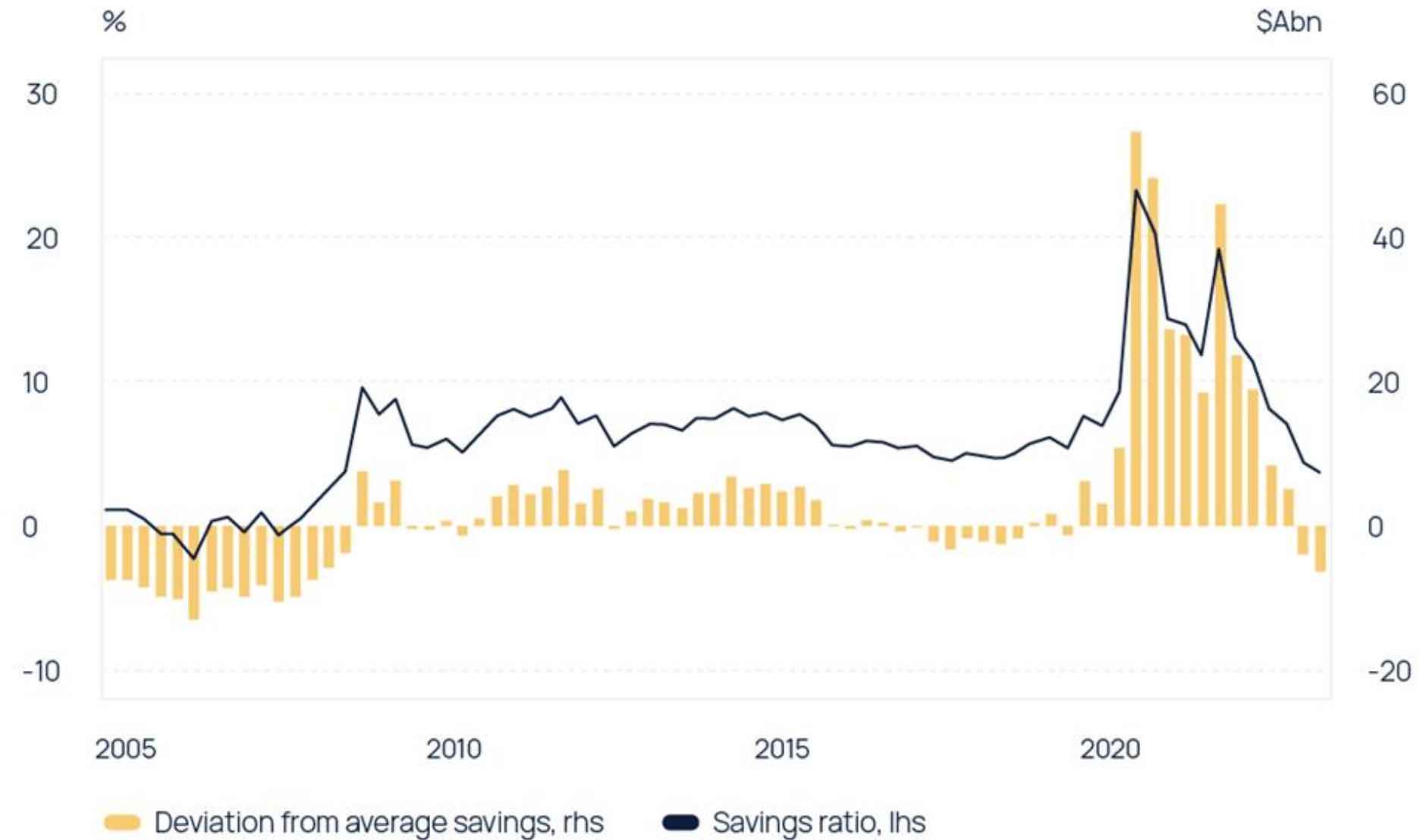
By age cohorts, annual % change



SOURCE: CBA

Savings

Rate and deviation from average



SOURCE: CBA, Macrobond

What can you expect?

Communication is the cornerstone of any successful relationship.

Our referral partner system offers a transparent way to track your clients beyond your referral, giving you the ultimate peace of mind. LA Partnerships provides weekly communications updating you on the progress of your clients' financial services, from initial enquiry through to settlement.

1

Connect

Initial meeting to establish mutually beneficial partnership.

2

Agree

Referral agreement signed by both parties.

3

Integrate

Join the LA Partnerships digital tracking system and marketing strategy.

4

Assist

LA Partnerships manager appointed as your central point of contact.

5

Progress

Consistent status updates.

6

Success

Settlement and referral % calculated.

7

Income

Settlement and referral % paid.



Why choose us as your partner?

LA Partnerships Referral Program is like no other.

- We will **act promptly** on any lead you supply. Within 24 hours we will communicate with your referee.
- Our team are **one of the largest in Australia** and we have a wide range of experienced advisers to suit any customer.
- Dedicated concierge and post settlement team to ensure the process is **seamless and transparent**.
- We have over 12 years' experience and have won **countless awards** for our customer service.

No two clients are ever the same and we pride ourselves on our customised approach, the clarity of our communications, and the skills and knowledge of our team of experts. Results speak for themselves. As one of the most rewarded financial services company in Australia, you know you're in good hands.

What will we offer you?

We believe in the customer experience, first and foremost.

LA Partnerships is committed to providing the highest level of customer service: timely, informative, flexible, intelligent.

Our reputation is the foundation of our business. We are committed to maintaining the utmost level of professionalism and integrity, delivered to our clients and partners every day.



Heavily resourced proposition



High calibre & consistently awarded team



Share in revenue



Quality in service



Transparency in communication



Industry reputation



Market leading outcomes



A truly holistic financial services group

WE 

 Lending
Association

Process

- Market to your client – If they don't know they don't know. They will be going to someone else. Keep it in your backyard!
- Contact We Love Loans:
- connect@weloveloads.com.au
- We Love Group member firms via the App
- Complete loan summary form. Lodge to We Love Loans
- Power of the exclusive partnership with Lending Association and We Love Loans kicks in.
- LA Specialist team takes over based on product. LA ensures the right team is working with you and your clients on getting the best outcome.

WE 

WE LOVE

VALUATIONS

We provide accredited and independent experts to prepare business valuations services for your clients.

- Valuation services covered under our PI Insurance not yours.
- Team trained and accredited by Bstar.
- Access to other valuation services
- connect@welovevaluations.com.au



WE LOVE VALUATIONS



There are three key business valuation methods that are currently generally accepted:

- **Asset Valuation Method** – calculates the value of tangible and intangible assets.
- **Discounted Cash Flow Analysis** – determines the present value of future opportunities or cash flow.
- **Capitalisation of Profit** – multiplies a business's adjusted net profit before tax by a capitalisation rate (or business cap rate), which is specific to each business and the particular point in time.

Powered by

Bstar^{*}



Valuation Methodology

Our Business Value Assessment, produced with BSTAR, adopts the **Capitalisation of Profits** method which calculates a **value for the enterprise/business based on the business generating sufficient profits after tax to return total investment funds to an owner/investor over a defined term.**



WE LOVE VALUATIONS

The **methodology** assesses the business in its current form, as represented by the most recent years' (adjusted) earnings, its after-tax cash flow and risk profile. The valuation values the businesses based on their historical and existing performance and does not take into consideration potential future business growth.

The valuation methodology considers:

Profitability & Cash Flow – the business generating sufficient available cash flows after tax (from profits) to provide a return and yield on the business's assessed value (this includes consideration of the free cash flow factor of the business).

RAVDA – an assessment of the business's qualitative risk and value drivers

Cost of Funds – an acceptable yield rate to the owner/investor.



The Risk and Value Drivers Assessment (RAVDA) questionnaire is a structured process that allows you to gain better understanding and assess the risk and value drivers in your business. As well as being an essential element in determining the real, current value of your business, it can also help identify opportunities and strategies for you to grow that value.

A business cap rate/profit multiple is applied to the 'commercial sustainable earnings' of the business (WANEBIT) to determine the business value assessment.

A patented and scientific business value assessment algorithm is used to calculate

the business cap rate/profit multiple for this business.

The algorithm caps the value of the business based on its after-tax cash flow and risk profile and determines the maximum enterprise/business value for the business.

Another key component of a valuation process is to benchmark the business' key financial assumptions, non-financial performance indicators and results by comparing it with other businesses in the industry.

Bstar has a vast database as it has been operating and collecting benchmarking information for the last 17 years.



WE LOVE VALUATIONS

Reasons for Getting a Business Valuation

1. Selling your business
2. Planning your estate – map out your succession strategy
3. Retiring – be prepared. Your business maybe your biggest asset
4. Capital Raise – accessing investors
5. Mergers & Acquisitions
6. Valuation for shareholders + investors – presenting your position
7. Creating an ESOP
8. Managing your business



How we use Business Valuations at Naked Accounting

NAKEDTM

ACCOUNTING

Business Advisory Services & Compliance

- Tier 1 clients – included as part of annual review process
- Other clients – offered as a service

Major value-add for your clients. This is the stuff they want from their accountants!

- Compliance – bring value onto balance sheets such as IP & branding

Succession & Exit Planning

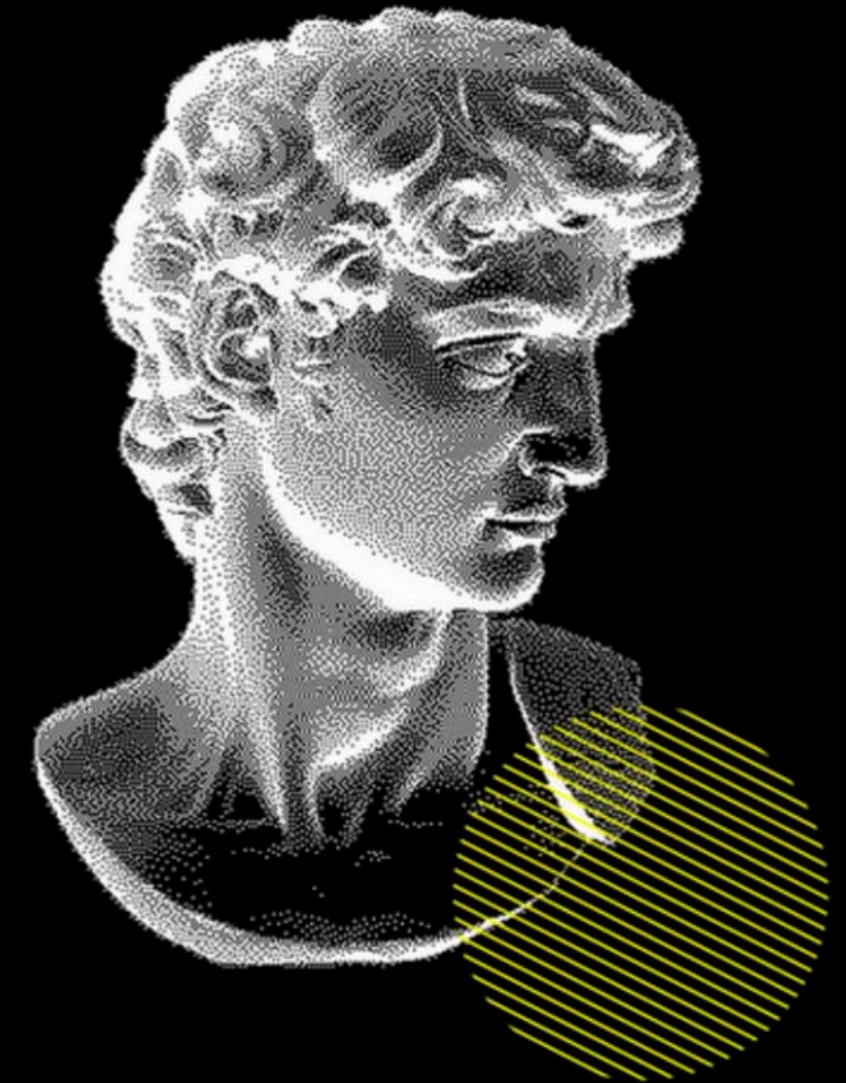
- Best starting point for planning out succession and exit planning.
- All of our client meetings focus on succession at the start as well as risks.

Asset Protection

- Need to know the value of what you are protecting.

Our own Group

- We practice what we preach. We use it for our planning purposes as well as our Group Team ESOP.





How to sell it?

- **Sales offer** - Exclusive to LYD member firms \$\$ - 50% discount to Valuation Services:
- Business Valuation RRP \$5,000
- Fee to LTD Firm \$2,500 and charge your client up to \$5,000.
- **WLB Member Firms / LYG Strategist Firms! ?**
Free 1:1 Business Valuation & Asset Protection sales strategy session for your firm. Email the We Love Valuations team at connect@welovevaluations.com.au to redeem.



WE 

**WE LOVE
EVENTUM
OPTIMUM**

Eventum Optimum (EO) deal with result related services and solutions. EO can provide expertise in business turnaround, restructuring and asset protection to help your business make informed decisions.



WE LOVE EVENTUM OPTIMUM



Business Turnaround and Insolvency

Business turnaround and pre-insolvency services to work with you and your client, negotiations and re-structuring, safe harbour, ATO debt, creditor debt, loss of key clients, etc.



Management Services

Management of insolvency process through our panel of insolvency practitioners.



Asset Protection and Structuring Advice

Asset Protection including entity structure advice, protection trusts, estate planning, etc.



Corporate Advisory Services

Corporate advisory services including information memorandum preparation, capital raising, mergers and acquisitions, and valuations.



WE LOVE EVENTUM OPTIMUM

- ATO – Passive to Aggressive



Accountants Daily

<https://www.accountantsdaily.com.au> › regulation › 1... ⋮

ATO takes gloves off to chase down \$4bn in long-term debt

- Balance Sheet Debt – Director Loans (Div 7A interest changes), negative equity, personal balance sheet positions often reflect business
- Economic Pressures
 - High interest rates, fixed rate roll off next few months
 - International – AUD /USD, China, Ukraine / Russia
- Act now! Do not be the advisor that is not proactive. Clients will potentially attack PI.



Team

From Rod to Rod + Blaise.

From above the team has Grown by x 5

New Senior Strategist appointed

Blaise – key contact





Asset Protection Strategies

- **Personal asset protection**
- **Business asset protection**
- **PPSR's**
- **Mortgages**





Corporate structures

- Choose directorships with asset protection in mind
- Avoid unnecessary directorships
- Avoid unnecessary PG's
- Avoid related party loan accounts
- Avoid tax grouping
- Separate personal assets from company assets





ATO Collections Actions And What To Do

- **Early Warning DPN's**
- **Credit bureau notifications**
- **Debtor/creditor notifications**
- **Garnishee orders**
- **Statement of claim**
- **Creditor statutory demands**





ATO Collections Actions And What To Do

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What is a DPN?

- o The ATO rolled up the sleeves in 2022, ending its debt recovery hiatus by issuing a claimed 50,000 Director Penalty Notice (DPN) warning letters and almost 18,500 actual DPNs....and the ATO has flagged firmer action to recover unpaid debt.
- o If the DPN liability is not paid or cannot be avoided, the ATO can pursue directors personally for the DPN debt owed. This can involve:
 - Issuing a notice to garnishee assets or income
 - Withholding taxation refunds to offset/reduce the debt owed
 - Reporting defaults to credit reporting agencies, which may adversely impact your client's credit rating and limit their ability to borrow money
 - Pursuing legal proceedings to bankrupt the director
- o Assets at risk can include bank accounts, cryptocurrency, vehicles, shares, property and even interests in deceased estates. The director's share of jointly owned assets is also at risk!
- o There is no time limit on the ATO pursuing debts owed (unlike most other debts where time limits apply)

Div 7A Loans

- A Division 7A loan agreement provides a method for loans from a company to be treated as loans, rather than distributions of income. In effect, it ensures these distributions are able to be treated like dividends, and not as assessable income for tax purposes.
- The Div 7A loan terms are generally 7 years, although a secured loan can be 25 years. The loan is usually paid by declaring a dividend equal to the required minimum repayment (each financial year) so there is no actual repayment of cash to the company. The loans are 7 year principal and interest terms. **THIS MUST BE SECURED BY A MORTGAGE. (EO)**

EO Value Add



EO eBook

- eBook on EO and its services.
- EO Triage process

EO Client Risk Areas Checklist

- A checklist to review risk areas for a client from financials to HR to Structure
- Very popular for file reviews

EO Insolvency Checklist

- A checklist to review the ASIC indicators of potential solvency risks.

