



## sample portfolio

**simon brown**

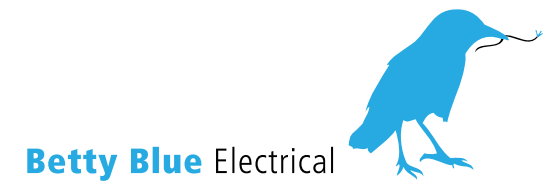
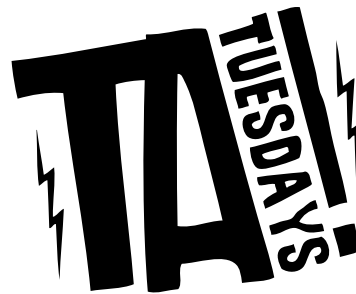
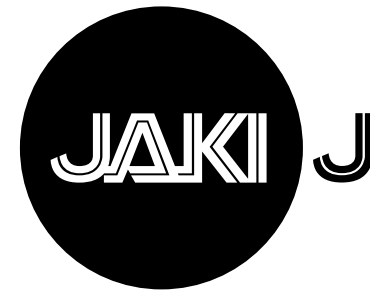
0466 495 399  
[simon@followthewolves.com.au](mailto:simon@followthewolves.com.au)

[www.followthewolves.com.au](http://www.followthewolves.com.au)

thanks for taking the time  
the following pieces are samples from both  
my days as an in-house designer and a  
freelance designer  
i hope you enjoy



thanks





Deception Houseboats  
PO BOX 226  
Aldgate SA 5154  
PH: 08 8339 8454  
MOB: 0413 740 682  
contactus@deceptionhouseboats.com.au



P 08 8339 8454  
M 0413 740 682  
29 West Thebarton Road  
Thebarton SA 5031

contactus@deceptionhouseboats.com.au or visit: www.deceptionhouseboats.com.au

www.deceptionhouseboats.com.au



corporate identity

dl flyer



drink coaster



billboard



poster

complete campaign





simple  
 knowledge  
 can enhance

options  
 for education



# Education Articles

by Dr. David Smith

## An early investment in higher learning

SOME young people, worried about getting into serious debt at an early age, are putting aside studies and aspirations of a tertiary education in favour of full-time employment.

This is being reflected in a 4 percent drop in applications from last year at Australian universities, which is causing widespread concern over the potential for a future with shortage in this country.

In today's uncertain economy, many young people will find a immediate job through their parents which will save them money in their pocket and short-term independence - but it may have them dissatisfied for their future career.

Worse still, they may miss out the benefit of career training acquired through preferred career path.

However, a far more significant issue seems to be emerging - that is, high job-searching participation for this country's tertiary graduates employment by university colleges have almost had a strong influence on whether many of them continue with their studies or drop out.

Today though, transferring university education costs are becoming a major contributing factor for many young people deciding whether they pursue a tertiary education or not.

Full-time university courses cost about \$10,000 or more, before the cost of living and incidental are taken into account.

Australian Bureau of Statistics figures show education costs in Australia are increasing at

more the rate of official inflation.

As a result, starting a tertiary job early and building up funds over time will reduce the money associated with the affordability of your child's higher education.

This will also provide the financial means by which your children can embark on a university degree in field, certificate - and pursue their dreams.

It never too early or too late to start thinking about your child's education.

**This article appeared in the Smart Money section of The Australian on 11 November 2011**

*Dr Smith spent 15 years in 1980s to 2000s associated as Chief Executive in 1980s and 2000s in Australia in 1980s.*


**Lifeplan**  
 FUTURE MANAGEMENT

For further information about us visit:

Melbourne: 03 9594 1111  
 Perth: 08 9447 1111  
 Sydney: 02 9594 1111  
 Brisbane: 07 5594 1111  
 Adelaide: 08 8394 1111

New Zealand:  
 Auckland: 09 484 1111  
 Christchurch: 03 364 1111  
 Dunedin: 03 484 1111  
 Wellington: 04 484 1111

simple

knowledge

the effective

options



# The Cost of Living

Investment Advisor

---

## Clients still confident in advisers: survey

Recent adverse market volatility has only had a slight impact on client satisfaction with their financial adviser, according to a new Swiss American survey.

The October 2009 Financial Adviser Satisfaction Index shows only a small decrease from its December 2008 survey of 70 to 68.1 on a 100-point scale over six months.

The index is compiled by the University of Edinburgh's Centre for Financial Markets (CFM) and looks at the 100 attributes that most impact on an adviser's performance from their clients' perspective.

These attributes are: understandability of the adviser; client communication; how their investments have performed; and the adviser's ethical and fee practices.

The survey conducted every six months, shows that young investors more than any 50-plus investor have performed best, and suggest advice the performance of their financial partner.

Chapman, general manager of strategic development, Wealth Health and Index Research, told that in their advice higher during this period.

"It is pleasing to note that client investors with more funds to invest actually registered slight increases in the ratings for their advisers in the areas of trust, investment proposition and technical ability of the fee charged in the market during this period on average," he said.

"There is also an opportunity right now for advisers to build a younger client base of people who have smaller sums to invest, with a long-term view that these clients will be their high-net-worth clients of the future."

"While some focus on frequency of personal interaction and capital allocation is the changing needs of the nation, advisory could be becoming increasingly."

The index is designed to help financial advisers identify their financial client weaknesses and build their client base by reviewing their clients for feedback to their financial adviser.

Other findings in the latest index are that institutional investors hold their adviser in high regard, and the investors the longer the relationship.

Adviser used a technical ability of the adviser rated the most reason for using a particular adviser.

"The index offers useful insight into how investors perceive their financial adviser," stated said.

"We are getting under the skin of the actual relationships that clients and advisers have, and measuring how that varies over time and under other influences, which is of immense value to the industry."

The survey was conducted last month and administered 800 interviews from around Australia.

**This article appeared in Money Management, written by Anne Williams, on 20 November 2009.**

[Back to top of page](#) | 
 [Back to top of page](#) | 
 [Back to top of page](#) | 
 [Back to top of page](#) | 
 [Back to top of page](#)







# STRATEGIES FACT SHEET

## Lifeplan Tax Minimiser Investment Bond

**Nominated Beneficiaries** [Click here to find out more](#)

My client wants to leave money to a specific person or people on their death.

**Lifeplan Tax Minimiser Investment Bond**

- Not able to be converted
- Can change the nominated beneficiaries
- Can change the amount invested to the beneficiary
- Can live to beneficiary
- Beneficiary pays no GST

**Lifeplan Reaction Investments**

- Not able to be converted
- Can control the growth paid to each beneficiary and when the bond is triggered or triggered
- Can live on or invest the bond until after the investment has matured
- No fee to beneficiary
- After the nominated beneficiary
- Beneficiary pays no GST

**Minor Beneficiary**

- Simple to set up
- Can keep minor beneficiary on the bond until after their life performance of the investment
- As 100% GST on the bond the client is able to transfer
- Beneficiary pays no GST
- High levels of service quality
- As a result of the 100% of beneficiaries and that they must be nominated to the bond or transfer to a nominated beneficiary before 2008, Qualifying Beneficiary must be a

To speak to a Lifeplan Business Development Manager please phone 1300 133 235 or visit [advisers.lifeplan.com.au](http://advisers.lifeplan.com.au)



## Discounted Cash Flow

This method is usually applied to selling new or immature businesses, as well as those in which there is considerable variation between profit or expenditure expectations. The method involves estimating future cash flows and then applying a 'discount rate'. The discount rate is proportional to the level of perceived risk and the time it is expected to take to reach maintainable earnings.

The discount rate reflects two things:

- The time value of money (risk free rate) – according to the belief that investors would rather have cash immediately than having to wait and invest themselves by paying for the delay.
- A risk premium – reflects the extra return investors demand because they want to be compensated for the risk that the cash flow might not materialise.

## Net Tangible Assets

This method is common where a business is not expected to continue in its present form, such as when purchasers are interested only in physical assets of the business, such as plant, stock and equipment. The valuation excludes intangible assets such as goodwill or intellectual property.

This is based on the concept that a business owner is highly unlikely to sell his business for less than he can realise by way of an orderly disposal of the business assets. This is most common in underperforming and over-capitalised businesses where the sum of the company's tangible assets is greater than other methods of valuation.

Having a look at the book value and replacement value of tangible assets may be helpful but ultimately the true value will be only what someone else is prepared to pay for those assets – a sum which is usually considerably less.



The first step in implementing an Exit Plan is to set objectives for what will happen as a result of the business sale or transition. The most common objectives for an owner are: the time and timing of exit, a desired sale price, and post-sale activities (e.g. retirement, travel or another business venture). In the case of retirement, it is imperative to have an understanding of how much money you will require to fund your desired lifestyle.



Your preparation will lead to your business being sold for less, which could have lasting effects on the near phase of your life. Depending on the condition of your business, the process of preparing it for sale may need to begin years before you put your business on the market or transition it. On average, the process takes anywhere from 12-48 months from making the decision to do so.









...jump in, the water's fine!



Sit back, relax, and enjoy incredible views and let **DECEPTION** guide you along the charming riverscape to uncover the mysteries of the Murray.



**DECEPTION**  
HOUSEBOATS

ph. 618 8339 8454 mob. 0413 740 682  
contactus@deceptionhouseboats.com.au

Launching December '06 Book now!  
Moored at Mannum only 84km from Adelaide CBD.

[www.deceptionhouseboats.com.au](http://www.deceptionhouseboats.com.au)



Build your dream home.  
Then park it wherever you want.

**Profits and Pleasure**

Imagine investing in a luxury holiday destination that you can take advantage of as well. The uniqueness of owning your own Houseboat gives you the opportunity to make profits through hire, as well as enjoying the pleasures with your own family and friends.

Our Houseboats are handcrafted to your individual needs, demanding luxury, comfort and style - all without compromise.

Contact Scott and Wendy at Houseboat Concepts now, so you can enjoy the best of both worlds.


[www.houseboatconcepts.com.au](http://www.houseboatconcepts.com.au)



Scott & Wendy Limbert  
Eastford Road, Youngusband SA 5238  
PO Box 113, Mannum SA 5238  
Phone: 08 8566 1113 Fax: 08 8566 8011 Email: [wendy@houseboatconcepts.com.au](mailto:wendy@houseboatconcepts.com.au)



**HOUSEBOAT CONCEPTS**  
LUXURY & INVESTMENT



We can take you  
places others can't.

**COBHAM**



## New chef. New menu.

**ARKABA**  
HOTEL

150 GLEN OSMOND RD, FULLARTON  
08 8338 1100  
ARKABAHOTEL.COM.AU

 /ARKABA-HOTEL

The Arkaba Hotel is proud to welcome Head Chef Michael Stonehouse to the fold. With the exciting, modern and sumptuous new menu that Michael has hand created, our kitchen is in great hands. Add to this the stunning changes to our new Lounge Bar featuring Premium Wines available by the glass from our 16 bottle Enomatic Wine Preservation System, now is the perfect time to come back to the Arkaba and experience why we are one of Adelaide's most iconic venues.



## Great friends... Great blends.

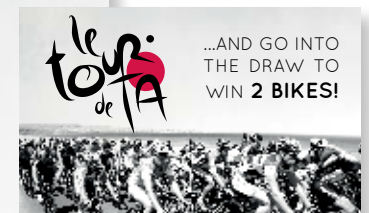
Cosy booths and comfortable lounges, intimate meals and corner conversations, The Ark Lounge Bar is a contemporary space designed with style and taste.

It's now possible to experience premium wines by the glass with our new Enomatic wine preservation system. It allows the flavours and characteristics of the wine to remain intact for more than three weeks, as if the bottle had just been opened. Come in and experience it for yourself!

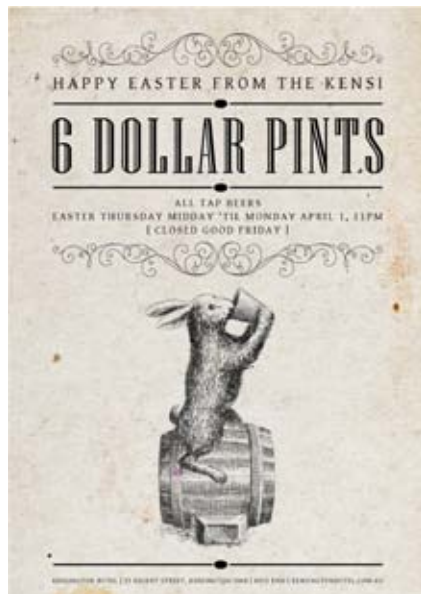
**ARKABA**  
HOTEL

Arkaba Hotel, 150 Glen osmond Road, Fullarton | 08 8338 1100 | [arkabahotel.com.au](http://arkabahotel.com.au) |  /ArkabaHotel

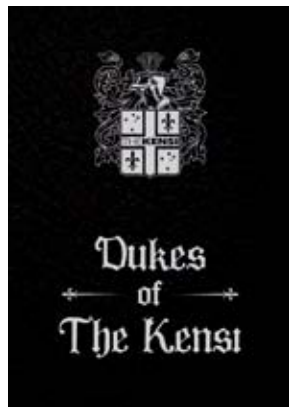








internal & external advertising promotions



**\$20 Steaks**  
AVAILABLE MONDAY TO FRIDAY DURING LUNCH SERVED ON OUR MENU

**Friday Wine Up**  
SHOW YOUR BEST FRIENDS WHO'S BOSS AND WIN A BOTTLE OF WINE FOR ONLY \$10.00 PER PERSON

**10% off**  
GET 10% OFF YOUR EXCLUSIVE WINE LUNCHES  
PLUS BEAT THE PRICE OF ANY OTHER DINNER AND DRINKS AT YOUR FAVORITE

**Free Bottle of Wine**  
THE FOUR BEST WINE SETS IN THE BOTTLE OF WINE. UP TO THE VALUE OF \$100.00 PER PERSON. WITH ALL.

NAME: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_  
CITY: \_\_\_\_\_  
STATE: \_\_\_\_\_  
ZIP: \_\_\_\_\_  
PHONE: \_\_\_\_\_

TERMS & CONDITIONS:  
A PORTION OF THE DUKES OF THE KENSI WEDDING PACK IS ONLY AVAILABLE TO BOOKING DATES AND TIMES. PLEASE NOTE WE DO NOT ACCEPT CASH FOR THE DUKES OF THE KENSI WEDDING PACK. WE DO NOT ACCEPT CASH FOR THE DUKES OF THE KENSI WEDDING PACK. WE DO NOT ACCEPT CASH FOR THE DUKES OF THE KENSI WEDDING PACK.

I ACCEPT THAT THE KENSINGTON HOTEL WILL BE THE EXCLUSIVE OFFICE OF THE DUKES OF THE KENSI WEDDING PACK.

BOOKING: \_\_\_\_\_



**Let us tell your story... your way.**  
For a copy of our Wedding Pack please visit our website or phone 08 8521 2000.  
Port Lincoln Hotel 1 Lincoln Highway Port Lincoln  
portlincolnhotel.com.au

**PORT LINCOLN HOTEL**

THE KENSI

**Lunch deal**

**\$12.50**

Get any meal off our lunch menu for only \$12.50 with any drink purchase. Available Mon - Fri. Conditions apply. Ends 31st May.

KENSINGTON HOTEL | 24 REGENT STREET, KENSINGTON 3048  
0312 7390 | KENSINGTONHOTEL.COM.AU

**James Squire Degustation**

JOIN CHUCK HAHN FOR A JAMES SQUIRE DEGUSTATION DINNER AT THE TORRENS ARMS

ta.

**James Squire Degustation**

TUESDAY 25TH SEPTEMBER

6.45PM CANAPES & GOLDEN ALE IN THE COURTYARD

7.30PM SIT DOWN FOR A FOUR COURSE DINNER

**James Squire**

NEVER FORSAKE FLAVOUR

ta.

Torrens Arms Hotel • 90 Water Road, Riddings • 08 8572 9000 • info@ta.com.au

external venue advertising

promotions





web



