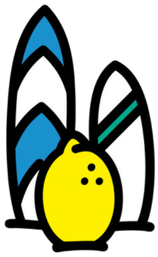
WORKING WITH US

Welcome to Lemonade Beach

CLIENT

RESOURCES



Some resources and tools you may like to explore:

- Client Portal Login
- 2025 Tax Planning Checklist
- Cash Control Toolkit
- Our favourite Tax Calculator

You may also like to follow Lemonade Beach on Social Media for more helpful information and tips:

- Instagram
- Facebook
- YouTube
- Linkedin

A NOTE FROM

CAMEO ASHE

Welcome to Lemonade Beach – we're so glad you're here!

Whether you're joining us as an individual looking for support with your personal finances, or as a business owner ready to take things to the next level, we're thrilled to be part of your journey. At Lemonade Beach, we do things a little differently. Yes, we're accountants – but we like to think of ourselves as partners in your success, here to support you with smart, strategic advice and a little bit of zest along the way.

When I founded Lemonade Beach, my goal was simple: to create a firm where clients felt truly supported, understood, and empowered to make confident decisions about their financial future. Over the years, we've grown into a close-knit team of passionate professionals based in beautiful Coolangatta, and while we may be boutique in size, we're big on impact.

Everything we do here at Lemonade Beach is grounded in our core values – they're not just words on a wall, but the foundation of how we operate and our commitment to you as a client. These values – Trust, Solutions-Focused Thinking, a Collaborative and Supportive Team, and building Positive Client Relationships – guide every conversation, every strategy, and every decision we make. They're how we ensure that you feel confident, cared for, and truly heard. You can read more about these values on the next page – they're what set us apart, and what we strive to deliver in every client experience.

We work with individuals, families, start-ups, growing businesses, and established operations right across Queensland, New South Wales, and beyond. Our cloud-based solutions mean we can work with you wherever you are – and our commitment to personalised service means you'll always feel like our most important client. Because you are.

At Lemonade Beach, we love translating the numbers into plain English (or plain lemonade, if you like) – so whether you're looking to understand your cash flow, prepare for tax time, or create a roadmap for your business growth, you'll never feel lost in jargon or spreadsheets.

Most importantly, we take the time to get to know you. We want to understand your goals, your challenges, and what success looks like for you. Because when you thrive, so do we.

Thanks for choosing Lemonade Beach. We're excited to work with you!

Warmly,

Cameo Ashe

Owner and Director, Lemonade Beach Accounting

Trust

At Lemonade Beach Accountants, trust is the foundation of everything we do. We are committed to building transparent and authentic relationships with our clients, colleagues, and the community. Our approach is simple yet effective: we respond swiftly to client requests, set clear and realistic expectations for timelines and costs upfront, and will only recommend services that are genuinely needed and can add value.

We believe trust is earned through our actions, our expertise, and our unwavering dedication to your success. By consistently delivering on our promises and upholding the highest standards of integrity, we create an environment where trust thrives. When you partner with Lemonade Beach, you can trust that we will be there when you need us, and equally, that we will be honest when you don't.

Solutions Focused

As a solutions-focused business, we prioritise getting to know you and developing a deep understanding of your needs so we can deliver tailored strategies to drive your success.

Our zesty twist means we're not afraid to think outside the box. We approach every challenge with an open mindset and a commitment to finding the best outcomes. Afterall, what works for one may not be the best solution for all.

Whether it's simplifying complex financial issues or guiding you through the maze of tax regulations, we're here to make your journey smoother, more informed, and even a little fun while we work together to find the best approach for you.

We view challenges as opportunities for growth and innovation, working together to deliver clear, confident solutions that are practical, effective, and aligned with your goals.

OUR **VALUES**

Collaborative and Supportive Team

We believe that success is built on the strength of our team and the relationships we cultivate beyond our organisation. We foster a culture of collaboration where ideas are shared, challenges are tackled together, and every voice is valued. By supporting one another, we create an environment of trust and encouragement, empowering everyone to thrive.

This commitment to collaboration extends to our external partnerships, including suppliers, subject matter experts, and other stakeholders. We believe in forming strong, mutually beneficial relationships that align with our values and enhance our ability to deliver exceptional outcomes for our clients. Together with our partners, we celebrate wins, learn from setbacks, and remain united in our mission to drive success for our clients and contribute positively to our community.

Positive Client Relationships

Our clients are at the heart of everything we do. We are dedicated to building positive, long-lasting relationships founded on trust, respect, open communication and accountability. By truly understanding your goals and challenges, we deliver personalised solutions and create meaningful partnerships. Your success is our success, and we are committed to exceeding expectations with every interaction throughout your journey with us.

Our clients appreciate our down to earth, friendly and approachable culture, which are qualities we encourage and seek out in new employees.

STEPS FOR

GETTING STARTED

New Client Onboarding Process

We encourage you to have a read over our New Client Onboarding Process, which outlines what you can expect next as a new client of Lemonade Beach.

Accessing the Client Portal

We handle a lot of personal information with the work that we do, including identifiers such as tax file numbers, addresses and dates of birth. To ensure that your information remains safe and secure we do not utilise email to receive or send this information. Instead, any sensitive information will be uploaded to our client portal. You will also be able to upload documents for us via the portal.

As a new client, you can expect to receive two separate emails:

1. Invite to set up an account a) You can choose to use your existing xero or google credentials under Single Sign On or b) Set up new log-in

We suggest you use your xero credentials as many clients already have these either through use of xero or from our electronic tax checklist process. Additionally, xero uses 2FA (2 factor authentication) which adds an additional layer of security.

2. Notification that a folder has been shared with you

Both emails will come from noreply@mail.suitefiles.com, so we suggest that you add this email to your safe senders list. Each time a new document is added to your Client Portal, you will also receive an email alert from this address.

The Client Portal sign in page can be accessed via the Client Login button at the top right of our website homepage, or via the link below.

- **Client Portal Login Page - https://connect.suitefiles.com/login**

More information, including video walk-throughs can be accessed through the SuiteFiles Connect Help Site:

- https://help.suitefiles.com/suitefiles-connect#connect-users

Meet the Lemonade Beach team. From left: Shannon, Bec and Cameo.

STEPS FOR

GETTING STARTED

How to Book an Appointment

To book an appointment, simply head to the appointments page on our website and select a date, time and appointment type that suits you.

Appointment Types:

- 15 minutes (quick chat) – a great option if you've got a quick question and would just like some clarity.
- 30 minutes (a few questions) – for when you need a bit more in-depth discussion or problem solving.
- 1 hour (discuss and plan) – for when you need deeper level discussion and problem solving regarding complex matters.

You can choose whether you'd like your appointment to be:

- In person
- A phone call, or
- A video call (via Zoom)

Invoicing / Payment Information

Typically invoices will be issued after you receive a service. Some clients have opted into annual fee packages which are invoiced and paid throughout the year. If you would like to enter into a package arrangement and pay monthly please contact us to arrange.

We endeavour to communicate costs to be incurred to you before you proceed with any services, so you will never receive any "surprise" invoices from us. When we do quote, we base our fees on a combination of time required, value delivered, and the skillset required for delivery of the service. Our hourly rates vary from $160 - $350 per hour and the rate applied will be appropriate for the level of knowledge and skill that the requested service requires.

Our payment terms are 14 days from the date your invoice is issued to you. Lodgments are held until the relevant invoice is paid in full. Payments can be made by card, using the 'pay now' link on invoices or through bank transfer.

SUMMARY OF
SERVICES

Accounting & Compliance

We've designed our services here at Lemonade Beach with our clients in mind. Rather than following a one-size-fits-all approach, our services are unbundled and flexible. This allows us to build custom packages to address each of our clients' individual needs.

If your situation changes and you'd like to add or remove any deliverables from your current package, we encourage you to reach out to discuss further.

Following is a guide to the modular Accounting & Compliance services we offer.

As we have knowledge of current client's business operations, we can provide a quote for any additional service you wish to explore on request.

SUMMARY OF

SERVICES

	PERSONAL CLIENTS	BUSINESS CLIENTS
ACCOUNTING SERVICES		
TAX PLANNING & ADVISORY		
Understand the tax implications of different business structures and assist you to move to the most beneficial structure for your situation		Y
Understand how investments impact your tax payable as well as tax considerations on purchase and sale	Y	Y
Plan for your property sale by calculating the estimated tax payable on capital gains prior to you preparing your return. This helps you to plan for any tax payable by ensuring you have funds available when it comes time to lodge your return. We can also explore measures that may assist in reducing any tax payable on a capital gain event	Y	Y
Calculate the payroll tax or fringe benefits tax on planned staff incentives and bonuses		Y
Plan the most tax-efficient way to exit or sell your business		Y
Utilise small business capital gains tax concessions correctly. These concessions allow reduction, exemption, or deferral of capital gains from active assets used in a small business.		Y
Discuss and plan your dividend strategy.		Y
Review any loan agreement requirement (e.g. Div7a Director Loans) to ensure that minimum payments are met and the loan remains complying.		Y
Assist with decisions regarding distribution of Trust income prior to 30 June and ensuring documentation of trustee decisions.		Y
Understand how to use capital works deductions to benefit your business		Y
Produce cash flow projections for your tax payments	Y	Y

SUMMARY OF
SERVICES

	PERSONAL CLIENTS	BUSINESS CLIENTS
ACCOUNTING SERVICES CONT.		
TAX TIME		
Prepare and Lodge Personal Tax Return	Y	Optional
Prepare and Lodge Business Tax Return		Y
GENERAL ACCOUNTING (THROUGHOUT THE YEAR)		
Tax Compliance		Y
Preparation of Financial Statements including Management Reports		Y
GST Advisory		Y
Business Activity Statements (BAS)		Y
FBT Returns		Y
Company Annual Statements		Y
Business Structure Review		Y
Business Structure Change (Plan & Execute)		Y

SUMMARY OF

SERVICES

Business Advisory

In addition to assisting Business and Individuals with all of their general accounting, tax and compliance needs, we also provide Businesses with strategic business advice to help them grow.

Our products are designed to empower business owners to confidently engage with their financial data, build strategy into business processes and make sound, informed decisions.

We can help you get back to basics, to ensure you have the right foundations to accelerate growth, while also helping you navigate through any opportunities, and challenges that may arise along the way.

Working alongside you, as an extension of your team, you can call on our expertise when and where it is needed most, whether that's with identifying key income- producing projects, business planning or product development.

Following is a guide to the modular Business Advisory services we offer. Please do not hesitate to reach out for a quote if you'd like to explore adding additional Lemonade Beach services to your current package.

SUMMARY OF

SERVICES

	PERSONAL CLIENTS	BUSINESS CLIENTS
BUSINESS ADVICE SERVICES		
CASH FLOW MANAGEMENT		
Cash Flow Forecasts and Adjusted Cash Flow Forecasts		Y
Three-Way Cash Flow Forecasts (Profit, Balance Sheet, Cash Flow)		Y
Implement adjustments to regulate cash flow		Y
Set financial targets		Y
Forecast profit levels and cash flow requirements for management		Y
Generate P&L and Balance Sheet Reports		Y
Build a customised Business Intelligence Dashboard for your business		Y
Business Performance Meetings (monthly or quarterly)		Y

BEST PRACTICE

ADVISORY APPROACH

We've re-designed best practice for our business clients. This is what you can expect from us….

THE BASICS

Stay Compliant with ATO

- Annual Accounts
- Annual Tax Returns
- Business Activity Statements

BUSINESS IMPROVEMENT

Maximise your return on investment

- A Cashflow & Profit Improvement Meeting to drill down into improvement opportunities.

OR:

- A Risk Management Meeting to identify and mitigate risk.

OR:

- Both

PLANNING & GOAL SETTING

Achieve the three freedoms

- An annual Business Plan to identify what you want from your business & how you'll get it.
- An annual Forecast to put your plan into numbers and track results against your plan.

ONGOING REPORTING

Make better informed decisions

- Establish your ideal reporting process, incorporating.
- Real-time access to data.
- Cloud software so you can work from anywhere.
- Industry-specific apps you need.

ONGOING ACCOUNTABILITY

Achieve your goals with accountability

- Ensure your plans become a reality.
- Frequency to suit your needs (monthly, bi-monthly, quarterly).
- Monitor progress against your plan.
- Overcome roadblocks & challenges.
- Reset goals and actions.

ANNUAL TAX REVIEW

Manage your tax obligations

- Eliminate tax surprises.
- Review year to date results & compare to forecast.
- Identify opportunities to reduce tax.
- Ensure tax structure is optimal.
- Utilise payment options to help smooth cashflow.

REFINE & REPEAT

Best practice in business

- Review your services & pricing.
- Ensure we've delivered on our promises.
- Reset your service plan for next year.

OUR
EXPECTATIONS

In order to provide you with the best service, there are a few expectations that we need our clients to acknowledge.

1

ACTION REQUESTS IN A TIMELY MANNER

We promise to help you ensure your compliance obligations are met - in order to do this we will need you to provide information within particular timeframes and respond to queries promptly.

2

ANSWER HONESTLY ANY QUESTIONS WE ASK

To be able to properly advise you on accounting and tax matters we need you to be honest with us. We can only provide advice with regards to the information we are aware of.

3

KEEP US INFORMED

If your circumstances or contact details change - please let us know. This not only allows us to advise you but also to stay in contact with you. It also ensures that we can attend to any updates required on other systems such as the ATO or ASIC

4

ABIDE BY OUR PAYMENT TERMS

Like any business we have operating costs. We appreciate clients keeping within our agreed payment terms. As a rule we do not lodge any returns until all fees are paid

FREQUENTLY ASKED

QUESTIONS

What is the End of Year Tax process?

Individual Clients: We will send you a checklist at the end of June / early July each year. You can complete this at a time that suits you, and we will process returns in the order that they come in.

We aim to have returns finalised within 2-3 weeks of receipt of information.

Business Clients: You will receive an opt-in form in early July each year where you can select the month that you would like your end of year work completed in.

We will then send you a checklist for each entity during the month prior, so that you can gather everything together and submit. This approach allows us to manage our capacity throughout the year.

SMSF Clients: We will send you a list of information we need to complete your fund administration in August each year. Most funds should have all documentation available from managed funds by late August.

Due to the need for Audit, we encourage SMSF clients to submit any requested information no later than December each year. Once reports are prepared, they will be sent to you for signing. We'll then send all required documents to auditor. Once the auditor has provided their audit report the final tax return and a copy of the audit report will be sent to you for final signature.

How does your Tax Planning process work?

In late April / early May we email business clients regarding tax planning.

You'll then have the option to book into our tax planning workflow:

- You'll be asked to select an appointment time
- We'll send you a quick checklist so we know what you have planned for the end of the year
- We'll prepare a base scenario from your bookkeeping file and the checklist information you supplied, and then work a few options out for discussion
- We'll meet to go through each scenario and decide upon a plan of action prior to 30

Do you do 'Fee-From-Refund'?

We do not offer a fee-from-refund service as to do so would require extensive additional administrative overheads.

Instead, any tax refunds are deposited directly into your nominated bank account by the ATO. As a result, we do require full payment of return preparation fees before lodgement

GETTING
IN TOUCH

LEMONADE Beach

Email Address
hello@lemonadebeach.com

Phone Number
07 3473 1990

Address
56 Griffith Street, Coolangatta (Gold Coast) QLD 4225
(Appointments Required / No Walk Ins)

Mailing Address
PO Box 344, Coolangatta QLD 4225