

If you are experiencing significant personal and business financial stress, you may need our help.

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Strategic Solutions (QLD)

*Professional business advisor providing strategic planning to individuals and corporations who are experiencing financial difficulties.*



## Cheryl Stainsby

Managing Director and Executive Strategist Strategic Solutions (QLD)

Cheryl's ability to relate to clients going through financial stress comes from personal experience. It was after the liquidation of a family business that she became involved in consulting to clients with Solvency issues. Cheryl is truly committed to ensuring that Businesses or Individuals, where possible, are given the assistance

Dear << Test First Name >>

Hello and welcome to the first newsletter for Strategic Solutions QLD. Through our upcoming newsletters, I will endeavour to offer you advice, updates from relevant organisations and strategies to assist you to make sound business decisions.

First of all I would like to thank my loyal clients and colleagues for the incredible support they have shown in the last five months. With offices in both Brisbane and Kawana I am able to continue to offer **on the ground** support and service to customers in a stressful time when they need someone to depend upon for confidential advice.

My promise to clients is that they will not become a "number" or a "file" or a "voice at the end of the phone". I am dedicated to supporting and **being there** in person, for each and every client, from the first meeting, throughout the strategies we implement, to their conclusions and beyond.

To assist me in achieving these outcomes I have the support of a great team of strategic alliance partners, and as a result, I am now able to offer a much better range of services to my clients, from Business Turnaround, Asset Protection, Restructuring and Business Mentoring to Pre Insolvency and assistance during the Liquidation and Bankruptcy process.

In future newsletters I will use this forum to introduce some of our important business alliances and the specialist services that they supply. This month I have included some information about myself and my background, but you can check out [LinkedIn](#) or the [Website](#) for more information.

In the meantime [we appreciate your feedback](#) on our first

they need to avoid insolvency.

In situations where this is not possible, then her commitment is focused on giving emotional support and improving the outcome for Business Owners and Individuals as they go through process of Liquidation or Bankruptcy.

Contact Cheryl to discuss your specific situation.

Ph 1300 851 775

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edition including any articles you may wish to see included.

Regards,  
Cheryl Stainsby

*It is important to get the right advice.  
It's never too early and it's definitely never too late.*

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## Discharged Bankrupt? Lending solutions for Credit Impaired Clients

Strategic Solutions can help you find the right finance which focuses on clients that fall just outside the credit criteria of the banks and other traditional based lenders.

[Some of the benefits we can offer you right now - click here](#) or

[Contact us to discuss your options.](#)



## Keeping Tight Control On Your Finances

"Just one more time, then I'll

## Changes to Employer Superannuation Obligations

The compulsory super guarantee rate will be gradually increased from 9% to 12% over seven years. The first increase, will take effect on 1 July 2013.

Start making plans for it now to ensure your accounting and payroll systems are able to cater for gradual increases in the superannuation guarantee rates.

[Find out the summary dates here.](#)

stop." Classic words ..... So what controls have you got in place in your business systems to keep your eye on your finances? Would your employees speak up if they were suspicious? Clearly this Victorian business didn't and found out the hard way.

[Read this shocking outcome for one Victorian business.](#)



## Sham Contracting

The operators of a NSW fruit and vegetable store have been slapped with a \$166,848 penalty following a Fair Work Ombudsman investigation into their sham contracting arrangements. Knowingly underpaying contractors and avoiding your legal obligations will eventually lead to conviction. Also ensure that your contractors are not earning more than 80% of their income purely from one source leaving them free to seek other clients.

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