

Work **ON** Your Accounting Practice, Not **IN** it ...



P.J. CAMM
& ASSOCIATES
Helping Accountants Succeed



*Stop Practising and Start **Running**
a **Business** in 2011 and Beyond*

About Us

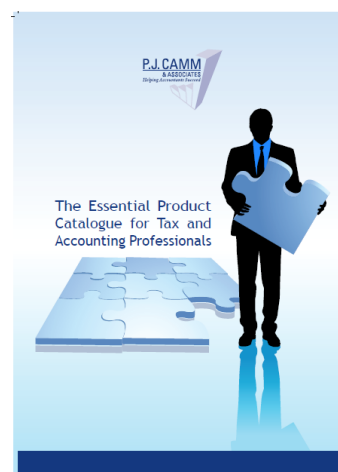
As Michael Gerber points out in his book, *The E Myth – Why Most Businesses Don't Work and What To Do About It*, "Most people work IN their business. The secret is NOT to work IN it, it's to work ON it so that you don't have to work IN it." Sure, you've heard it all before but the truth is, most principals and partners in accounting firms struggle to find time to work on their business.

Our services to the profession are both broad and deep. We service a network of more than 2,300 firms across Victoria and southern New South Wales, that is expanding on the back of our annual national road show of seminars. Our services include general consultancy, marketing consultancy, profitability diagnostics and benchmarking. We also help firms develop content rich websites to attract new business and if you are looking to buy or sell a practice, a parcel of fees, merge or want to investigate partnership opportunities, we can assist. Our vehicle and equipment finance service offers excellent rates of finance for your clients together with referral rewards and access to fleet discounts.

While our consulting services provide you with the 'why and what to do', our software and range of purpose built tools for the profession provide you with the 'how to do'. You can read more about these tools in the 'Products' section of our website or you can download 'The Essential Product Catalogue for Tax and Accounting Professionals' from www.pjcammm.com.au.

Contact us today if you're:

- Looking to grow your accounting practice but are struggling to win new clients
- Thinking of starting your own practice and need a marketing or business plan
- Contemplating buying or selling an accounting practice or a parcel of fees
- An established firm with an ageing client base who are flat lining
- Lacking strategy or need a marketing action plan to grow your firm
- Poised for growth but need some assistance to take the next step
- Confused about your marketing options and where to start
- Looking to systemise the processes around the niche markets in your practice
- Wanting to transition the practice from compliance based to consulting
- Looking to grow your revenue and profits by adding additional client services



We primarily work with smaller accounting firms with one to three partners and up to 25 staff. They are generally ambitious accountants who want to grow their firm and maximise their profitability and practice value. They recognise the importance of marketing and are willing to put some resources and tools behind the strategies so they deliver consistent and quality advice to their clients. They invest in their practice and are prepared to work hard but they also want to work smarter.

We believe our offering is unique and our pro-active team is incredibly passionate about *Helping Accountants Succeed*. Speak to us today and let's get to work ON your business so it is more profitable, valuable and saleable.

Pat Camm

Helping Accountants Succeed

About Our Director

After starting his career in the Tax Division of a 'big 6' accounting firm (Arthur Andersen & Co), Pat Camm spent 13 years as a sole practitioner in the South Eastern suburbs of Melbourne. After 13 years 'in your shoes' he understands the issues that confront smaller firms. He also appreciates the value of the tools, checklists, templates and software programs that can help you streamline your processes so you deliver consistent and quality advice to clients.



He is very passionate about the profession and is often described as "the accountant to the accountants". Firms seek his counsel on a range of practice management issues including marketing, best practice software and procedures, website development and how to transition a practice from compliance to consulting. He also helps firms identify and implement profit improvement opportunities and is active helping his extensive network of 2,300 firms across Victoria and Southern NSW buy and sell accounting fees.

Pat is dedicated to helping accountants succeed with a focus on helping them grow their practice and improve their efficiency, profitability and practice value. He closely monitors emerging trends in the profession with a keen eye on how to harness the power of social media, blogs, websites and cloud computing. His editorials in our newsletter (The General Journal) on topics like 'The Practice Of The Future' and marketing strategies are widely acclaimed and he now writes regular articles for a number of trade journals including the 'National Accountant' magazine.

He is uniquely connected to the profession as a sought after practice mentor and public speaker who has addressed thousands of accountants on practice management issues at various conferences and his national road show of seminars. In addition, he continues to develop innovative marketing solutions and unique software tools plus he has authored several books and the very popular, 'The Accountant's Marketing Toolkit'.

As Victorian distributor of the software program Cashflow Manager, he has also personally visited more than 3000 accountant's offices. The foundation stone of our business is the personal service and relationships he developed at those meetings.

The GENERAL JOURNAL

Are You Missing The Next Generation Of Clients?

In the previous edition of The General Journal I asked the big issue facing many accountants, an ageing client base. If 80 percent of your firm comes from your top 20 clients who are baby boomer business owners, you need to start marketing to the next generation of younger clients (and quickly).

A staggering 42% of Australian businesses are forecast to change hands in the next ten years which represents the biggest shift in business ownership in Australia's history. These younger business owners will need to source an accountant and to capitalise on the opportunity you need to make sure you appeal to the next generation of business owners.

Not only that, a combination of younger clients and the demographics of the profession suggest you'll also have a younger generation of staff in your office. They will be critical to your long term success given their understanding of the technologies (social media, Facebook, Twitter etc) and values that shape the mindset of the younger client. They hold the answers to what will take the firm into the future and as a practice of the future, learn from them and use the same tools, team them to build lasting relationships that will be the foundation of the firm's future client base.

Let's look at some of the characteristics of the younger generations, their likely impact on your firm and some strategies to win their business:

- The Millennials (under 28) and Gen Yers (29-43) are most comfortable with online tools and they have access to information like no other generation before them. They know where to find that information, Google is their best friend and social media is a big part of their lives.
- They do all their banking online and are comfortable exporting electronic bank statements to automate the bank reconciliation process and track expenditure. If your practice does a lot of client entry and client bookkeeping you need to think about re-engineering the practice because the next generation don't want bookkeeping services from their accountant. They are computer literate and see compliance as a commodity.
- They value advice combined with a strong degree of being accountable demands that you have a website that appeals to Gen Y and candidates who will Google you before they even consider applying for a job. According to their parents, the 'best' accountants don't have a website.
- Younger generations are less likely to use an accountant although increased regulations and tax law complexity could change things. The growing use of online extra services and the proposed introduction of standard tax solutions from 2013 support this prediction.

Clearly, you will need to develop innovative strategies for a drastically different client base and the next generation of business owners will demand you focus on the future, not the past. Creating a fundamentally a practice purely of distant from compliance work that requires, Consulting (offering the future) but compliance is all about the past. Not every accountant can transform themselves into a consultant overnight but most good accountants intuitively move beyond tax returns and financial statements and offer strategic and consultative to their clients. The next generation will want advice.

1. **GRONTH** - help me grow my revenue and my wealth
2. **PROFIT** - help me improve my business profitability
3. **COMFORT** - help me understand my cash situation and free up my cash flow
4. **ASSET PROTECTION** - help me protect my assets
5. **SUCCESSION** - help me plan the sale of my business or develop a succession plan

Create Capacity
To deliver value added services beyond compliance you need to have spare capacity. Many firms think capacity equals

JANUARY 2011 - EDITORIAL

The GENERAL JOURNAL

Are You Sitting On A Ticking Time Bomb?

The demographics of the profession and recent surveys support the fact that more than 53% of accounting firms are expected to undergo a sale, merger, re-structure or change in leadership in the next 5 years. Clients begin to have unreasonable ideas even to use for the past 50 years, the statistic threatens to ban the market for accounting practices on its head.

One thing seems certain, don't wait to be an ageing client base. Would you be an accounting practice where the top 30 clients are aged over 50 and they contribute more than 50% of the total profit? Really a test of the practice itself, don't struggle over the next 10 years, and this scenario is very common. It's so common that those firms generally have no marketing plan at all and they don't use social media. With this in mind, that don't translate into profit because these 'compliance salespeople' aren't fixing their client's 'unresolved financial' needs and aren't worth anything at all.

If the thought gets, wouldn't we make use of a buyer's market anyway and the firms with all old clients have poor profitability and the growth rates could be left on the shelf. This is a ticking time bomb for many baby boomer practitioners who are banking on the safe proceeds as part of their retirement plan. There will surely practice away from these practices towards the pro active, innovative and systemised firms who offer strategic business advisory services, not just compliance, what the latest technology (including a quality website) and regularly communicate with their clients, for most accountants, 50% to a 'blackout' level. Risk in 2006, low, profitability and business value of around 30% overnight and we have been here ever since but that has disrupted the need for marketing, unfortunately, firms that have been asleep on the marketing wheel for the past decade now have an aged client base that could prove very costly when it's time to sell.

The Warning Signs

Some principals may be too busy to worry about winning new clients because they don't have the staff to do the work. Ironically, their compliance emphasis means they offer very little job variety and their lower profit means they offer lower salaries. The first real sign of trouble is when they generate a loss. This is a warning sign because they are simply not working. They are generating a loss that is up to 10% per cent each year but in real terms they are simply not working. They are starting to lose clients through natural attrition so the principals are also aging, probably burnt out and no longer have the passion or energy to work on the practice. This probably doesn't seem so but the sign, look a sign of real opportunity to sell the practice. This type of practice is really in the danger zone.

If your firm is characterised by a lack of supply and customer, or ageing client base, poor growth rates and no website or marketing plan this is a wake up call. If you don't start appealing to younger business owners you'll see the price. Working in the practice building sales, find a lot of baby boomer practitioners thinking their practice (with the above characteristics) is worth \$100k for sale. To be fair, this is true. At most practice come on the market to the next few years the law of supply and demand will dictate price but one thing is for sure, the 'blowout' will be taken from the market for the next few years of marketing assistance for the 'wounded'.

It's never too late to start marketing but you need to be selective about the type of client you are targeting. Winning poor quality clients with 'compliance' needs will make you busy but they won't improve your profitability or business value. We all know that compliance makes more money than CFO. If you also need to diversify and provide niche markets in the practice. Over the past 12 months I have been developing marketing materials around four common niches: business exit, negative gearing, SIPP's and tax treatment. These resources include targeted website content, e-books, brochures, booklets and seminar materials.

Content is king and if you produce great content, clients will come to you. Produce great services and your clients will share your story and refer new clients. Creating a content rich website from scratch that targets niche markets can be a lengthy process. There is no silver marketing bullet that accounts that guarantees you 250, 500 or 1000 in new business every year but without a website you are not in the game. So if you are looking for a quick fix, and a website 'off the shelf' that contains nothing but a series of outbound links to the ACCO website. Let me tell you, your clients don't want to read content from the ACCO website. Some 'outbound links' don't help your search engine ranking and those websites don't

SEPTEMBER 2010 - EDITORIAL

The GENERAL JOURNAL

Websites - Why Is It So?

The latest ABS statistics claim 81.3% of businesses in Australia have internet access yet less than 30% of accounting firms in Victoria have a website. This prompts the question made famous by the late Professor Julius Sumner Miller, "Why is it so?"

Clearly a lot of accounting firms don't recognize the importance of a website. I estimate that 75% of Victoria accountants' websites are just electronic billboards that simply list the who, what and where. This suggests accountants don't understand the primary purpose of a website - to generate new business leads.

Referrals remain the most important source of growth for accountants, however, a 2009 survey of more than 200 buyers responsible for purchasing more than \$1.7 billion in professional services suggests that a well placed marketing strategy has never been more important. The M&G chart confirms the fact that 71% of the top 100 in many clients have had and learn about you on online, figure it out for you.

You can only make a first impression once with a prospective new client and although your website will be the first thing people 'meet', an unimpressive website or no website at all is not the type of impression you want to make with a potential new business client or employee. What do the 70% of firms without a website who do when called, "Do you have a website?" or "Can I check you out on the net?" you can only tell them, "It's under construction" for so long.

If your aging client base needs more attention of younger clients, you can't afford to be without a website. It should tell your services to potential clients and also offer benefits to existing clients. It can tell people who you are, what you offer and most importantly, why you should be their accountant. Available 24/7, highly visible and accessible it gives you the opportunity to present your firm and the services you offer in the most positive light. It needs to be more than a billboard and should 'talk' to your niche markets with relevant, quality content.

Given the current shortage of accounting staff, your website also needs to double as a recruitment tool. The traditional employment ad is of limited benefit in today's competitive environment and without a website you have virtually no chance of attracting the best Generation Y and X candidates. Before they apply for an advertised position they will 'Google' you and thoroughly review your website. Make no mistake, staff and partner profiles are important and they will check the career path to see if you offer ongoing training and staff incentives. Your website must appeal to this demographic, and the right message, will deliver benefits and set up dates.

To illustrate the pulling power of websites I set at a case study of one of my top clients, Linda McGowan. She is a sole practitioner based in inner city Brunswick and in the last 12 months her website (www.lindamcgowan.com.au) has generated more than \$100k in new fees. Fact: As her website gained traction with her various niche markets she decided to add more niches. Clients had feedback to build an online service center that served musicians and artists. To date she has already generated more than 250,000 new fees and while musicians may not be your cup of tea, it proves niche markets and websites work. I really enjoy to understand why some firms continue to build billboards and others are simply in demand and think websites are a waste of time and money.

Content is king and if you produce great content, clients will come to you. Produce great services and your clients will share your story and refer new clients. Creating a content rich website from scratch that targets niche markets can be a lengthy process. There is no silver marketing bullet that accounts that guarantees you 250, 500 or 1000 in new business every year but without a website you are not in the game. So if you are looking for a quick fix, and a website 'off the shelf' that contains nothing but a series of outbound links to the ACCO website. Let me tell you, your clients don't want to read content from the ACCO website. Some 'outbound links' don't help your search engine ranking and those websites don't

MARKETING

Consulting Services

Success for accounting firms comes down to strategically thinking about the future. You can't run the practice looking in the rear view mirror because the client needs keep changing. The standard tax and accounting services menu is not enough anymore and we can help you develop a plan that could involve re-engineering the practice, focusing on more value added services, actively pursuing niche markets or adding additional income streams to your practice.



Our consultancy services are unbiased and independent.

We are not influenced by prior events or personalities that are often too close to the situation. We bring a fresh pair of eyes with current knowledge of the profession and the latest trends to your practice. Combining our knowledge of the profession and your practice with our expertise and consulting tools will help you achieve more than you ever imagined possible.

We develop strategies that are success driven and provide software, systems and processes to ensure your marketing generates a better return and more referrals. We benchmark you against other firms of similar size so you understand what is working in your practice and what needs working on.

We look at your profitability and introduce you to a range of tools and techniques designed to help you increase your fees and improve your productivity and workflow. Our 'practice profitability diagnostic' will also investigate the possibility of bolting on additional client services to improve your profitability while our marketing consultancy services will help you raise client awareness of these services.

We recognise the need to deliver cost effective strategies and solutions and our approach is personal so you enjoy support, guidance and accessibility. Here at P J Camm & Associates we are committed to "*Helping Accountants Succeed*".



Profitability Diagnostics

Many partners and principals work long hours for inadequate financial returns. The fact is, GST turned many firms into compliance sweatshops with valuable staff resources bogged down processing 'computerised shoebox' records. Compliance is almost a commodity these days and it's no surprise that write offs remain a big issue while profitability for these compliance based firms is flat lining.

Traditionally, we measured the success of smaller firms (with fees less than \$1M) on their top line revenue due to the fact valuations were based on the 'cents in the dollar' of revenue method. However, the ultimate measure of business success is bottom line profitability. When the baby boomer principals finally retire and flood the market with practices for sale, buyers will gravitate towards the more profitable firms.

Our consulting engagements include helping firms achieve greater revenue success using what we refer to as the 'Practice Profitability Diagnostic'. It explores 12 ways a firm can generate additional income in the practice. The results to date indicate an average increase in revenue of \$42,000 per annum from opportunities including leasing, lending, risk insurances, audit insurance and a range of other opportunities.

We show firms where to focus their investment to promote growth and increased revenue. Through benchmarking and analysis of your processes, KPIs and financial data we can identify the areas within your firm that are limiting your profitability. Our mission is "*Helping Accountants Succeed*" and improving your profitability is a key part of that strategy.



Marketing Consultancy

There are lots of marketing groups that want to work with you to grow your accounting firm. Some promise a quick fix but in reality, there is no marketing 'silver bullet' for accountants. You need to recognise that all your business resources play a role in marketing including your staff, right down to your logo, slogan, letterhead, business cards, website, signage and the reception area.

Here at P. J. Camm & Associates we work exclusively with accountants in public practice and take a different approach to your marketing. It starts by asking a lot of questions to identify your target clients, niche markets and your point of difference. We teach you a new way of thinking and develop the differentiators that will set you apart from other firms. Only then will we start crafting your marketing action plan.

Once you identify your ideal clients and niche markets you can then use a targeted approach with all your future marketing messages. If they point directly at the right audience with an appealing message you will get results. In essence we help you turn your marketing focus from what you have to offer to what your clients get from using your services. This 'positioning' process tailors your messages and explains how you can solve your prospects' problems and alleviate their pain because that's all they really care about.

There are some marketing essentials that every accounting firms needs and you can read about them in our e-booklet, 'The Marketing Essentials Guide for Accountants' that you can download from our website. It is really just the tip of the marketing iceberg but it does introduce some valuable tools to help you get traction with some popular niche markets including business start ups, trades people and clients buying a negatively geared property.

A quality website that targets your ideal clients and niche markets is mandatory. It should be your marketing hub and not just a 'billboard' that lists the who, what and where of the practice. If your current website isn't attracting new business, it's time to talk to us about a new website. If you currently don't target niche markets or you simply hope referrals will happen - it's time to take action. To some extent, GST disguised the need for accountants to market their services but more than a decade on there has never been a more important time to ramp up your marketing. Most firms have an ageing client base but if 30 percent of your fees come from your top 20 clients who are baby boomer business owners, you need to start marketing to the next generation of younger clients and quickly!

The Accountant's Marketing Toolkit is our 150 page publication full of marketing theory supported by numerous purpose built tools, templates, software programs, letters and checklists on a CD. Combining the strategies with the tools will help you develop your marketing plan and attract record levels of referrals. We have also prepared numerous 15-20 page Marketing Action Plans for accountants complete with a list of steps to follow and implementation timelines.

Our marketing consulting services and tools are creating great results for accountants who want to grow their business. We develop strategies and provide software, systems and processes to ensure your marketing generates a better return and more referrals. To discover more, call us today on (03) 9824 5300 and learn how we are '*Helping Accountants Succeed*'.



The MARKETING Essentials For Accountants

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Helping Accountants Succeed

Products & Tools

To support our consultancy and marketing services we have developed and distribute a range of practical tools specifically designed for the Australian accounting profession including:

- Business Start Up Manager
- Websites for Accountant's
- Client Newsletters – 'On The Money'
- Negative Gearing Manager
- Firm Brochures & E-Booklets
- Cashflow Manager
- 'Negative Gearing' Booklets
- Vehicle Log Books
- Templates
- Various Checklists
- Seminar Materials
- Accountant's Marketing Toolkit
- 'Starting A Business' Booklets
- Practice eBrochures
- Business Benchmarking Tool
- Marketing Tools



A summary of all of our products are contained in "The Essential Product Catalogue for Tax and Accounting Professionals" that is available as a download from our website. The catalogue gives you an outline of the proven 'products' on offer designed to help you improve your practice efficiency, profitability and value.

Apart from the tools featured in this catalogue, our website is also a valuable resource for anyone currently in public practice or contemplating starting a practice. You'll find the site includes free tips on growing your practice plus downloadable e-booklets on how to add extra income streams, the practice of the future and the process of buying or selling fees.

Further information is available on our website under the "Products" tab and you can download a copy of the Product Catalogue from our website www.pjcam.com.au/Resources.

If you don't already subscribe to our popular public practitioner's newsletter, **The General Journal**, you can register on the site and also access back issues.

Contact us today to discuss any of the tools and you can order the products by contacting us directly.

Practice Broking

Selling your accounting practice is a business decision full of emotion because in most instances, you are selling your life's work. To successfully transition both your clients and your staff requires a combination of careful planning and chemistry between the vendor and the purchaser. Price is obviously important and the transaction demands total integrity and confidentiality.

After 13 years as a sole practitioner, Pat Camm has been through the sale process. He offers the experience, expertise and practical knowledge to help you:

- Sell Your Practice or a Parcel of Fees
- Buy a Practice or a Parcel of Fees
- Merge Your Practice with another Firm
- Source a New Partner
- Find Placement as a Partner



A key ingredient in a sale is the chemistry between the parties and our major point of difference is the fact we have a relationship with more than 2,000 Victorian and Albury based accounting firms. This has been developed over the past two decades and we can discreetly bring together buyers and sellers without the need for public broadcasts. Generally knowing both parties allows us to do some preliminary 'due diligence' and match vendors with our list of registered buyers. We consider factors like location, gross fees, spread of clients and charge out rates at this matching stage.

Your time is valuable and our network of contacts means you only interview genuine prospects who meet your criteria. By vetting buyers and getting an understanding of their firm culture, background and reason for acquiring fees we can minimise the disruption to your practice. While competition is vital to obtaining the highest price, a lot of time can be wasted on buyers who are looking for the 'ideal' practice or prospects who don't have their finance in place.

There are many issues involved in selling your practice including restraint, the treatment of work in progress, debtors, creditors, contracts and price. We guide you through each of these areas so you make an informed business decision. If you are considering selling, buying or looking to merge call us today for a no obligation discussion.

Also feel free to visit our website where you will find the following articles under the 'Practice Management' tab – Selling or Buying a Practice:-

- The 10 Don'ts of Selling Your Accounting Practice
- Buying An Accounting Practice? – 7 Things You Need to Know
- The First Wave of Sellers
- The Process of Selling Your Practice
- Factors That Influence Practice Values
- Are You Ready to Sell

Testimonial – *"I was extremely pleased with how the whole deal progressed from start to finish and I would like to express my sincerest gratitude to yourself for facilitating the process. It wouldn't have happened without you. I feel like we have had a 'win-win-win' situation with every party happy with the outcome."*

D.T. Melbourne

Vehicle & Equipment Finance

For your clients who are financing vehicles and equipment by Chattel Mortgage, Lease or CHP we offer a finance broking service.

We have a panel of lenders and can supply you with an instant quote by calling our in-house Leasing Manager, **David Jakimuik** on **(03) 9824 5300**. Most importantly, our volume of activity guarantees wholesale rates of finance through our association with the Money Resources Group.

David has over 20 years industry experience and provides free consultancy services to accountants. We service a large number of accounting firms across Australia and offer principals, partners and staff special terms on their personal vehicles.

We can also access fleet discounts through our association with a large number of Victorian car dealers. You and your clients could save thousands of dollars when purchasing a new car or light commercial vehicle.

The service also offers accountants a referral fee for your assistance in providing copies of the clients' tax returns and financials. The fee is obviously optional and is paid directly into your nominated bank account within 48 hours of settlement. The referral fee is generally based on the cost of the asset being financed:

Cost of Asset	Your Brokerage (GST incl)
< \$20,000	\$ 0
\$20,001 - \$35,000	\$220
\$35,001 - \$50,000	\$275
\$50,001 - \$70,000	\$330
> \$70,001	\$385+

We also provide you with a number of marketing tools to help you promote the service to your clients. These include brochures and a repayments calculator so you can provide clients with an estimate of their monthly repayments based on a range of different scenarios/residuals/balloon payments.

To obtain a quote simply call David today on (03) 9824 5300 or email him at leasing@pjcam.com.au

Vehicle & Equipment Finance Options

Finance Options

There are a number of ways to finance your equipment including:

- Finance Lease
- Chattel Mortgage
- CHP

How You Can Save Time & Money



Bookkeeping Division

Following the success of our Cashflow Manager Group Training 'workshops' over the past 12 years, we launched a Bookkeeping Division in 2010 headed by Brien Thompson.

Traditionally, at the workshops clients sit at a dedicated computer and work through a series of receipts and payment transactions. They get guidance on data entry, the bank reconciliation process and how to back up their data file. While we continue to run these sessions, the demand for personalised training has increased due to the growing popularity of the Invoicing/Debtors module and Wages Manager.

The Bookkeeping Division's primary focus is to train clients in Cashflow Manager and improve the quality of records you receive from clients. This in turn will eliminate the 'write offs' associated with 'computerised' shoebox' records. Not only that, it will create capacity so you can focus on the things clients really want from their accountant - strategies to grow their revenue, profits and wealth.

The one-on-one training usually includes customising the file with appropriate column headings, incorporating the client's logo on invoices, downloading the bank statement from the internet and importing the data directly into Cashflow Manager. Increasingly the bookkeepers are also assisting clients with setting up their wages file. Training is restricted to Cashflow Manager, Invoice Manager and Wages Manager and sessions are booked in 2 hour blocks at a cost of \$110 per hour. Clients can expect to leave the session with their columns and invoice layout customised, a complete month of data entered and reconciled plus the knowledge to back up and email the file to their accountant.

In addition to training, the division also offers an ongoing bookkeeping service at \$66 per hour. It is designed to help clients who are struggling for time as well as accounting firms who have an overflow of Cashflow Manager work.

Contact Us



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