

PRE-INSOLVENCY ADVISORY

Early Action, Better Outcomes.

Protect your business and personal assets from ATO debt, cash flow pressure and financial distress before it becomes a crisis.

Australian Financial Advisory is a pre-insolvency advisory firm. We work for you, the business owner, not the creditors. We assess your full financial position, explore every alternative before formal insolvency, and give you a clear written report on the options available to you.

We provide assessment and advisory services and written reports. Where specialist execution is required, we refer you to appropriately licensed practitioners within our network.

SPEAK WITH US

0485 027 456

info@australianfinancialadvisory.com.au

OFFICES

Gold Coast

Brisbane

Sydney

HOURS

Monday to Friday

8:30 to 5:30

australianfinancialadvisory.com.au

How we can help

01

Reduce debt

Negotiate and consolidate ATO debt and creditor obligations before they spiral out of control.

02

Restructure your business

Explore every option before formal insolvency and protect your company record and your future.

03

Wind down safely

When closure is the right decision, we help make sure your personal assets and company record are protected.

Why early advice is your most powerful tool

Early action keeps your options open. A formal insolvency appointment stays on the company record permanently, so we exhaust every negotiation and restructuring pathway first. Most importantly, once a Director Penalty Notice is issued the protection of the corporate structure is removed and you can become personally liable for unpaid PAYG withholding and superannuation.

DIRECTOR PENALTY NOTICES

Are you at risk of a Director Penalty Notice?

The ATO is issuing Director Penalty Notices aggressively, even for debts in the tens of thousands. A DPN can make you personally liable, which can put personal assets, including the family home, at risk. Acting early lets you understand your exposure and the options while you still have them, rather than waiting for the letter to arrive.

How it works

1

Discovery call

Tell us your situation with no obligation.
We give you an honest first read on your options.

2

Financial review

We assess your full position, your ATO exposure, creditor obligations and every available pathway.

3

Written report

You receive a clear written report with recommended next steps.

4

Implement and support

We support you through the next steps and coordinate referrals to licensed specialists where formal execution is required.

WHAT YOU RECEIVE

A full, comprehensive review of your financial position and a written advisory report setting out the options that may be available to you.

INITIAL ADVISORY REPORT

\$3,300

Fixed fee, including GST

Why business owners choose us

- We work for you, not the creditors.
- We help you protect your company record.
- Professional, confidential and focused on giving you a clear path forward.
- Every alternative is explored before formal insolvency.
- We move fast when personal liability is at risk.

Book a confidential, no obligation review.

Speak with our advisory team about your position and the options available to you.

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