

FOR RICHER
OR POORER, IN
GOOD TIMES
AND BAD...

“the best
way to
predict your
future is to
create it...”



Contents

04

Global Financial
Crisis – A Summary

16

Management
tools

06

Efficiencies

30

Your support team

GLOBAL FINANCIAL CRISIS – A SNAPSHOT

Industries being affected

- Property (building & construction)
- Luxury Retail
- Recruitment
- Financial Services
- Tourism & Hospitality
- Any 'non-essential' services

Industries not being affected

- Medical Services
- Rural Industries
- Education
- Low-cost Entertainment

Problems faced by businesses

- Decreased consumer demand
- Tightening of cashflows
- Inventory build-up

Solutions

- Focus on marketing strategies
- Review all financing arrangements with lenders
- Review debtor collection system
- Move stock quickly
- Diversify products/services

EFFICIENCIES

The efficiency of your business can be measured by the return received versus the input required.

Areas of your business that must be considered in terms of efficiency are as follows:

- First impressions of your business
- Business structure
- Assets
- Filing
- System Standardisation
- Bookkeeping
- Updated IT capabilities
- Controlling your debtors
- Budget
- Cashflow
- Stock control
- Borrowing (gearing)
- Staff analysis
- Compliance
- Green technologies

First impressions of your business

The first impression an individual has of your business can affect whether or not they become a customer.

Subtle factors like:

- cleanliness;
- a welcoming décor;
- how easy your premises are to locate & access,

potentially all contribute to generating good impressions with your customers.

The “little things” do count, and most of your customers will form an impression within minutes of your first meeting. Therefore, it is imperative that workplace & staff attire is neat, clean, and appropriate for the work being performed and for the setting in which the work is performed. Uniforms are an example of how to improve the appearance and professionalism of the workplace. Also, consider how appropriate your choice of décor is for the business you are running – create a pleasant atmosphere when customers arrive. If something stands out make sure it's for the right reasons.



Business structure

Have you considered the most efficient structure for your business? Too often a business structure is started without appropriate thought and planning. This can lead to:

- lack of asset protection;
- restrictions in utilising lower marginal tax rates
- difficulty with succession.

Whilst your business structure is already in place, continuous analysis of its effectiveness ensures your structure remains appropriate.

Succession planning is the process of enabling you to get into or out of a business. This process is made easier or harder depending upon the type of structure the business is owned in, as well as the appropriateness of estate planning. There are two main options available to business succession planning:

- Retention Planning: Retention of the business within the family circle; and
- Buy-sell Planning: Selling of the establishment to other business owners or key employees or interested outsiders.

Assets

Consider the costs of ownership of all your business assets when deciding whether or not to own or lease them.

Is equipment available that can increase your productivity?

Is each item of equipment you currently hold used to produce income? (i.e. does your business have more than one work vehicle, and is this necessary? How many computers do you have & how many do you need? Would a combined printer/copier/fax machine suit your business better than 3 separate machines for each function?)

Filing

This is a basic administrative procedure that will ensure that your business is organised and the documents are stored correctly & efficiently – generally businesses will have documents that require storage or filing in a location where they are readily accessible.

Whilst the concept of filing may seem menial, the importance cannot be overstated. The time saving of being able to find documentation quickly is immeasurable.

Procedures standardisation

Ensuring standardised procedures has the following benefits:

- accuracy
- timeliness
- professionalism
- consistency

Business systems such as:

- answering phones
- greeting customers
- processing sales
- ordering stock
- banking
- job completion
- closing the premises daily
- complaint resolution
- timely response to customer queries

can all have standardised and documented procedures.

Where an owner works within the business, it is important to spend time working on the business as well.



Bookkeeping

It is most beneficial to you as the business owner to have up to date, accurate and reliable financial data with which to make informed business decisions.

Timely and accurate accounting information ensures that profitability can be measured, cashflow analysed and appropriate decisions made. To not have appropriate accounting information can mean unknowingly overpaying (or underpaying) taxation obligations and/or making inappropriate business decisions.

Updated IT capabilities

Technology has the ability to multiply one person's output. There are many reasons why businesses improve and update their IT capabilities. An up to date and efficient computer system can allow you to tailor your products and services to suit each of your customers.

With capability comes reliance and dependence. Modern business has come to rely upon IT systems for everyday tasks - from customer details, supplier contacts, financial records, marketing material and everything in between. An unreliable IT system not only causes frustration but can prove costly in terms of lost time and money. Upon embracing IT as an integral part of your business, it is important to continue monitoring hardware and software updates and developments, and other available products. In doing so, you increase the likelihood of maintaining a competitive edge over your industry peers and potentially gaining the ability to lead the market in product offerings and service.

Controlling your debtors

Management of your debtors is crucial to maintaining cashflow in the business.

Sales growth is often analysed in isolation. All too often a new business places all its focus on sales growth without the same level of concern for collection of debts. Without active debtor control at a time of growing sales, it can be a struggle to meet supplier invoice terms and other costs of generating these sales. Without payment, investment opportunities may be lost and profit margins diminished.

It is therefore appropriate to review your trading terms:

- against industry standards;
- against your knowledge of your own customer base; and
- in relation to outstanding and ageing debtors.

Budget

A budget is a financial tool that forecasts income and expenses for a future period.

A budget should be prepared annually at the beginning of the financial year and is best set out on a calendar-month basis. A budget should not be changed once all business stakeholders have agreed upon it. This allows all stakeholders to have an understanding of what financial results are trying to be achieved. A simple budget vs actual report at any stage during the course of the year will assist in explaining why results are not being achieved.





Cashflow

A cashflow forecast is a financial tool that should be used to assist in monitoring and planning the flow of cash in and out of your business. It is different to a budget and should be updated regularly (we suggest at least monthly) – with it you can focus on specific objectives such as debtor collection or prioritising supplier payments.

Profit is often misunderstood as available cash but they can be different. Profits do not guarantee cash in the bank. Many profitable companies fail because of cashflow problems.

Stock control

Management of stock or inventory will assist in:

- reducing levels of obsolete stock; and
- more frequent stock turnover.

Market analysis and demand should define the type of stock and service that you provide. In considering where you wish your business to hold its competitive advantage, it is important to distinguish between the highest quality and the cheapest costing stock – attributes that rarely exist together.

If your business focuses on obtaining the highest quality of stock, a price premium is often expected by the market. Greater quality of stock will also help build customer confidence in your business' brand.

If your focus is on obtaining the cheapest stock available, your competitive edge may become your ability to sell at a lower price to that of comparable businesses.

Borrowing (Gearing)

As a general rule, debt reduction should first be made on non-tax effective debt followed by business and deductible debt. Similarly, where borrowing is required, it is better to borrow money where the interest will be an allowable tax deduction.

Borrowing should always be considered closely with the likely cost of the finance. When used to fund business activity, these costs of finance should be factored in to pricing and rate of return analysis.

The use of an overdraft may be appropriate to 'smooth out' your cashflow, but the profitability of the business should be questioned if it needs to be continually overdrawn.

Your business and personal banking structure should be periodically analysed to ensure the most efficient use of your money. Specifically, consider:

- removing excess cash from business bank accounts;
- consolidating debt;
- re-financing from or to fixed/variable interest rates;
- use of mortgage offset accounts;
- use of credit cards

Staff analysis

Following are some considerations relating to acquiring and retaining professional & efficient staff:

- Improve your recruitment process by approaching professional agencies, or utilising internet options to attract staff as well as the more traditional approaches.
 - A standard job description is a list of general tasks, functions, and responsibilities of a position. Typically, it also includes to whom the position reports, specifications such as the qualifications needed by the person in the job, and the salary range for the position. You should ensure that staff members are fully aware of their job descriptions.
 - It is crucial that your staff members convey a professional appearance and are courteous.
 - Analyse your staff and roster to ensure their most efficient usage. Wages expense is often one of the largest expenses of a business, so constant and critical analysis is vital to profitability.
- Studies have shown that as little as two months without feedback, being left out of decision making or having ideas ignored can result in staff losing motivation (especially the Gen-Y!)
 - Consider the impact of providing incentives to staff. Items can include:
 - increased responsibility;
 - cash;
 - gifts;
 - social functions;
 - time off; or
 - a promotion.



Compliance

The tax office systems for analysing BAS's and tax returns are becoming more sophisticated. They are frequently finding errors and have the ability to penalise and impose interest charges. In business, you have a responsibility to ensure that this compliance work is done as accurately as possible.

Superannuation guarantee contributions on behalf of employees are generally 9% of the employee's gross wage and are payable by the 28th day of the month following the end of the reporting quarter. It is very important that these contributions are made by their due date. Where this due date is not met, the superannuation amount paid becomes non-deductible and is payable to the ATO (not the super fund). It can also attract penalties and additional interest charges.

Are you fully aware of all the potential benefits to your business resulting from the numerous Government incentive programs and stimulus packages brought forward in the last financial year? There are increased depreciation concessions available to small businesses in addition to new rebates and refunds available to individuals.

Green technologies

There is an anticipated green technology revolution over the next decade, with society focusing on increased energy efficiency and more sustainable technology – make sure your business is not left behind and start making positive changes for the environment today. An example would be to increase the amount of paperless transactions that occur in the daily running of the business, by arranging for your invoices or bank statements to be e-mailed to you.



MANAGEMENT TOOLS

Working on the business is every bit as important as working in your business.

Working on a business requires taking a step back from operational aspects and analysing the business from a management point of view.

Common tools used and areas for management review include:

- Benchmarking;
- Profitability ratios;
- Marketing strategies;
- Pricing analysis;
- Measuring brand awareness;
- Networking;
- Diversification or improvement of products and services;
- Customer knowledge;
- Customer database and analysis;
- Tax planning;
- Business plans and goals;
- Sensitivity analysis;
- Risk analysis;
- Break even analysis; and
- Due diligence.

Benchmarking

Business benchmarking is a tool used in analysis to help answer questions such as:

- Does your business achieve the same level of profit as other businesses in your industry?
- Does your business spend too much (or too little) on rent, advertising, wages, or other expenses?
- Is your business performing as well as it should be?

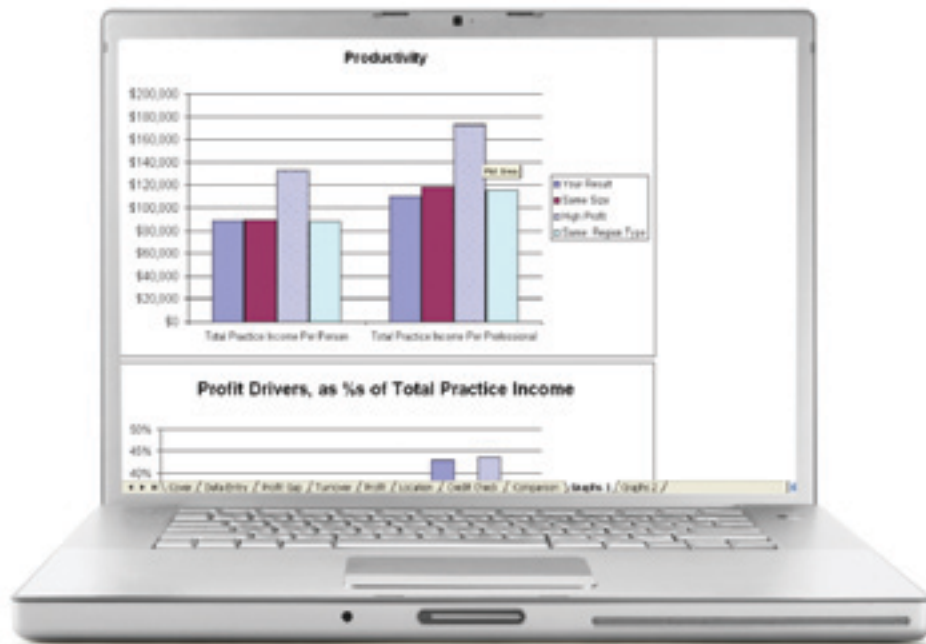
| | This Firm | Group 1 under \$600,000 | Group 2 \$600,000 to \$1,000,000 | Group 3 \$1,000,000 to \$1,750,000 | Group 4 \$1,750,000 to \$2,400,000 | Group 5 \$2,400,000 or more |
|--|------------|-------------------------------|--|--|--|-----------------------------------|
| PRACTICE PROFILE AT A GLANCE | | | | | | |
| Total Revenue for the period, no net increase in RRP | \$982,989 | \$418,420 | \$794,824 | \$1,499,537 | \$2,720,889 | \$4,288,888 |
| Total Revenue | 100.00% | 838.00% | 100.00% | 100.00% | 100.00% | 100.00% |
| Staff salaries | 38.32% | 31.11% | 35.88% | 35.00% | 35.61% | 36.63% |
| Non-salary overheads | 38.17% | 38.46% | 32.14% | 31.48% | 31.05% | 28.98% |
| Net fees (\$/yr) | 42.96% | 38.44% | 30.96% | 32.96% | 32.94% | 36.29% |
| BILLING AND INVENTORY | | | | | | |
| Gross Write-Down Factor | 12.00% | 12.40% | 12.80% | 10.94% | 10.77% | 14.27% |
| Gross Write-Up Factor | 9.00% | 8.40% | 8.64% | 1.87% | 1.12% | 0.40% |
| Net Write-Down Factor | 3.00% | 3.92% | 4.26% | 9.07% | 9.65% | 13.79% |
| Net Write-Down/Person | \$2,645.23 | \$4,303 | \$9,250 | \$10,240 | \$11,675 | \$15,210 |
| Days' RRP outstanding | 0 | 51 | 49 | 40 | 50 | 67 |
| Days' dollars outstanding | 62 | 52 | 61 | 66 | 60 | 70 |
| PERSONNEL OVERVIEW | | | | | | |
| Funds Under Mgt (FUM) at period end | \$0.00 | \$4.75 | \$9.45 | \$40.80 | \$25.08 | \$55.01 |
| Commission earned as % of FUM | 0.00% | 0.63% | 1.32% | 0.40% | 0.72% | 0.57% |
| Average % of clients to generate 50% of gross fees | 16.38% | 8.61% | 13.88% | 9.22% | 11.09% | 9.79% |
| PERSONNEL OVERVIEW | | | | | | |
| Principals | 3.00 | 1.07 | 1.64 | 2.26 | 3.99 | 5.90 |
| Professional Employees | 6.00 | 2.44 | 6.29 | 9.82 | 13.62 | 26.44 |
| All Support Staff | 2.00 | 1.09 | 2.29 | 3.40 | 4.97 | 9.41 |
| Total Practice Personnel | 10.00 | 4.61 | 9.22 | 14.77 | 21.40 | 43.75 |
| INCOME MIX (% of fees generated from...) | | | | | | |
| Accounting Services | 90.90% | 97.34% | 94.39% | 96.19% | 94.40% | 94.66% |
| Financial Planning | 0.00% | 2.62% | 4.94% | 2.90% | 3.96% | 4.34% |

Benchmarking data can help you to:

- Calculate financial ratios;
 - Analyse business performance;
 - Compare the results achieved by your business with other similar businesses; and
 - Conduct a “what if” analysis.
- Measure and improve the performance of your business in key areas such as sales, profit and expenses
 - Identify the strengths and weaknesses of your business
 - Highlight opportunities for making your business more competitive.

Using a benchmarking approach, you will be able to:

- Find out how well your organisation is performing by comparing it to other similar organisations



Profitability ratios

Key Performance Indicators (KPIs) are quantitative and qualitative measures used to review an organisation's progress against its goals. They can be broken down and set as targets for achievement by the business, and should be reviewed at regular intervals. KPI's should be individually created by the business owner and tailored around specific business objectives. In deriving KPI's to benefit your business, ensure they meet the “SMART” criteria:

- **Specific**
- **Measurable**
- **Achievable**
- **Relevant**
- **Timely**

Profit improvement is achieved through an analysis of the interaction between your business' existing practices and the realities of its internal and external environment. This requires a multi dimensional approach that includes the basic elements of gross revenue, margin, and costs.

Marketing strategies

It is important to improve the image of your business as well as finding and maintaining new markets and customers. Marketing experts commonly refer to the '4 P's'; being:

- 1 **Price** – what is the best price for your product/service (this is discussed in further detail below)
- 2 **Product** – what is the product/service you are selling
- 3 **Place** – within what demographics is your business placed
- 4 **Promotion** – what are your business' strengths

Review the 4P's against all marketing strategies and proposals.

Pricing analysis

Pricing is an area that should involve careful financial analysis. You should consider both the costs involved in producing your product or service, and market expectation.

Price sensitivity analysis can be used to predict how changes in the price of your product or service will affect the amount of income your business can earn (i.e. if you increase your price by 10% and lose less than 10% of your customers in dollar terms, you may be in a better position).

Ultimately, being able to sell your product or service is what provides income, so it is important to have as much of your business operating 'automatically' so that you can concentrate almost entirely on this aspect.



Measuring Brand Awareness

Advertising is designed to generate increased consumption of your products and services through the creation (or possibly reinvention) of a "brand". You should analyse which major mediums are used to deliver these messages and how they will assist your business achieve "awareness". Available options include;

- television;
- radio;
- cinema;
- magazines;
- newspapers;
- the Internet; and
- billboards.

You may also consider the use of a marketing/advertising agency to ensure the maximum possible exposure.

Word of mouth is the cheapest and easiest form of advertising for your business, and this can be accomplished by exceeding your customer's expectations.

Networking

Networking is a marketing method by which business opportunities are created through networks of like-minded business people. It can allow you to gauge how other businesses are surviving, build new business relationships and generate business opportunities. Networking can also introduce you to future customers of your business.

Diversification or improvement of products and services

When a slowing of business activity occurs, it may be appropriate to look for new income streams and new profit potential to replace declining and lost revenues.

Many business owners diversify their products and services to allow their company to create new customer value and a new and stronger value proposition - strong value proposition creates significant barriers for competitors and increases your competitive advantage in the market.

Customer knowledge

Customer knowledge is an emerging priority - a recent study of business failures concluded that the collapse can often be put down to complacency. It was shown that many business owners had a gap between what they thought customers wanted and what customers actually wanted.

Customer knowledge can be approached from two perspectives:

- 1 The purpose of customer knowledge management is to capture and organise your existing data to allow it to be shared and discussed throughout the organisation.
- 2 What you currently know about your customers may not be sufficient. You may need to put in processes and systems to gather more information and data about who your customers are, what they do and how they think.

Customer database and analysis

A customer database is an important tool for storing customer information. Items such as:

- name;
- address;
- phone/e-mail;
- sales history;
- occupation;
- likely usage of product/service; and
- referral source.

This is used to strategically focus your marketing and sales efforts to achieve greater efficiency.

A customer analysis should include:

- the total number of customers;
- the total number of active customers;
- a classification of your customer type;
- past sales to best customers in dollars and as a percentage of total sales;
- past sales to best customers in dollars and as a percentage of profit margin.

Tax Planning

Tax planning is a process of reviewing year to date figures and exploring options to reduce the amount of tax that you are likely to pay at the conclusion of the financial year. It is also a process of understanding and planning for your likely taxation obligations.

In tax planning, the following are commonly considered and addressed:

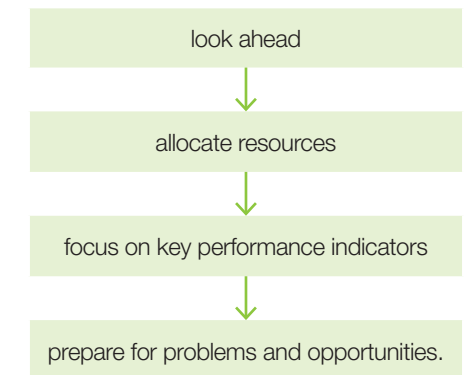
- 1 Utilise marginal tax rates;
- 2 Purchases of goods and services prior to end of year;
- 3 Prepayments;
- 4 Borrowing money and gearing strategy;
- 5 Superannuation contributions;
- 6 General wealth creation strategy;
- 7 Retirement goals;
- 8 New business opportunities;
- 9 New investments;
- 10 Tax effective investments;
- 11 Self Managed Superannuation Fund's; and
- 12 Salary Sacrificing.

| | Rob | Gary | Henry | Emma |
|---|--------|---------|--------|---------|
| Dividend | 1,250 | 1,250 | | |
| Contribution from discretionary trusts | | 250 | 1,000 | 750 |
| Wages - salary sacrifice | | 250 | 250 | 250 |
| Total before superannuation | 1,250 | 1,500 | 1,250 | 1,000 |
| For annum | 65,000 | 75,000 | 65,000 | 52,000 |
| Imputation credits | 27,857 | 27,857 | 0 | 0 |
| Subtotal | 92,857 | 102,857 | 65,000 | 52,000 |
| Other employment income | | | | 95,000 |
| Total income | 92,857 | 102,857 | 65,000 | 147,000 |
| Salary sacrifice | | | 15,000 | 15,000 |
| Salary tax payable | 30,000 | 30,000 | 12,000 | 17,000 |
| Imputation credits | 27,857 | 27,857 | 0 | 0 |
| Net cash after tax | 62,857 | 72,857 | 53,000 | 35,000 |
| Per week | 1,209 | 1,413 | 1,019 | 673 |



Business plan and goals

A business plan is any plan that works for a business to:



Many people think of business plans when starting a new business or applying for business loans, but they are also vital for maintaining the desired direction of your business. Businesses need plans to optimize growth and develop according to priorities.

In drafting your business plan, the best place to start is with a SWOT analysis – this should outline what your primary strengths, weaknesses, opportunities, and threats are. Common examples are;

SWOT Analysis

| STRENGTHS | WEAKNESSES |
|---|---|
| <ul style="list-style-type: none"> ■ Excellent reputation ■ Loyal customers ■ Market leader | <ul style="list-style-type: none"> ■ Small business ■ Profit margin too low ■ Losing too many employees |
| OPPORTUNITIES | THREATS |
| <ul style="list-style-type: none"> ■ Expand to new, larger location ■ Buy local competitor to increase revenues ■ Sell business & start new career | <ul style="list-style-type: none"> ■ Competitors expand to new, larger location ■ Competitors attempt to buy your business ■ Competitors under-cut your prices |

Simple Business Plan Outline

- 1 Executive summary:** highlight all your main points including type of business, business history, financial objectives, management overview, products & services, then (if applicable) funds requested & an exit strategy.
- 2 Vision and mission statement:** short overview of business' vision for itself.
- 3 Business history:** background of the business, its past successes and what it has developed to facilitate future plans.
- 4 Business and industry profile:** the key factors of the industry in which the business operates.
- 5 Business strategy:** the strategy for achieving the business' goals and objectives.
- 6 Business products and services:** details of all the products and services that the business will offer.

7 Marketing strategy: builds on product and service description by identifying what the target market is, their characteristics and the strategies to be used to gain market share.

8 Location and layout: continues the marketing strategy by outlining the location and layout of the business premises.

9 Competitor analysis: identify the main competitors within and outside the industry (using Porter's five forces or SWOT analysis).

10 Management team: identify each person in the business' management team, including their education, competencies and overall skills.

11 Plan of operation: set out how the business will operate, including methods of staff retention, ownership structure and decision-making authorities.

12 Financial forecasts: highlight the equity requirements to establish or continue to run the business, and the returns that can be expected.

Sensitivity analysis

Sensitivity analysis highlights the impact a change in a variable (e.g. selling price, quantity, purchase cost, etc.) will have on your business.

By creating a given set of scenarios, the analyst can determine how changes in one variable(s) will impact the target variable.

Variable expense amounts are just one of the important underlying factors in the level of profits; you can incorporate the optimal level of output into the analysis, or even decide between differing investment opportunities. You will get a better idea of how your business will be affected by expense changes by incorporating sensitivity analysis into your annual budgeting. 'BIGGER IS NOT NECESSARILY BETTER'



Risk analysis

To a large degree, some level of risk is unavoidable in almost any business process. Identifying and managing risk therefore, is an essential and fundamental aspect of management.

All too often, analysing risk focuses almost exclusively on financial evaluation. While this is certainly important, it leaves many issues unresolved. Financially acceptable or even low risk situations may well be fraught with danger when other critical parameters are applied.

Break-even analysis

The break-even point for a business is where:

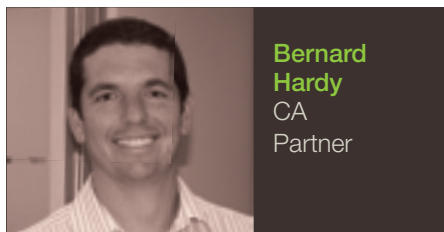
Total costs = total revenue

That is, an analysis of the total fixed and variable costs will determine what level of income is required to generate profit.

Due diligence

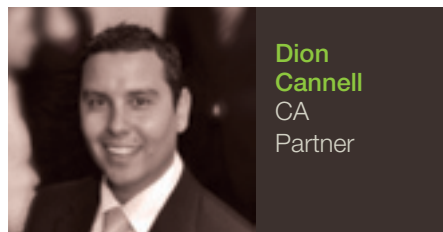
If you are looking to start a new business, or purchase an existing business, it is prudent to analyse all aspects of the business as well as the ownership structure that you may take on. A 'due diligence' process is where a detailed analysis and valuation of a business is conducted.

Your support team



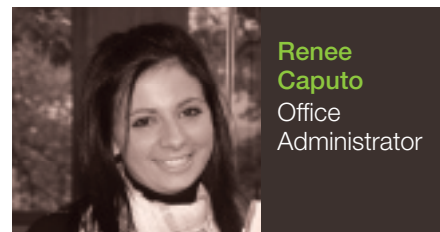
Bernard Hardy
CA
Partner

A founding partner of Bonsella Business Solutions with over 15 years experience. With international experience as the CFO of a large UK company and also experience in other large accounting firms, Bern can provide advice to both large and small businesses. He loves a laugh and believes in a very balanced approach to work and life.



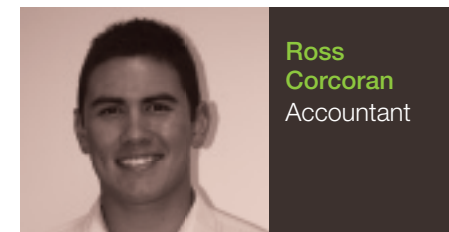
Dion Cannell
CA
Partner

With in excess of 11 years experience in small business advice and taxation work, Dion prides himself in his ability to understand client requirements and exceed their expectations. A founding Partner of Bonsella Business Solutions, Dion explains the most complex taxation issues in a non-intimidating and easy to understand manner. His weekends are usually occupied on a soccer field where he still runs around in the local competition.



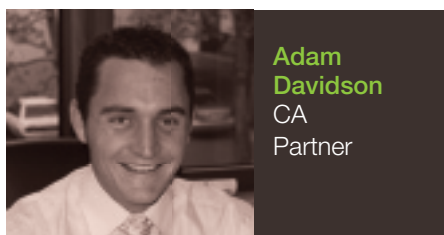
Renee Caputo
Office
Administrator

As our office administrator it is Renee's role to ensure that the entire office runs smoothly...and a well-oiled ship we are! As the youngest member of the team she also works to ensure that everyone else keeps up with the times and remains 'fresh'.



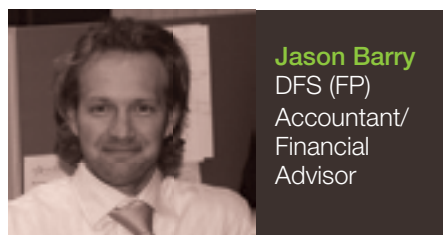
Ross Corcoran
Accountant

Ross works with a diverse range of clients and has a most personable manner. Attention to detail and a clear common sense approach to problem solving make Ross a valuable asset. Coaching tennis in a prior life and a love of all sport makes Ross an interesting bloke!



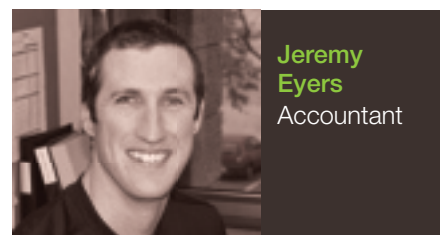
Adam Davidson
CA
Partner

Adam is a qualified accountant with both commerce and law degrees. His ability to interpret taxation law for our clients best outcomes have proven very successful to date. 'Davo' enjoys a close relationship with clients to ensure their best interests are catered for. Being a member of the ANU Hockey team and Bonsella touch footy team keep him fit enough to walk his dog, 'Del'.



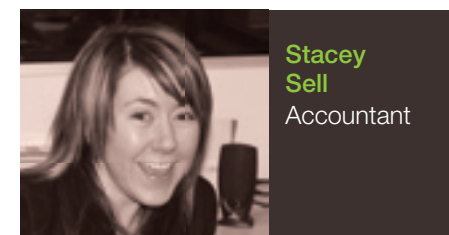
Jason Barry
DFS (FP)
Accountant/
Financial
Advisor

A combined role of financial planning and accounting ensure that Jason looks after every aspect of our client's wealth creation and taxation strategy needs. The ability to explain complex issues in an easy to understand format make dealing with Jason non-intimidating. Jason is a keen golfer and enjoys client meetings whilst on the course!




Jeremy Evers
Accountant

Jeremy has developed an expertise in business establishment and small business operation. After graduating from ANU in 2006 Jeremy has almost completed his CA qualification making his knowledge as up to date as possible. Known as "Finchy" thanks to the UK mocumentary, The Office, Jeremy has a great sense of humour and enjoys a good time.



Stacey Sell
Accountant

Our country girl in the big smoke! Stacey has a 'can-do' attitude where nothing is too much trouble. Her knowledge of the individual taxation system is second to none and her fantastic efficiency means that if you need it done now, Stacey is a must. Tip: an interest in country music helps you get along with Stace!



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