

## Joined Forces Creates New Service Benchmark

**Garfield Financial Services and Greenfields Business & Commercial Brokers have joined forces to form a new all-encompassing service. Appropriately, the new firm has been named "Encompass Professional Services".**

According to business partners Sharon Garland and Chris Greenfield, the newly formed company will ensure that all their clients enjoy a professional, fully coordinated service that encompasses personal financial needs through to the full spectrum of business and commercial sales, finance, tax planning and professional administration requirements.

Sharon Garland says that by its very structure Encompass is unique.

"There is no other single business on the Sunshine Coast that offers the range of licensing requirements and appropriate professional qualifications, but more importantly the high level of 'in-house' experience and expertise to provide this new benchmark level of client services," she said.

Sporting a whole new corporate look,

Encompass will effectively continue to operate the same services as in the past, by offering three clear operational divisions:

- Encompass Business Sales;
- Encompass Professional Services;
- Encompass Tax & Accounting.

In fact, in many ways this move is merely the formalising of a compatible business alliance that has been in existence for many years.

The benefit to Encompass clients is the strength of the combined structure. It provides an enhanced stable of skills that allows clients to easily access information that can assist in important decision-making.

"Today more than ever, people are breaking through traditional barriers. Mums and dads are the new-breed investor, ordinary wage earners are becoming property tycoons with a string of rental properties and existing business owners are constantly exploring new ways to do business better, buying, selling and take advantage of opportunities as they arise.

"However, one thing is for certain, everyone wants to be sure that the money they earn is working as efficiently as possible to reduce debt, generate wealth and to maximise future returns whether they are an individual or a business - and that's where Encompass can make a difference," Chris said.

## The Partners



**Sharon Garland**

**Sharon Garland has a wealth of experiences that began during 15 years with the Commonwealth Bank.**

During a career-break, Sharon completed a business degree majoring in accounting.

With plans to excel in the realm of financial services, she resigned from the bank and completed further studies through the Australian Society of CPAs to qualify as a Certified Practising Accountant in 1999.

During 2000 Sharon established Garfields in Maroochydore. She continued her studies to meet the new demands of clients who were seeking professional financial planning advice in addition to tax and accounting services.

Sharon qualified as a Certified Financial Planner in 2002. In the meantime, Garfields had continued to grow, engaging seven professional staff who provide the full spectrum of accounting, taxation, insurance, superannuation and financial services.



**Chris Greenfield**

**With ten years of hands-on experience in commercial and business broking, Chris Greenfield is literally part of the Sunshine Coast Business landscape.**

Apart from complying with the mandatory licenses imposed by the Office of Fair Trading that allows an individual and business to facilitate business entity sales transactions, Chris Greenfield demonstrates an exceptional depth of experience and understanding of business across all industry sectors.

This level of experience and professionalism only comes with years of commitment and working closely with vendors, purchasers, professional advisers, regulators, captains of industry, chambers of commerce and other business groups.

For the past two years, the business formerly known as Greenfields, was named a Sunshine Coast Top 100 Business and incidentally was the only business & commercial broking firm to achieve this accolade.



# Time to Sell?

**Selling a business is fundamentally different from selling a home, vehicles, equipment or other goods. It requires diligent preparation so that a wide range of matters including 'goodwill' may be substantiated and negotiated. In most cases, the best prepared sales presentations generally attract the best prices.**

According to Chris Greenfield, residential and business sales couldn't be more different, however the residential property boom has influenced business sales.

"It's no secret that the local property market is booming and while local sales are very strong it has also resulted in an increased migration of buyers from the southern states and plenty of internationals too, mostly from Europe, South Africa, New Zealand and the United Kingdom who are also looking to buy businesses.

"In fact, we currently have many, many more buyers than we have sellers," Chris said.

When it comes to marketing a business for sale, a properly prepared campaign is a prerequisite.

"Like our vendors, the Encompass team is results driven and we work hard to ensure that advertisements are targeted to generating qualified inquiry.

Our sales consultants ensure that they are fully informed of all details to conscientiously facilitate the sales process and coordinate information as required to negotiate the sale," he said.



For more information about selling your business, please contact Encompass Business Sales on 5479 1234.

## Confidence of a Public Practice



**CPA - Certified Practising Accountant is perhaps Australia's best known business designation. It represents more than academic achievement or a university degree, it is the successful completion of a post-graduate course that has been designed specifically to bridge the gap between theory and the realities of the workplace and business environment.**

It is by no means an easy task to become a CPA. It involves years of study coupled with relevant 'mentored' learning in the workplace and an ongoing commitment to ethical and technical standards that is regularly audited to enable continued registration.

Encompass is a CPA public practice and we are pleased to offer the services of professionals who comply with the stringent requirements of the Society of Certified Practising Accountants.

This together with our recent issue of an Australian Financial Services Licence (No. 226464) adds up to peace of mind as our clients experience the highest level of professionalism, knowledge and benefit from our wide-ranging experiences and network of contacts.

To arrange an appointment to review your current financial needs, please contact Encompass Professional Services on Ph. 5479 1234.

## Complete Service Spectrum

**For many people finding the solutions you need for your personal finances and business affairs involves a round robin of appointments with a variety of advisers.**

This can result in confusion and concern as to how a number of advisers will interact with each other and how this impacts on what can become a blurred view of the 'big picture'.

Encompass offers the solutions clients need for a strong and clear strategy for personal and business needs. As our name implies, we 'encompass' all the services you require:

- Business and commercial sales
- Business Valuations
- Lending - All types of home and investment loans including refinancing
- Business & Commercial lending including Motor Vehicle or equipment leasing
- Business due diligence, structures and incorporation
- Asset Protection
- Tax and Accounting
- Bookkeeping Services
- Strategic Financial Planning for Business
- Estate Planning and Succession Planning
- Tailored Wealth Creation Strategies & Personal Financial Planning
- Superannuation & Investment Advice
- Insurance - Life, Income Protection & Trauma Cover

## Contact Changes

While all the faces remain the same and our offices are still located at our usual addresses, our telephone, email and web address have been **amalgamated into one**, as you will see below.

### Encompass Professional Services & Head Office

Ground Floor, Catalina Resort  
47 Sixth Avenue,  
Maroochydore Q 4558

### Encompass Business Sales

2-4 Ocean Street  
(Cnr Duporth Ave)  
Maroochydore Q 4558  
Fax: (07) 5443 8520

F: (07) 5479 0047

**T: (07) 5479 1234**

E: [admin@encompassgroup.com.au](mailto:admin@encompassgroup.com.au)

W: [www.encompassgroup.com.au](http://www.encompassgroup.com.au)



Please note that Encompass Business Sales retain a separate fax line as detailed.

Unsubscribe - Any Time!

This FREE newsletter is provided as an extra information service. If at any time you feel that you would prefer not to receive this newsletter all you need to do is let us know and we will remove your name from our mailing list.