enspira financial

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“Our passion is to help our clients achieve their aspirations. Whether you’re starting out, scaling-up, or securing your finances, we have a trusted process and dedicated team to enable your success.”

Craig Stanmore, CEO

enabling aspirations

Enspira Financial is a relationship-based advisory accounting firm. Our purpose is to help you to achieve your aspirations. Our passion is to enable you to scale-up your business and financial world and reach your desired financial destination.

We help you take control of your financial world with the right design, right information and right compliance, so you can take the next step in your financial journey.

[Enspira]

The word, Enspira, articulates our core purpose, which is to enable the successful pursuit of aspirations. Sounding like the word "inspire", we give inspiration and guidance as our clients navigate the uncertain journey towards achievement of their goals.

it's all about you

We employ a trusted process to help you achieve your financial and business aspirations.

design

What's your big picture plan? We develop strategies, structures and systems tailored to your objectives and situation, including financial system design and 'cloud' implementation.

inform

We help you set up recording, reporting and monitoring mechanisms including bookkeeping and virtual management accounting to ensure you get the right information on your journey towards your goals.

comply

With clear goals and well thought-out measurement systems, we help you to comply with tax and accounting legal obligations to gain peace of mind.

advance

Our advisors, coaches and consultants bring vision and action together under our CFO and advisory services to help you advance towards your goals.

connect

With a trusted network of professional partners, we connect you to the right help, at the right time.

at your service

Craig Stanmore

Craig Stanmore is CEO of Enspira and has over 25 years of experience in helping clients achieve their aspirations. Craig has a track record of growing businesses through strategic planning and has a knack for leveraging strategic alliances. Heading up the “Advance” division of Enspira, Craig is a Fellow of Chartered Accountants Australia and New Zealand, and a Registered Statutory Auditor. Most of all, he’s an all-round nice guy who genuinely puts his clients’ needs first.

Sook Smith

Sook is expert at workflow management and enhances the team with her expertise in business structuring and advising, accounting, taxation and superannuation. She is a CA and has a Bachelor of Economics and her attention to detail is second to none. Sook is a bubbly, happy person who is exceptionally diligent in her work. We might also mention she bakes the most outstanding cakes.

Steve Cole

Steve heads up the “Connect” division of Enspira. He is a man you want to know; his experience and network of contacts helps people build strong, durable financial foundations. Beyond his vibrant sense of humour and all-out charm, Steve has extensive experience in Business Advisory, Strategic Planning, Tax and Superannuation. Steve thrives on helping clients achieve their goals through sound advice and mentoring. Steve is a natural “people person” liked by all who meet him.

Rebecca Collins

Rebecca is the Partner who oversees the Melbourne office of Enspira. She is a CA with a passion for helping clients achieve their aspirations. Rebecca is skilled in all facets of tax and strategic planning, and has a knack for looking at the big picture to help clients plan ahead. Her warm, friendly and fun-loving nature makes working with her not feel like work at all!

Catherine White

You can rest assured you are in very safe hands with Catherine's exceptional technical skills in tax. Catherine answers particularly curly tax questions and better still, has an art for explaining the complex in a simple, easy-to-understand way. Catherine has a Masters in Taxation and is a Fellow of the Tax Institute, as well as a CA. Most importantly, you'll enjoy her open, friendly nature - she's a pleasure to deal with.

Peter Tracey

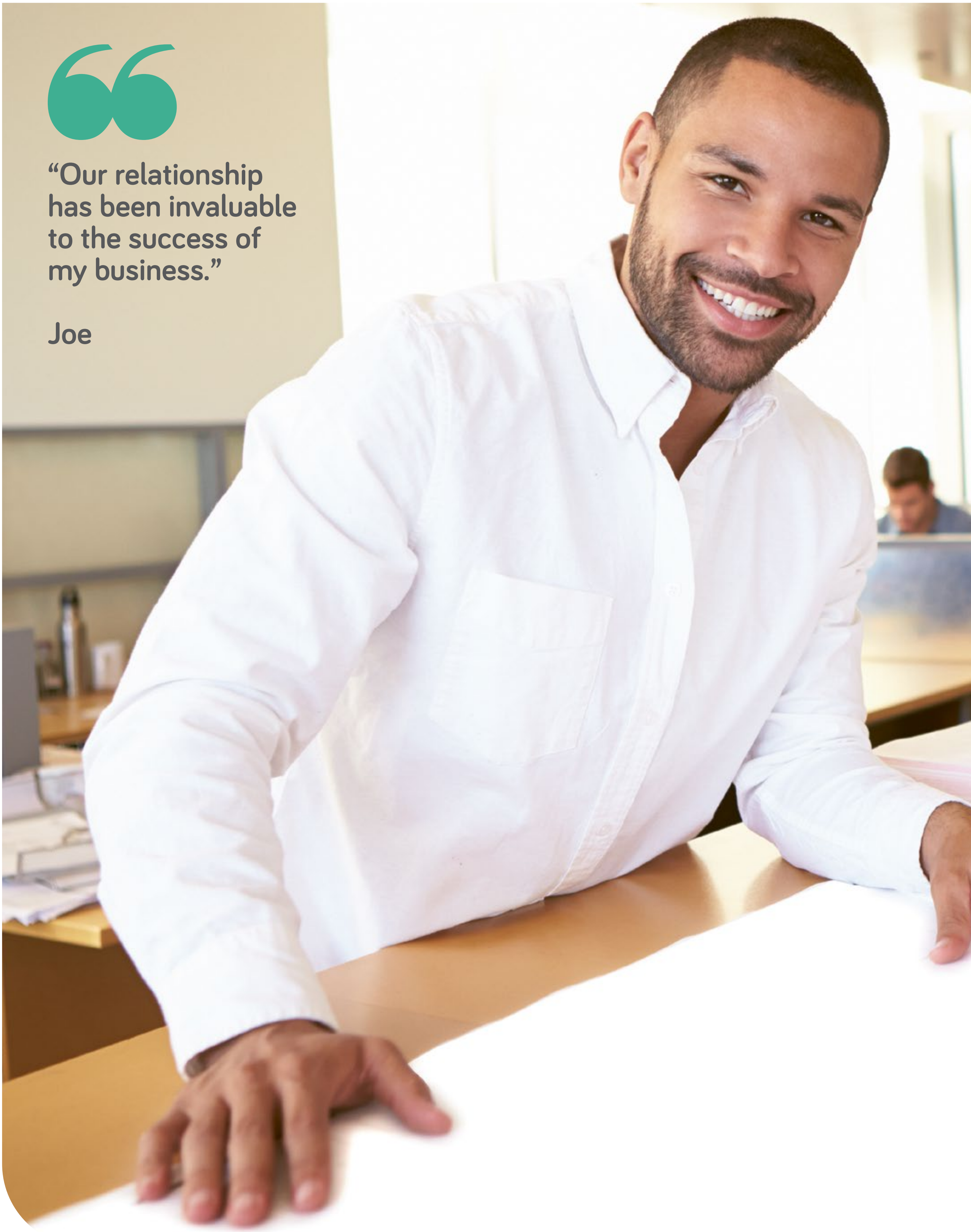
Peter heads up the "Design" division of Enspira and is much more than an Accountant and Tax Agent. Peter has particular expertise in IT and leveraging technology to advance entrepreneurial businesses. From cloud accounting to management reporting, customer relationship management and business processes, Peter is able to design the best systems to enable efficiency, accurate information, compliance and growth. Peter is a member of the NTAA and balances specialist expertise with a down-to-earth manner.

Glenn Henry

Glenn heads up the "Inform" division of Enspira and is expert at developing sound systems to monitor business progress, which in turn, inform effective decision-making. Glenn is a CA and Registered Tax Agent with expertise in accounting, tax, superannuation, business structuring and business advisory. Glenn has a business background so understands first-hand the challenges faced by business owners. Colleagues and clients alike know Glenn as a dedicated, genuine person willing to go the extra mile.

Angela Wellings

Angela is a CA with over 20 years of experience in both technical and management roles, which render her uniquely qualified to manage Enspira's busy practice. Angela's passion for the operations led to the establishment of an incredibly successful career in Practice Management. Her focus is on implementing ideas to ensure better outcomes for both the firm's clients and for her colleagues. Angela is an all-round positive energy in Enspira.



“Our relationship has been invaluable to the success of my business.”

Joe

your business

Start and structure your business

At Enspira we cater for a wide range of clients, industries and situations, specialising in advising and supporting small and medium sized businesses with an extensive range of tailored business and financial services. Whether you're starting out or have an established business, we can help you plan for your future.

Build a solid foundation
Start with the end in mind. Investing in the right foundations will enable your business to grow down the track. We can help you set up systems and processes to improve efficiency, inform decision-making, avoid pitfalls, maximise opportunities and leverage technology.

Access facts and figures to inform your decisions
Timely and relevant information and advice is critical to wise decision-making. We can help you with bookkeeping, develop budgets and business dashboards, and help you interpret what your financial statements are telling you about your business.

Enjoy peace-of-mind through getting it right
Compliance can be a hassle, but proactively addressing it can often reveal latent financial opportunities and reduce the risk of unforeseen costs. We help you navigate tax and other legislative complexities so that you can focus on doing what is most important to you.

Improve performance
We have the know-how to take your business to the next level. We can apply structured coaching programs based on our proven techniques. Whether your business needs improvement in the areas of Strategy, People, Execution or Cash-flow Management, you can rely on us to help.

Partnering to prosper
As a firm who has been working with successful businesses for over 20 years, we have honed our expertise in a wide range of industries and developed a network of successful enterprises we can connect you to, if needed.

your business

Scale up your business

The scale-up stage is about growth through leveraging systems, technology, processes and people in line with your strategy. Our team has specialist skills and a trusted process to help you systemise and leverage growth.

Embrace visionary thinking
We bring ideas and action together to help you develop a big vision and take big steps to a bigger and better business. Designing robust systems minimises repetitive tasks, so you can focus on more important things.

Know your numbers, anywhere, anytime
Have your business financial information at your fingertips, secure, reliable, accurate, up-to-date, anywhere, anytime, on any device. Our Virtual Management Accounting team can be your internal financial division.

Tactical compliance
As Chartered Accountants, Registered Tax Agents, Australian Financial Services Licensees and accredited SMSF advisors, we are qualified to strategically navigate your compliance requirements.

Work on your business, not in it
We apply structured coaching programs to help you develop the right strategies, objectives and measurement metrics for growth. To develop a culture of change to enable your business to scale-up, we create an adaptable business plan, effective team management and reliable communication processes.

Strategic alliances
Not only do you need a financial expert on your side during this critical stage, but you also need the right strategic partners. "Who you know" is just as important as "what you know". We can connect you with the vast and varied expertise and experience of our network of contacts to help you achieve your big ideas.

“The sound recommendations, practical thinking and gentle manner are such a refreshing change.”

Lynn

your business

Secure the value of your business

Building a business is about developing a saleable asset just as much as generating income. We can assist with succession planning, exit strategy, business valuations and preparing your business for sale.

Succession planning and exit strategy
A successful exit requires strategic planning. You want to leave behind a success story and feel content with the return on your years of investment. We can help you design a succession plan and exit strategy that meets your needs.

Know your value
Understanding the true value of your business beyond your gross and net profit margins is key. We can help quantify additional value in goodwill, human capital, intellectual property, inventory or customer base.

Rights and responsibilities
Effective navigation through regulatory complexities will help you secure the value of your business. Don’t miss out on opportunities to leverage benefits provided by self-managed super or capital gains tax concessions.

Leverage your success
Realising, leveraging and protecting the value of your assets are the last important stages of your business journey. Our experienced advisors can assist you in each step of the process of transferring the value from your business to new asset classes in the most tax-effective manner.

Community
We have been working with successful businesses for over 20 years through every stage of their journey. We can connect you to a network of skills and experience to complement your needs.

"I feel that I am in very good hands with regards to how my eventual retirement will play out."

Cindy

your finances

Start-up your financial aspirations

Achieving your aspirations begins with being proactive in designing your financial future. At the beginning of your financial journey, we help you get the structure and foundations right, as well as developing tools and systems to monitor your progress along the journey. Our aim is to help you grow and manage your finances, so you can achieve your aspirations.

Begin your financial journey
Planning your personal finances can be daunting. The first step is to obtain guidance on what options are available to you. We can assist you in a discovery session to help you gain clarity on what you want to achieve in your financial world and guide you in the first steps to making your aspirations a reality.

Keep on track
Once you've begun your financial journey, you will need to monitor your progress. A budget will help you assess how you are travelling, and with the latest technology, the numbers can be instantly available at your convenience for review and monitoring.

Be proactive
Financial and tax compliance can be time-consuming. We can help you navigate through the regulatory and legislative complexities, and give you peace of mind around your tax obligations.

Financial intelligence
We can educate you in wealth-building strategies, managing cash flow, structuring loans, minimising tax and leveraging your progress through the tax advantaged savings system of superannuation.

Panel of experts
Need a solicitor, mortgage broker, financial planner or even a computer technician? We have a panel of proven referral partners who can help along the way.

your finances Advance your wealth

The scale-up stage of wealth creation is about building, consolidating and protecting what you've achieved so far.

We have the specialist skills to help you structure and manage your personal finances to accelerate wealth creation. After all, we want you to achieve the financial capability to realise and enjoy your lifestyle aspirations; protect your income; and get ready to plan for retirement.

Create a vision

Be bold in developing a clear vision of what you would like to achieve financially while scaling up your personal wealth. We can help you develop a financial strategy to achieve your vision and adapt it as your financial situation changes, for example, if you were to receive an inheritance.

> **"We have a clear vision for what we want to achieve financially."**
>
> **Gary and Angela**

Knowledge is power

Measuring progress is vital when scaling-up your finances. We will help you evaluate the return on your investments, whether it's cash, shares or property, and provide a valuation of your personal wealth. This vital information will keep you informed to make decisions around the best options to keep you on track and achieve your goals.

Navigate complexity

As your financial world is scaling up, the complexity of your tax compliance can grow. Our compliance team can manage these complexities for you, ensuring the best outcomes.

Leverage your progress

Whether your aspirations mean saving towards a goal, having 'emergency' funds set aside or eliminating debt, with strategic advice we can help you leverage your financial situation to reach your goals.

Trusted advice

To reach your aspirations, you will need to take a proactive approach and access trusted, specialist advice. Let us connect you with our accredited network and project manage your journey with them.

your super

It's your future

There are many options for your superannuation – retail, industry or self-managed funds – and each of these options offer different cost structures and different benefits. Your superannuation is likely to be one of the biggest investments you'll have by dollar value and it is also likely to be the investment that you depend on when you no longer work for an income.

As we have a longer life expectancy than ever before, we will need our superannuation to last for a longer retirement. So whatever your age and stage, it's important to ask the question, "What is the best superannuation option for me?"

One way of getting more from your superannuation is to set up your own Self-Managed Superannuation Fund (SMSF). Having a DIY super fund enables you to have control over your investments, to access potential tax savings and to closely manage the costs of managing your fund.

SMSFs offer:

- more control over investments
- greater investment flexibility
- generally lower fees than industry and retail funds
- tailored strategies to meet your personal needs.

Along with these benefits comes the responsibility of ensuring your fund is properly administered, and this is where Enspira can help. We will ensure your fund complies with all legislative requirements, whilst providing you with peace of mind and the benefit of less paperwork.

Contact us for an appointment to discuss how we can help set up a compliant SMSF.

your finances

Secure your future

Your financial journey is not only about generating income and assets, but also about realising the fruit of your labour and enjoying the next stage of your life. We can assist you in achieving these aspirations through enabling the retirement you desire; protecting the assets you've accumulated; and structuring your estate plan.

This stage is not only about enjoying the rewards of reaching your financial goals, but also looking after the next generation and perhaps integrating your philanthropic interests.

Picture the end of the rainbow!

We spend a lifetime accumulating wealth primarily to fund our retirement, but often don't give its planning the attention it truly deserves. Having reached retirement, we can help you to reset your financial strategy to enjoy your life's work.

Are we there yet?

Measuring against your financial goals will ensure you are sufficiently funded for retirement. Our process of recording, reviewing and reporting will keep you informed.

Maximising asset protection

We can advise you on protecting your assets on reaching retirement and planning your estate whilst taking advantage of the many tax concessions available during this stage of life.

Leverage your success

Our advisory service supports you in all aspects of your retirement planning, from projecting your retirement nest egg, setting up retirement funding structures, to planning for the transfer of wealth to the next generation. Having worked hard to generate your wealth, it is important to ensure your estate planning places your assets and associated income streams exactly where you wish them to be. It is also important that your plan provides protection and flexibility for your loved ones, without incurring unnecessary costs.

Retirement specialists

In addition to our experience in retirement planning, we can also draw on external experts to ensure your financial wellbeing is looked after.

enabling aspirations

At Enspira, we strive to enable the aspirations of our clients, team and also people less fortunate than ourselves. Through The Enspira Foundation, we donate a portion of our profit to charity. Together with our clients we are proud to have raised over $1.3 million to date.

enspira financial
enabling aspirations

Start Scale Secure

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