

ASHCROFT 2020

REFLECTIONS & INSIGHT

DO YOUR HOME WORK BEFORE
DOING BUSINESS IN 2020

Newsletter Date: 1st January 2020

LPO's 2020 & BEYOND

A WORK IN PROGRESS!

THE PAST

In 1967, when I was 13, I sat at our dining table putting Christmas Cards into envelopes addressed to the 2427 NSW Non Official Post Offices the equivalent at the time of LPO's. Today I send my Christmas Message and calendar to just on 900 LPO's. Back in 1967, it was a different world. Australia Post had yet to be born from the break-up of the Postmaster General's Department. Post Offices, among other things, had manual telephone exchanges, collected and counted money from public telephone boxes, and while well paid, these jobs have all disappeared as technological advances have been made over the years. So too on the Retail side, it was common for businesses to have charge accounts for their customers and would send out their invoices in letters with postage stamps on them at the end of each month. There was no point of sale system so all accounting processes were manual and hand written into books. There were hardly any parcels posted, except at Christmas time or Mother's Day, so letter mail was king back then and on-line ordering of goods simply didn't exist.

Over the last 52 years Australia Post has had to change with the times as new business opportunities were created, old functions faded away and consumer preferences changed. It meant a creaking bureaucracy had to become a Government Business Enterprise

and operate commercially and pay its own way instead of relying on Government funding.

THE PRESENT.

AP, as a business, is constantly changing and adapting to new opportunities and changing business environments with the doors of opportunity closing and others opening. The migration from a Letters dominated business to that of a parcel logistics company with a Community Service Obligation (CSO) and a Retail Network that includes corporate and licensed post offices is an on-going challenge. This change has meant that the LPO Payment scheme that was implemented some 26 years ago also had to change.

The 2018- 2019 years have seen LPO payment reform with some gains and some losses for LPO licensees. The many workshops and hours of discussion on payment reform between AP and LPOG has resulted in increased payments overall but always meant that the viability model put forward by LPOG and rejected by AP was going to result in some winners and losers in the short term.

Dashboards overall predicted a 6 % rise in payments but overall and to date, December to December, I have seen increases above expectations as licensee's adapt to the new incentives offered which overall act to the benefit of the majority of LPO Licensee's one LPO that had a predicted 5.2% increase but YTD December has seen an increase of 27%. In speaking to many Licensees about their

DO YOUR HOME WORK BEFORE DOING BUSINESS IN 2020

dashboards, I know that increases in payments also requires a re-think about how the LPO operates and how to change the work being done to take advantage of the new payment scheme. This is particularly noticeable in the acceptance and delivery scanning of parcels and the change to the OMPF.

I know from my association with LPOG that it has continued to put forward the direction it believes AP should take with the LPO payment reform. They continue to push for a viability payment model that provides for a return on expense that also takes into account the unpaid work that comes with providing a community service, knowing that the current transactional payment scheme is not quite doing this. With an increase in the Basic Postage Rate now going ahead in January there will be an increase in some Licensee payments. It is expected that, with parcel volume increases continuing and a continuing decline in the Letters business, the general income trend over the coming year is likely to be steady rather than increase dramatically. Once the new \$230m dollar tech roll out is completed in two years or so and new business that takes advantage of the new point of sale technology and back end processing capability is gained by AP, the fortunes of LPOs should take a significant uplift.

THE FUTURE

Apart from retaining its existing business, the future of the LPO Network is linked to the growth in parcel volume and the opportunities that the new counter technology will provide that will include the ability to provide a greater range of banking services and also new Government services that are being considered under the Services Australia banner.

Services Australia is being developed to improve the way Australians engage with government and it will be modelled after Service NSW, the whole-of government digital service delivery agency established in 2014. Service NSW currently provides services including births, deaths and marriages, roads and maritime services, energy rebate information and small business support.

This type of business is ideal for the AP retail

network and importantly for LPOs who are specialists in providing the personal customer service that people want.

It is pleasing to note that AP today are more in tune with the needs of LPOs compared to just a couple of years ago. With some of the old attitudes still out there, the transition to a true working relationship between AP and Licensees still has a way to go. At a higher management level though, it seems that we are back to a common cause and that AP knows that if it is to be profitable then so do LPOs. Those new business opportunities of banking and Government Services with an increase in profitable business for LPOs will also bring the need for Licensees to have a more professional LPO work force which means that higher standards of service and presentation will be needed. I know from my lengthy time working in the Industry that most Licensees will easily rise to the challenge and add value to their LPOs.

The gains for LPOs have been hard won by a few dedicated LPO licensees and the LPO Group needs your support and input. The best investment any licensee can make is membership of LPOG as there is strength in unity. LPOG has effectively consulted with AP to get a better outcome that would otherwise not have happened and has also successfully lobbied Government to gain support for its agenda to the benefit of all Licensees. Without their involvement, LPO's would still be in a dire situation that was evident back in 2014. AP and LPO's can be so much more profitable in the future if we work and plan our future together. LPO's are not a half glass empty but a half glass full so please do not leave your future to others but please join in with LPOG and AP to make our business world better. We are getting on to the right track now, we do not need freeloaders but the vision for the future belongs to all and we will have a much better outcome if we all participate and prosper with the changes ahead.

At the same time, although there is a new Retail and LPO support structure being implemented, it goes without saying that AP has to be more professional in its approach as there will be greater demands from skilled

DO YOUR HOME WORK BEFORE DOING BUSINESS IN 2020

licensees for support and improved business opportunities. We know we have to compete in a competitive commercial environment and we need AP to grow profitable business and take advantage of the AP Network, the (largest bricks and mortar network in Australia) its brand and its people if it's successful in being the professional face of Government, Financial Institutions, Banks and many more.

My experience in the Industry tells me that future metropolitan LPOs will be larger, more professional and profitable in locations that are convenient for the community that is being served. This may mean that smaller LPO's in inner suburbs could be bought out and closed as time goes by and customer demands change. LPO applicants will have to be more professional and have greater small business and financial skills and abilities than the past. AP approval for assignments will be harder to get but in the end AP and LPOs will be more valuable and more profitable as the bar is raised and income improves. Just how much better off we will be will be determined by the personal effort each of us make in building a better Post Office. Join in the conversation as its your future too.

COMMENT

Australia Post's current financial performance is not good. Costs are increasing well in excess of revenues. AP needs new business streams on the back of its new upgraded and secure technology and it needs to be recognised by all levels of government, business and the public as the best platform to deliver banking and government services. The LPO Licensees of tomorrow need to be more professional, better trained and in tune with the needs of their customers and there is a need for AP as well as LPO licensee's to be profitable and relevant in today's and tomorrows world. AP and LPO Licensee's now have very common interests, incentives and a much better understanding of each other and what needs to be done. With this in mind all Licensee's should engage in the future direction of AP and their own LPO business. It is imperative to support a robust industry representative body like LPOG, so pay the fees, join, contribute and do not let others

carry you. Be part of the debate as the reward for you and all in the AP family is a better more prosperous future. I really do find it pathetic and miserable that some LPO licensee's choose not to belong to any industry representative body on the basis that they can save some money and that things will be done for their benefit even if I do not belong and support any representation body or association. AP & LPO licensee's need to work together and participate in the support and development of this great business. Your future can be so much better with your support and participation. So do it!

LPOs NEED TO BUILD MATCH FITNESS FOR FUTURE SURVIVAL

There are very few things in life that come with any sort of guarantee of success, and that would be especially so for small business owners such as LPO Licensees. When many of us started our investigations, and undertook our due diligence, with a view to owning and operating a Licensed Post Office, most of us probably envisaged we were purchasing a stable and secure, government backed venture, that would provide us with a comfortable living, as long as we opened the doors and at least followed in the previous owners footsteps.

The reality of owning a Licensed Post office in today's world is far from that, and certainly far from any guaranteed entitlement of success. As our EGMCC Nicole Sheffield, stated in her keynote speech at the recent LPO Expos, Australia Post is a unique beast. We operate in a retail environment, but a substantial part of our job is delivering the community service obligations of the current government, for very little, if any financial reward to do so. We are an information hub for our communities, but we are faced with our community's expectation that that service is funded by the government as part of our job. We know nothing is further from our reality, but it is not really in anyone's best interests to continually point that out to our customers.

LPO's were established in the early 1990s as a means of reducing costs for Australia Post by removing Postal Agents, and also where a

DO YOUR HOME WORK BEFORE DOING BUSINESS IN 2020

corporate office was not commercially viable, but a PO was still required to be present in the area. The expectation was that the LPO could form part of another business, and the inconjunction business would then have a wider spread of revenue. It was expected that would cover the wages and associated costs of running a PO, including a better method of covering the costs of the downtime, with the increased revenue streams from the host business. In theory that may have been the case for many, but a cynical thinker could assess that as a solution to avoid costly union labour, with all the associated added entitlements and regulations, being replaced by a much cheaper and efficient private owners network, working for much less, with very little responsibility left in the mix for Australia Post to fund the full operation of the Post Office.

Almost 30 years later and most LPOs have changed hands many times over during that time. There are also a significant numbers of Licensees who have owned their LPOs for decades, or even since the inception of the LPO model, so it is difficult to assert that it is not viewed as an attractive turnkey business that can provide a safe and comfortable return for the initial investment.

However, Licensees need to hold firmly to the concept that we are not a protected species. Our LPO Agreement, including all the terms and conditions, does not provide us any guarantees of a financially successful venture. Under the LPO Agreement Licensees are granted the right to operate the LPO using the Australia Post systems, and agrees to provide the range of mandatory products and services. The Post Office is part of the infrastructure that the majority of the population wants, and expects to be in their communities, but increasingly fewer of our community members feel the need to pay for the services that supports the LPO to remain in their communities. Sadly, for Licensees, the government and Australia Post, also lack much appetite to pay any significant retainer, for us to keep our doors open and maintain the provision of services, via the LPO network, in most areas across Australia.

Our major hurdle is the economics of our business model. Australia Post's Annual Reports declares payments made to Licensees in their expenses area, with no comparative

figure of income from Licensees mentioned in the revenue column. There is no transparency of the value LPOs bring to the overall business, either in terms of direct input, or intangible input for the good will we provide for the overall business. With that method of accounting, when Australia Post assesses that the LPO network is paid adequately, as they do, it is very difficult for individual Licensees to rebut that.

For quite a number of years now, the management of Australia Post has left us with only the crumbs on the table. Increasingly any significant business was transferred to the corporate arm, or had very restricted offerings via the LPO network, major business customers were redirected to business hubs, and in the last few years, even small business traders were able to take up discounts, equivalent to our commissions, if they did most of our work themselves online. In short, we were being cut out of the business. It is probably safe to say the previous CEOs, and their executive teams, did not place much value on the retail footprint, the shop fronts that put the brand front and centre of most communities.

So with the tsunami of digital disruption, increasing digital competition in all of our major revenue streams, increasing 3rd party delivery competition, and a general decline in the foot traffic that is looking for face to face interaction, together with such a lacklustre management plan and lack of aspiration, the ever diminishing crumbs we were expected to survive on left us with ever increasing grimmer futures.

6 years ago, LPOGroup established a Franchisees Association to begin a very robust process of advocating for our survival. The foundation members of LPOGroup felt very strongly that the existing Representative body at that time, had no determination or ability to fight for the LPO survival. Under the LPO Agreement at that time, they were the only named party responsible for protecting the rights of Licensees under the agreement, and they had failed to manage that role.

During the past 6 years Licensees have seen significant gains in our financial outcomes and seen significant cultural changes within Australia Post. Chief among those changes is a new CEO, Christine Holgate, who sees the retail footprint as a major asset for Australia

DO YOUR HOME WORK BEFORE DOING BUSINESS IN 2020

Post, and one that she is determined to see valued and well rewarded for effort. Christine has renewed and reinvigorated her executive teams, and anyone who did hear Nicole Sheffield's keynote speech at the LPO Expos, would have to have felt a change in the air. As Licensees, we need to rise up to meet this renewed effort by Australia Post management to overhaul our future prospects, with renewed efforts of our own. Licensees must look at what we can do to ensure we do not follow in the path of the local corner store, the local video shop, or the local bank branch, which are now gone and forgotten from so many communities. It will not be enough to sit back and expect someone else to ensure our future. It is our personal investments that are on the line, our super, our savings, our incomes, and it is up to us to make sure we are in the fittest group to survive. Retail these days is all about survival of the fittest. We need to meet, and when possible, exceed our customers' expectations, with a wide range of products, services, but more importantly, solutions that we can provide from our LPOs.

Traditionally, Licensees have long expected our revenue streams to just come walking into our counters and present themselves for our financial gain. There are some exceptions to this stereotype, with some powerhouse Licensees who excel at retail, or really reach out well to their customers, but generally we as an industry, stick within our 4 walls and expect that the world will provide as it always has. For the LPO to be successful, those days are well and truly over. Today the local LPO could be any one of a number on someone's commute to work, or school, or even shopping. Many of us see our products delivered by external businesses to our customers home or POB addresses. Over the years we have seen our business customers being enticed to the corporate arm, with better discounts and collection services that we could not, or would not, offer. We have accepted lower presentation standards for our LPOs than our corporate retail arm presents. In many cases we have become complacent and foster a belief that we should survive regardless of the efforts, or lack of, to meet current consumer expectations. In short, many of us have allowed this decline to escalate, falling further behind expectations in the belief that what was once good enough is

still good enough, and in doing so let ourselves, and the Australia Post brand down.

So what do we, as Licensees, need to do to secure a better future? Australia Post is looking at how to improve the revenue share for the LPO network in the revenue sharing pie. It won't happen overnight, but we have seen solid results already, and there are many in the pipeline that can be game changers for keen Licensees.

There is probably a long list of potential areas that we could look at to start to address our own neglect, but perhaps starting with a few might in the short term, make this a bit more achievable.

Some potential areas could be as below:

Improved Presentation for the Network

An excellent place to start is out the front of your own shop. What does your customer see when they approach your LPO? Try to view this through the eyes of a range of your everyday customers, or the customers you would like to see using your LPO every day. Do you have the "Yummy Mummy" online traders in your LPO every day? Do you cater for them, with products and services they want and space to do what they want to do, in your LPO? Do you have a safe and accessible space for the mobility scooters, or the supermarket trollies, to get about in your shop, or do you have other solutions for these customers? Have you still got that welcoming smile and endless patience that we all started out with? Are you well dressed, in uniform, with name badges so customers can mention you in your google reviews? Are you proud of your business? Is it the best it can be? Do you still enjoy your job? Because your customers will be able to tell, don't kid yourself about that.

Are your windows and doors clean and welcoming? Are your floors spic and span? Are your fixtures and fitting well looked after, well stocked, with old blue tac and sticky tape nowhere to be seen? Are your posters fresh, up to date and relevant? Is your stock fresh, dusted and regularly rotated? Is it well presented in logical positions that entice selection? Does the space behind your counter display your clutter or your pride in your presentation?

If you are expecting more interest in your business from new and existing customers, are

DO YOUR HOME WORK BEFORE DOING BUSINESS IN 2020

you also showing more interest in your customers interests? This is not a one-way street; effort will reward effort. In many cases much will be achieved by a bit of elbow grease and discipline.

Many of us would love to have a brand new fit out with all the bells and whistles, but in a lot of cases a good overhaul will do just as much good. Allocate 30 mins per day, establish a priority list of tasks that will make a difference to the look and feel of your shop, and use that 30 mins wisely to reinvigorate your shop, day by day. If it all seems a bit overwhelming to start, try going for a walk up and down your street and take a very good look at what other businesses present like. Businesses that don't have the luxury we have of the essential services we provide as our add on that do bring in some of our foot traffic, the general run of the mill retail shops that we are surrounded by, do not neglect their presentation because that is mostly what attracts their potential customers. You could also reach out to your RNP teams, they can assist with tips and guides and a few directions to get you started. Be brave, ask questions and accept what you receive, regardless of how you see it. If you ask for an opinion, and the opinion is not to your liking, then reflect on that, don't be dismissive of that opinion because it doesn't suit you. Our RNP teams go in and out of LPOs all week, they see what works, and what does not work. Spend a part of every day in your shop, attending to your presentation, and interacting with your customers. Make it an important part of your every working day. It's the getting started that will have the most impact. Once you start, just don't stop!

Improving Efficiency in our own LPOs

Many Licensees purchase an LPO and step into the shoes of the previous licensees and continue to operate exactly the same as the past Licensee. In many cases the previous Licensees were not maximising the potential and may not have been operating the LPO using the best practices. If the incoming Licensee continues to operate in the same manner, it is difficult to achieve a different result when faced with the increasing challenges we are all facing in the current retail environment. Take a good look at your habits, are they necessary. Do you need to

do what has been done for the last 30 years by your predecessors, or have things changed, and that change has alluded your LPO management plan? We are all guilty of it in some way, but when the lightbulb comes on, it is almost embarrassing wondering why you didn't question this earlier. Better late than never has to be the motto here.

Part of the digital disruption we are facing in parts of our business, also offers a wealth of assistance in many other areas of our business. Licensees have a wide array of choice, via digital platforms, to connect with other Licensees to seek ongoing support and information. It is so easy today to keep in touch with hundreds of other licensees, via the internet forums, every day if you feel the need. One of the best ways to improve your business practices and efficiencies is to learn how other Licensees do the same tasks, and compare notes. If some Licensees can do the daily balance, and be out the door in 15 mins after closing, you could look at why it is taking you 2 hours to do the same thing. We do all run very different LPOs, but much of our work is similar, and often the information we have about rules and regulations has long been superseded, yet we are unaware of that, so we continue to follow outdated rules and regulations.

Another place to begin looking for potential improvements in efficiency is analysing and understanding your business more. What is your return on your expense to operate your LPO? Start with a fairly broad look at what your % range might be. It is quite a complex task to drill down into the granular level of your return on expense, so stay in your comfort zone while you get your head around the workings. Simple things like looking at your man hours, and what revenue per hour does that bring into your business. If you have staff, how many transactions do they manage per hours? Do you have more staff than you need? Do you have more space than you need to? Can you redesign your back office, or your shop floor, so stock and parcels are much closer and easier to access? (Just because they have always been there doesn't mean they should always stay there). Is it possible to use your space, or extra staff, more effectively and recover some of that cost? Do you have more terminals than you need to? Do you double, or triple, handle

DO YOUR HOME WORK BEFORE DOING BUSINESS IN 2020

incoming or outgoing parcels?

There are many smaller LPOs that can now be owner operators because they are now operating on reduced hours, or closing for lunch, which allows for more flexibility in the staffing costs, or hours. It isn't a panacea for all, but it could be a solution for some. The key to helping yourself is understanding what is possible, as opposed to what you thought you needed to do.

It could be that you run a very tight ship, and are super-efficient, but you might also discover a few areas that could give you a better return for your effort. Even if that just means you can get out the door 5 mins earlier. Over a year that does build up to put a bit of a smile back in your life.

Embracing Innovation

This is quite likely the change that could provide the best overall improvement for LPOs. We need to be the place that small business can find out all the best that Australia Post has to offer. We live in a 24/7 world. Everything can be instant these days. Our customers have embraced that concept and so must we, if we wish to remain relevant in our industry and to our customers. We need to be up to speed with all the new offers and technology, and we need to be able to assist our customers to take up these new products and services. If we are not their window to the new world, they will go where it will be available to them, leaving us behind.

Licensees have been lamenting the introduction of the digital range for years, but we are not prepared to give up the digital solutions that suit us, so it is counter productive for us to expect our customers to forgo our digital range of products, because they may diminish our business outcomes. We need to take a few deep breaths and jump in, boots and all. We need to understand, and promote, all the new digital products and services in our range.

We need to use the bulk discounts available for our customers as a way to improve our business. If we are actively providing the best outcomes for our business customers, they will notice. They will mostly reward our interest in their success, with keeping us in their loop where possible. There is no one in Australia Post who can compete on a local level better than a Licensee.

There is a pilot program underway that is upskilling a group of Licensees to grow the Australia Post business, in the local area, by taking on the role of the local manager of the local business accounts. Our role is to discover what else Australia Post can offer our existing customers. These are customers who are already standing at our counters but are also using other providers for other parts of their delivery solutions. The process starts with asking discovery questions and being well resourced and supported to introduce a range of products and solutions that could lead to a much better deal for the customer, and increased revenue for Australia Post and the LPO.

You could be forgiven for having a lack of faith in this project, but as a participant, I have been inspired. I did not believe I had potential at my counter to attract new business to Australia Post. In the first month, by stepping outside of my comfort zone and interacting with my customers via the discovery process, I identified \$400,000 worth of my potential business being sent all over the country by Fastways, instead of through my LPO, by just 4 of my regular customers. All 4 of these customers have tried to use Australia Post, but their dealings with the account management process was not satisfactory and they turned to Fastways instead. All 4 of these customers would prefer to use Australia Post, and are very happy to return to Australia Post for all their needs, but only if we are the people they will have to deal with. They want our LPO to be their go to place. That is money in my bank account!

Again, it is not going to happen overnight, and it will not be something everyone wants to take on, but stalking Fastways Vans is my next big thing. This project is called the Local Business Partnership, so keep your eye out for EOI to see if it is for you. It does come with an expected level of commitment, but the rewards are out there, that much the trial has proved.

The big win-win is that Australia Post grows, the LPO gets direct commission if this work is lodged over our counter, or a clip of the ticket by way of trailing commissions if this customer is too big for us to handle, increasing our revenue, and the customers are absolutely delighted.

Connecting the Network

DO YOUR HOME WORK BEFORE DOING BUSINESS IN 2020

There will be many other ways we can build and protect our share of this business and I encourage each and every one of us to get involved in improving our industry.

Take advantage of any opportunity to engage with other Licensees or RNP teams. Usually every meeting I attend, I hear or discover something worthwhile to my LPO. It may just be an off the cuff remark made by another Licensee, or it might be an offer or change that had escaped my attention.

Join the Australia Post Licensee Advisory Council (APLAC), its free, its easy! If you have a good business idea or opportunity that may help all of us, or the business generally, use the submission form via POP and submit your idea to your state APLAC. You never know where it could end up. Many great ideas that have helped the lot of us, originated via a Licensee submission.

Join the LPOs United Facebook group and see what more than 1,000 other Licensees and Australia Post staff are talking about. Search **LPOs United** in facebook and join up. Its really much better (and much faster) than the help desk!

JOIN LPOGroup. Become part of the future and become proactive in making your business survive. It is pointless leaving your future in the hands of people who have no skin in the game. LPOGroup is all about working Licensees joining together to achieve our own success, because failure is very personal when it is your skin in the game.

https://www.lpogroup.com.au/member_join

Angela Cramp

LPOGroup Executive Director

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POSTMAN A NEW SOFTWARE MANAGEMENT TOOL FOR LPO's

I have a client. the Licensee of Erskineville LPO Hemant Pandya who in his former life was involved in software development. Hemant over the last 2 years has developed a software management tool specifically for the LPO Licensee and the management of their LPO business. His program is still developing

and is a valuable tool that every LPO needs to consider. With your assistance and participation Postman will become an essential management tool for you and the record keeping and analysis of your LPO business. Its not perfect but it can be and lead on to better records and perhaps an accounting package. Hemant offers a free trial and assistance to get you up and running so please give it a go as I highly recommend you do. Details are:

NEW ERA BEGINS IN THE HISTORY OF POST OFFICE BUSINESS (LPO) POSTMAN –

(Post Office Management Tool)

As a LPO business owner when have you done your last analysis of

■ LIPOM

1. how many banking transactions processed for each financial institute each month and how much do you get paid in current year and previous years (from July 2016)
2. How many different type of ID verification have you done and how much have you got paid for current year and previous year (from July 2016)
3. And so on for each Schedule Item of LIPOM

■ Sales

1. Each Product Sale (scanned in EPOS quantity & amount) (from July 2016)
2. Day Sales comparison for complete year (eg Day 1 of Jul, Aug, Sep, Oct and so on Day 2 of Jul, Aug, Sep, Oct and so on)
3. Monthly Sales comparison from July 2016

■ Purchase

1. Each Product Sale (Au Post Products quantity & amount) (from July 2016)
2. Monthly Purchase comparison from July 2016

If you are doing all this you are computer genius, if **NOT** and **want to DO ALL THIS** and much more **WITHOUT ANY MANUAL**

DO YOUR HOME WORK BEFORE DOING BUSINESS IN 2020

DATA ENTRY THE ANSWER is "POSTMAN"

My name is Hemant Pandya. I have been an LPO licensee for 5+ years and my background is in software development of 20+ years, specialisation in Desktop Application.

Before the introduction of the "POMS" portal it was very difficult to compare LIPOM data. If anyone has to compare LIPOM for 6 months or 9 months, you need to verify 6 or 9 paper reports one by one and think what happens if you needed to compare over multiple years. After "POMS" was introduced an option to download data in excel/csv and other format became available and it became easy to compare but one needed very good skill in Excel writing Formula/macros and lots of code to generate reports or you needed a tool that imports these row data, compile and generate various reports.

"POSTMAN" (Post Office Management Tool) imports those row data, compiles and display in a more meaningful and easy to understand way.

What kind of reports are generated in "POSTMAN"

■ LIPOM – Compare month wise for one year or multiple year

1. Compare by Earning Group
2. Compare by Credit Type
3. Schedule Type

■ LIPOM – Compare Schedule Type month wise for one year

1. Displays monthly Count/\$ Value, pay rate & amount paid. Monitor when pay rates got revised and you are getting paid correctly.

■ Sales (Product which are scanned in EPOS terminal) DATA FROM POMS

1. Compare Single product month wise for one year or multiple year
2. Compare Sale (all product) month wise for one year or multiple year
3. Compare Daily Sale (does not include TC990) for 12 months
4. Single product – date wise for 12 months (Value & Quantity)
5. Day total – date wise for 12 month
6. Daily Sale product wise
7. Define your own Group (Express Post, Parcel Post etc..)

8. Group wise Sale (Express Post, Parcel Post, Packing Material etc.)
9. Product wise Sale (Quantity & Value) for whole year
10. More to come

■ Purchase (Australia Post Products) – Data from "MYPOST BUSINESS ACCOUNT"

1. Compare Single product month wise for one year or multiple year
2. Compare Purchase (all product) month wise for one year or multiple year
3. Single product – date wise for 12 months (Value & Quantity)
4. More to come

■ Keep track of all your parcels for PO BOX

Verify that you are correctly getting paid for you scan

Reports to come

1. Daily Parcel count
2. Weekly Parcel Count
3. Monthly Parcel count
4. Day/Month – Yearly comparison

■ Keep track of all your parcel for Street address

Verify you are getting correctly getting paid.

Reports to come

1. Daily Parcel count
2. Weekly Parcel Count
3. Monthly Parcel count
4. Day/Month – Yearly comparison

■ Some other utility

1. Urgent reminder
2. EPOS Tally –
Keep detail of notes & coins for each user wise/terminal wise
- 3.

Future Inclusion

BAS Calculation (Auto generation from Sale & Purchase)

Product wise Income (Australia Post Products)

POSTMAN is design to run on Microsoft Windows (Desktop/Laptop/Convertible etc) platform. In future it can be migrated to WEB Base application, which will be accessed

DO YOUR HOME WORK BEFORE DOING BUSINESS IN 2020

through web browser means and you can use your Mobile phone, Tablet, desktop, laptop, convertible any time any where.

For your free licensed copy (Fully functional) download form following link

www.myaccountbooks.com/LPOTOOL/LPOTool.exe

Please send me the following details and I will send you the free licence for 2016-2017, 2017-2018, 2018-2019.

Contact Name

LPO Name

Address

Suburb

State

PostCode

Contact No

Email ID

WCC

Annual Subscription -- \$75.00 (less than 2 lodgement scan events per week).

Please provide your valuable feedback and wish list of what needs to be include or what needs to be improved in the software.

Hemant Pandya

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REFLECTION 2019 & THE WAY AHEAD

By Graeme O'Brien

General Manager LPO Group

Looking back over the past year, it has been a tough year for the Australian retail sector all round.

The causes, according to the experts, are weak wage growth, high debt levels and increasing price pressures that are hurting demand, and tax off-sets and interest rate cuts have not had the impact that the Government thought it would when it announced these incentives.

People are simply either paying down debt or being very cautious in what they spend their money on. The good news is that the experts are also predicting an improvement in the Retail sector in 2020, a growth of 2.6%.

From a Licensee perspective, all of these factors impact on the ability to run a viable business, particularly if you are out in a rural area that is being severely impacted by drought

conditions. The first phase of the LPO payment reform was implemented earlier in the year and reports are that most Licensees are in a better position or no worse off than if the payment reform hadn't taken place. To do nothing certainly would have seen all Licensee incomes decline over time, even without taking into account the current struggling retail environment. Australia Post announced a small profit in their recent annual report, again largely on the back of growth in parcel volumes so the shift in payment from the Letters to Parcels has proven to be the correct one.

On 14 March 2019, the Parliamentary Joint Committee on Corporations and Financial Services handed down its report, Fairness in Franchising, which made 71 recommendation to improve the operation and effectiveness of the franchising sector. Subsequently, an inter-agency Franchising Taskforce has been established. This Taskforce then sought feedback by October 2019 from people involved in the franchising sector about possible solutions to the problems identified in the committee's report. LPOG provided initial input to the Committee and attended as a witness to the public hearing in late 2018. While LPOG drew attention to the inaction by Australia Post on recommendation made in a previous enquiry, the focus of this enquiry was very much on the actions of the larger Franchisors such as the Retail Food Group that sell their franchises by overestimating the profitability of those outlets and also controlling the supply and cost of products that the franchisee's must sell as part of their franchise. It is expected that 2020 will see some changes to the Franchising Code particularly around Marketing Funds, Financial Disclosure when purchasing a franchise, cooling down provisions and Dispute Resolution. We await will interest on these changes and how they might impact the Australia Post/Licensee relationship.

This year LPOG has continued to foster a professional consultation process with the Australia Post CEO/MD and the Senior Management Retail Team to effectively communicate and seek solutions to the challenges that Licensees are facing in the difficult current retail environment. Following

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a meeting with Australia Post in December, there will be further consultation with LPOG early in the new year on the second phase of the LPO Payment reform to include other elements such as Billpay and Agency Services. LPOG will continue to raise issues that have been experienced in the first phase, such as the MMF primary sort component, and will continue to ensure that the principle and aims of the payment reform of equity and fair payment for effort are being met in 2020.

FIRE & DROUGHT

I have been absent from my office from the middle of December until January some 25 days and 24 nights fighting fires. Most LPO licensee's will not be aware that I am a part time farmer & grazier and have owned rural property since 1979. This has been my passion and my release. The farm has also been my great joy and my greatest despair. Over the years my farm has taught me humility, acceptance, understanding, persistence, strength to overcome and given me hope for the future and a better environmental world. It also taught me that you need to fight in order to survive, never give in and never roll over and accept what you know is wrong. I have both triumphed and failed. I feel that I have become a better person because of my experiences. My farm is not small. Nullo Park & Yoothamurra are located east of Rylstone on the great dividing range about 3.5 hours from home. I have staff and together with a leased agistment property we usually run 450 to 650 cows plus followers. High rainfall productive basaltic farming and grazing country known as safe, secure and productive but not over the last 3 years.

DROUGHT

I have experienced quite a number of droughts over the last 40 years and came out the other side intact. Notable droughts were the 1982/1983 period as well as the 2002/2003 but the drought of the last 3 years is one in one hundred plus years. Worst areas impacted is the Central tablelands North of Bathurst & Orange, Central Western NSW, North West Slopes and Plains as well as the Hunter and New England area's. We have been crushed and gutted.

Rainfall at Mudgee from 1st April 2019 to 30th December 2019 was just 105 mm compared to the average of 480mm. Nullo Park my farm has average rainfall for the same period of 730mm this 9 months we have seen only 227mm mostly at the wrong time. Hand feeding for 3 years because of below average rainfall is no fun as well as extremely costly. This drought has been relentless and unforgiving with our stock numbers being down now to 35% of what we would normally run. I was virtually debt free 3 years ago but not now. The good news though is even though I am now 65 I will be selling LPO's well into the future in order to get back on top.

I am not alone, thousands of farming families are impacted and this has impacted their communities and towns. I am lucky I have other income and an off farm business but many rural LPO's know and realise the impact on towns and communities that drought and fire has. Worst drought in the European history of Australia and now on top of this the worst fires as well.

FIRE

Nullo Park, Yoothamurra and Belgum Park have a eastern and northern boundary of 24 kilometres to the Wollemi National Park and on the western side I have about a 15 kilometre frontage to State Forest including boundaries with three smaller neighbours. We were impacted by three fires 1. The Gaspers fire 2. The Kerries fire and 3. The Oakey creek fire that eventually merged into one big monster fire. I have seen fires before but I have never seen anything like this. Fire trickled in on all sides and this fire did not behave as it should and on many occasions travelling against the wind. It was the perfect fire storm on top of the worst drought in recorded history. I can only describe my 25 days of fire and fear as a war with battles and skirmishes daily, victory, defeat then disaster. I will not bore you with the details only tell you that we survived, houses sheds intact but 21 ton of hay, one tractor, one bulldozer, sundry equipment as well as 24 kilometres of fencing lost as well as 1040 acres of Nullo Park & Yoothamurra burnt and over 1000 acres burnt on Belgum Park. My stock losses are unclear at this time. It could have

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been better yet it could have been worse.

We still have about 1600 acres of unburnt country and about 900 acres of forest unburnt but around us is a sea of just on 650,000 ha of National Park, State Forest, Crown Land and working farms all burnt out. We are like a refugee camp now home not only to our cattle but hundreds of displaced wildlife, wombats, kangaroo's, wallaby's, birds of all sorts, dingos, quolls, wild pigs and everything you can imagine is calling us now their home and looking for a feed.

I want to tell you how we survived. It was not the RFS or the National Parks & Wildlife service, they helped but it was not the reason we survived. My Staff George, Jackie, Jenny and their family Mark & Eddy as well as my neighbour's Roger and later David, their efforts and equipment were the only reason we survived. I owe a lot to them and I am proud to call them my friends. With fire ripping at times through my paddocks I was told a number of times that I would get no assistance but it was these people who were there when needed. Special mention here goes to Jeff from Mudgee Regional Council who in my mind is a hero. Jeff drove the council water with 20,000 litres of water, George, his dozer our other crews were all off to our neighbour in order to save their house. I was on my own the wind turned and I was facing at what we call the ledge a 500 metre fire front sweeping across some 200 acres of open country. Jeff came in the main gate to replace water used so I grabbed him showed him the problem fire and we went paddock bashing in the 30 ton 10 wheeled council water truck and using the spray bar at the back used 20,000 litres of water to control the fire front. Jeff risked dismissal to use this truck to save my property and because of his actions we saved not only pasture, fences but also stock and houses. Australians really do rise to the occasion in time of need.

Fires are still burning and it has not rained yet to break this drought.

So why am I telling you all this? I want to explain why I have not been here in my office when I should have been here for you. I want to explain why my news letter and calendar are

late this year. I want to highlight the fact that many rural communities are doing it tough and need help, many LPO's in these regions are and will be impacted but in these cases Australians rise to the occasion and help.

But there is an underlying parallel lesson here in that Australian's do rally and rise to the occasion when all seems lost and things go bad and we as a people can be magnificent and inspiring but there is another side to us in that we can be complacent, reluctant and lazy when we should grasp the opportunity and excel. Now if we look at how much has been gained by the efforts of a few LPO licensees in achieving better outcomes, reforms and incomes for all LPO's licensees this should inspire and encourage all of us to do better, be better, support reform and all help to grow and develop our LPO business and that of Australia Post. Just a little effort and participation will do this. So the morale is do not sit back and let others do all the work, join the industry association, contribute and help build a better business for all including yourself. Its the very best investment of your time and small monetary contribution. Do not be a parasite feeding for free off others efforts and financial contributions. Not to help in my view is not an option if you want a bright and robust future. I want to inspire you if possible to be the best you can be and contribute as I know you can.

2019 LPO MARKET REPORT

In short we had a bad start to the year but a much better finish. Sale values of LPO's relative to income have remained reasonable and have strengthened as income levels in general have improved towards the end of 2019 on the back of the new payment structure and reforms.

We had a very slow sales start to 2019 for a number of reasons.

1. Political uncertainty due to the public's concerns with regards to the federal election in March, the outcome of same and speculation in regards to Australia's economic future and tax laws under a potential Labour government. The buying public basically delayed purchase decision's pending the election result.
2. The LPO reformed payment package announced early in 2019 was not what most

DO YOUR HOME WORK BEFORE DOING BUSINESS IN 2020

licensees expected with both winners and losers according to AP's Dashboard income predictions. There was no real clarity amongst LPO Licensee's as to what their new income was going to be even up to the final dash board which came out in August 2019. Many licensee's were quite unsure of the payment impact and had a unfortunately negative view of the new payments mainly due to the loss of the OMPF and reduced mail management fees as well as the perception of reduced net margins on prepaid products. Negativity is only now lifting and changing to a much more positive acceptance and realisation that the new payment package has indeed been a good reform and is showing much greater income growth and increases in income, on average well in excess of AP's predictions. Most LPO licensee's are much happier now in review of the first 6 months of the new payments and many if not most are enthused with regards to the future of their LPO business. There are still some problem areas relating to mail management in rural LPO's but I understand that this is being reviewed and addressed.

3. Finance remains difficult and very tight. Banks demand much more information as well as accurate tax returns. Interest rates on business loans have not reduced on the back of RBA rate cuts and in some cases banks have actually lifted their risk margins and some rates have increased. Seems to be our banks are making us pay for the lower margins on home loans and also pay for their mistakes and fines out of the royal commission into their practices. Banks are increasingly risk adverse when it comes to lending for small business.

4. AP are demanding much more from applicants for LPO assignments. They are looking to the future of expanded banking services and additional government services that will come with AP's \$230 million dollar spend on upgraded technology. They want a more professional, better skilled, more articulate, better resourced and much more business minded and business experienced LPO licensee than before. Much more work needs to be done by prospective licensees and me in order to get them over the line and approved to AP's new higher standards.

All these factors aside our market is stronger now than it has been. Million dollar sales have

been made on the back of better purchaser information and a lot more work with clients. Things are good and improving and we have a much better understanding of what AP wants in their new licensees.

Strongest markets remain city based LPO's in Sydney with the mid price bracket \$550,000 to \$850,000 in most demand with little interest in LPO's netting less than \$95,000 p.a.

Rural demand is still subdued and impacted by drought and more recently fire.

It's true to note that the biggest demand for LPO's still comes from foreign born Australians who have an advantage when the Australian dollar is low bringing funds in from overseas. I expect demand to firm in 2020 and supply of good LPO's to be low while licensee's looking to sell wait until after 30th June 2020 to sell in order to capitalise on better incomes now becoming evident from 2019's payment reforms that will only be evidenced by better 2019/2020 tax figures.

LPO WARNINGS 2020 PASSPORT PROCESSING!

Quite a number of LPO licensee's in late 2019 have had their passport accreditation suspended or in some cases cancelled because they have lent their passport pin to staff or haven't followed proper procedures. The integrity of the passport system depends on Licensee's following all DEFAT procedures and not too will see you loose your passport accreditation or possibly your LPO licence as well as potential prosecution by DEFAT. If you loose your passport accreditation you will devalue your LPO and risk not being part of future business in the AP role out of new banking and government business under the Services Australia banner. Please review your processes as AP and DEFAT are checking and you will be caught and it will cost you big time.

2019 IN REVIEW

1. Interest rates fell in 2019 prompted by the Federal Government's desire to stave off recession. Banks have not passed the full cuts on to customers and there has been no

DO YOUR HOME WORK BEFORE DOING BUSINESS IN 2020

reductions to rates on small business loans

2. Loan approvals take much longer to obtain with tighter terms, conditions, loan requirements, valuations and higher levels of proof on income and security required by all banks. (Credit is still tightening) with banks only lending to the most secure applicants with clear evidence of income

3. Australia still has continued to maintain low unemployment but there is signs this will change.

4. The Australian dollar has now settled to just under US 70cents and looks stable.

5. Residential Property values have bounced back in Sydney and most of the capital cities encouraged by lower home loan interest rates and government first home incentives.

6. Rural property is struggling now due to our continuing drought and fires being the worst in 100 years in parts of NSW.

7. The share market in general is strong but this is based on low returns elsewhere and a need to invest and park money in something that will return better than inflation and grow.

8. Morrison won the Federal election in March and we all dodged the bullet of labour taxes.

9. Sensible values for LPO's still apply but demand for rural LPO's and those outside of Sydney has been disappointingly low.

10. Our new AP payment scheme arrived with confusion as to the impact, dismay at the loss of payments but finally optimism latter in the year that incomes in general are better after this reform.

12. LPO assignments continue to be slow and difficult with regards interviews. Generally the process is getting longer and a lot more demanding on the applicant. AP are demanding much more from LPO applicants and the bar is now lifted as AP look to the future with a demand for greater skills and experience in their LPO Licensee applicants.

13. We have in NSW continue to experience the worst drought in over 200 years with no real sign that it will end.

14. 2019 has been the worst bush fire season ever experienced in Australia with by years end over 5.2 million ha burn, one billion native animals lost along with farms, homes and the livelihood of thousands.

15. The Royal commission into the banks establishes what we already knew that we the banking public have been screwed. Caught we

are now told they the banks are sorry but most of us understand that we will continue being screwed in order to pay for the banks losses and costs to defend themselves.

16. AP's profit reduced to 36 million and this low profit performance is a warning that AP and LPO licensees need to improve their collective game.

INSIGHT 2020

1. Interest rates for the foreseeable future are unlikely to increase on the back of a slowing economy, ongoing drought & fires.

2. Oil prices have continuing to rise with tensions in the middle east and are likely to steady or even fall in 2020. I do not think oil prices will rise too high or at a level that cannot be afforded. The world economy is improving on the back of better US performance and the US China trade deal. Grain prices are likely to rise but beef prices will rise once our drought breaks and supply reduces.

3. Australia's retail economy will continue to be subdued due to restricted household spending and high household debt. With the the arrival of Amazon and the steady Australian dollar reducing on-line purchaser's from overseas with a lot of these sales now on shore adding to AP's parcel business.

4. Unemployment this year will more than likely increase a little late in the year mainly due to job losses in construction areas. The current lower incomes for retirees though will still prompt some to go back to part time work putting further pressure on jobs and unemployment with others even going back into business, perhaps an LPO with its much better outlook and income ahead.

5. Australia's export commodity prices are steady and likely to stay so.

6. Gold and silver values are likely to rise in 2020 due to tensions in the middle east.

7. China, India and Asia in general still hold the key to our economic future and we are continuing to become dependent on the strength of the China economy for our continued prosperity.

8. Licensees need to be involved more in future directions of our AP business as not to be engaged will see you and AP miss out.

9. LPO Payment reform will be ongoing in 2020 with benefit to both LPO's and AP.

10. Pay down debt and keep your money.

GROUP BUYING

Enclosed in my News Letter this year are Special Offers and flyers from Suppliers. Please support those who support you!

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2. BUYERS PARADISE Over 1000 high margin products across high growth product areas
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3. WILLIS TOWERS WATSON LPO Insurance packages Attn: Brett Batson email
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5. DOWNIES Top deals on collector coins Attn Matthew Lawler 03 84568452 email
mlawler@downies.com www.downies.com with special deals for LPOG members

6. SUNBIRD DISTRIBUTORS Full range of Cards Gifts and Stationery Tel 07
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7. BUDGET MAILING SERVICES PTY LTD PO Box 7005 Wetherill Park 2164 Attn: Mr
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8. DIAMOND BAY IMPORTS Gifts, Accessories Frames/Albums Attn Mel Woods
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18. MORTGAGE CHOICE Attn: Mr Joe Ghanem PO Box 3019 Monash Park 2111 Tel:
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19. CROPPER PARKHILL SOLICITORS Attn: Mr Pat Champion PO Box 4099 Sydney
2001 Tel: 92325000 Fax: 92322487 Experienced Solicitors in all LPO Matters.

20. EZYLINE Australia's Peg-free Clothline! 27 Baldwin Street Gordon Attn Susie
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I became the principal of the agency in 1977 on the death of my father having worked with him since 1972. In 2004 I reached the landmark of 1,000 Post Office Sales and to date I have sold 1,364 Post Offices. Our business has a reputation of being fair and honest in its dealings with all. Our main aim is to do the best by our vendors, yet be fair to our purchasers, because ultimately we would like to be of service in again selling the business.

I spend many hours each week educating, counselling and qualifying potential purchasers of Licensed Post Offices. This work I do without charge and willingly because it gives me my marketplace for the sale of L.P.O. businesses with nearly all serious buyers passing through my door. My income is derived from the commission I earn when I sell an LPO. I will never provide any prospective vendor with an unrealistic assessment of their L.P.O, but I still have achieved record sale Prices for my Vendors. **I do not ask for sole agency's** as this practice only **benefits the selling agent**, restricting exposure and in some cases seeing the Vendor pay an Agent a commission when the office is sold direct to a family member independent of that Agent. **Sole Agency robs you** of the opportunity to sell your office without unnecessary delay, and at the best market price of the day. A successful smooth sale to the satisfaction of both vendor and purchaser is my ultimate aim. With this in view, I sincerely urge you to give me the opportunity to provide your post office with an obligation-free professional and unbiased assessment should you wish to sell, remembering that I have 45 years of direct experience in this area and 1,341 completed Post Office sales to my credit.

You will be pleased to know that when we take a deposit on a Post Office, it is taken with all bases covered ie; lease, finance, intention, training and evidence of income have all been discussed and confirmed with the purchaser so that no impediment stands in the way of the sale proceeding.

Please note that in selling your Licensed Post Office through my Agency you are in the hands of an Agent who has your interests as the first priority and does not and has never **Traded Licensed Post Offices** ie: **Purchasing** a Licensed Post Office **from a client or Australia Post** and then on **selling the LPO** for a substantial **quick profit**.

Please contact me at the office or home if I can be of any assistance.

TERRY A ASHCROFT.

YES TERRY IS FINALLY ADOPTING INTERNET ADVERTISING IN EARNEST IN 2020 WITH FREE LISTINGS ON TWO PROMINENT BUSINESS FOR SALE SITES. <https://australia.businessesforsale.com/> and <https://www.commercialrealestate.com.au/>

I know I have been a dinosaur but better late than never.

If you have any questions about selling or just need help to guide you into the future just call me on 02 97183137 M: 0429183137 email taash@bigpond.com