

Partnering with our clients to make a positive financial difference to their lives...

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Does your Business have a Succession Plan?

We are well into the New Year and we are looking at making sure your business is organised not only for now but for the future. It is important to have a succession plan in place for your business as you never know what the future holds! Please read our article below on the importance of this issue.

Kind regards,

Brian Hern
Matthew Carberry
Partners of Hern Financial Services

- [Have You Planned Your B...](#)
- [Hern Financial Services W...](#)
- [Out of Office Information](#)
- [Estate Planning Appointme...](#)
- [Hern Financial Services...](#)
- [Business App of the Mon...](#)
- [RSPCA Cupcake Day - Aug...](#)

Have You Planned Your Business to Death?

Do you spend more time working *in* your business rather than taking a step back and working *on* your business? We understand that the day-to-day operations of your business can take precedence over issues that don't have daily, measurable outcomes – like succession planning.

However, without a succession plan, you could be working towards your business' death.

Just think of the statistics we see regularly. In the workplace there are critical injuries and deaths regularly. In Australia in 2000, there were at least 13 accidental deaths every day (AusStats Deaths, Australia 2000, Australian Bureau of Statistics).

We understand how much your business means to you. And with the competitive situation in the marketplace today, it's important to ensure that your business is well insulated if something were to happen to you or one of your business partners.

Too often successful business people neglect to have a succession plan in place. Over the years we have helped many business owners with their business succession requirements.

Whether you plan to pass your business onto your children or sell off the business in preparation for retirement, it's vital that you have a **legally binding plan** in place.

A comprehensive business succession plan will help:

- Ensure your business is passed over to the next owner or generation with minimal disruption;
- Eliminate unwanted estate claims to the business;
- Protect your business partners, employees and family in the event that you suffer an accident, injury or illness and can't return to work;
- Protect your business from being 'frozen' as a result of legal difficulties if you lose legal capacity; and
- Provide security for partners, staff, creditors and suppliers.

Please use our [checklist](#) on our website to make sure you have your bases covered.

As a Member of Count Financial Limited, an Australian Financial Services Licensee, Hern Financial Services can help arrange your personal insurance needs and offer tax-effective solutions to help pass on your business to its new owner.

Count Financial Limited is Australia's largest independently-owned network of financial planning accountants and advisers specialising in wealth advice. As we are not owned by a financial institution or product provider, we can recommend investment strategies and products in line with your specific financial needs.

Out of Office Information

Brian & Matthew will be out of the office on Wednesday 4th August for Professional Development Day

Matthew will be out of the office on Friday 6th August

Brian will be out of the office on Thursday 26th and Friday 27th August

Estate Planning Appointments



Our Estate Planner, Lester Jarmyn, will be in our office on Wednesday 11th August and Monday 27th September.

Appointment times are 10am, 11.30am, 1pm, 2.30pm and 4pm

Please contact Stacey on 8373 1702 or email stacey@hern.com.au to make an appointment

Members of



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Business App of the Month



Have you ever been to networking functions, swapped business cards and then when you come use them you have lost them? The Business card reader is the new technology when it comes to swapping business cards.

The ABBY Business card reader allows you to take pictures of business cards, with the app then performing a scan to decipher the text and other features. It automatically is saved into your phone's address book. The cost is \$12.99 and works with iPhones and Nokia Smartphones.

Smartphones.



Have you seen our website?



Hern Financial Services Client Event



Hern Financial Services is proud to invite you to a special Client Event. Dr Chris Caton, Chief Economist for BT Financial Group will be presenting a Global Economic and Post Budget Seminar. Dr Caton will focus on the bigger picture issues affecting the investment market both globally and in Australia. Chris' presentations are always entertaining, witty and very informative.

Date: Tuesday 21st September

Time: 6pm

Venue: Hern Financial Services Boardroom

Level 2, Greenhill Road, Eastwood, SA, 5063

Parking: On site parking available also street parking across the road

RSVP: Thursday 16th September

Please phone 08 8373 1702 or email

Adrienne adev@hern.com.au

Drinks and nibbles will be served - please advise of any dietary conditions

RSPCA Cupcake Day - August 16th



On Monday 16 August, registered RSPCA Cupcake Cooks across Australia will descend on their schools, workplaces and social groups with batches of scrumptious homemade cupcakes to be exchanged for donations to the RSPCA.

At Hern Financial Services our Cupcake Cook, Aiden Carberry and his mum will be baking up some yummy cupcakes to raise money for the RSPCA.

Aiden will be selling Packs of 6 Cupcakes for \$10.00. If you would like to place an order please email Matt mcarberry@hern.com.au or call us on 8373

1702 by Friday 13th August. Cupcakes will be available for pick up from our office Monday morning.

If you would like to make a donation to the RSPCA, please click on Aiden's link below to make an online donation.

http://www.fundraise.rspcacupcakeday.com.au/aiden_carberry

If you have any family, friends or work colleagues who would be interested in our services, we would love the opportunity to meet them. Please feel free to forward this email on to them. Referrals are our greatest compliment.

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General Advice Warning: Please note that the advice provided is general advice only as, in preparing it, we did not take into account your investment objectives, financial situation or particular needs. Before making an investment decision on the basis of this advice, you should consider how appropriate the advice is to your particular investment needs and objectives.
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