

Business Consulting Services

Pfitz Financial

Business Health Review

Understand where your business actually stands. A structured review of your financials, operations, and commercial position. Delivered as written findings.

WHAT THIS COVERS

- P & L, balance sheet and cashflow
- Gross margin and cost structure analysis
- Operational and commercial risk identification
- Written findings and prioritised action list

Pre-Finance Preparation

Get lender-ready before the application goes in. Most applications fail not because the business is unworthy, but because it is not presented properly. We address gaps before the process starts.

WHAT THIS COVERS

- Lender-ready reviews of financials, ATO and ledgers
- Serviceability from lender's perspective
- Red flag identification and remediation
- Accountant coordination where required

Commercial Decision Support

A second set of eyes before you commit. Independent commercial perspective on a specific decision: sale, acquisition, restructure, equipment/vehicle purchase.

WHAT THIS COVERS

- Commercial and financial analysis
- Risk, assumption and unknown identification
- Scenario modelling where relevant
- Accountant, Legal & Insolvency coordination where required

Business Performance Consulting

For businesses that know they can do better. An ongoing consulting relationship for business owners who want structured external accountability applied over time.

WHAT THIS COVERS

- Regular trading performance review
- Priority setting and accountability
- Commercial input on decisions as they arise
- Finance coordination where a need arises

Director Coaching

A confidential sound board for the person running the business. Running a business can be isolating. Some decisions cannot be discussed with your team, your accountant or your family. Director coaching at Pfitz provides a confidential, no judgement, structured space to think through the pressures, decisions, and direction that come with being the person in charge. Not formal counselling. A frank, experience perspective from someone who has owned and been in and around business for over 30 years.

WHAT THIS COVERS

- Working through decisions you cannot discuss internally
- Clear thinking about the direction of the business without the brain chatter
- Accountability for the actions and commitments you make
- Ongoing sessions at a frequency that suits you