

MICRO BUSINESS OF THE YEAR

PRECEPT FINANCIAL SERVICES



Precept Financial Services is Esperance's leading expert in financial planning advice. Precept are a local small business, which has been well established in Esperance for over 25 years. With his very young family, Greg moved to Esperance from Perth nearly four years ago to become the proud, third owners of this successful business.

Up until 30 June 2017, Precept traded as 'Bay of Isles Financial Services' and offered two distinct services; financial planning advice and general insurance products. It was around this time when we were approached by a local insurance broker to sell our general insurance as it was presented with increasing compliance and structural changes. The decision to sell was both a win for clients and for Precept.

Precept clients benefited from being offered a much wider and often a lower cost product range, and the business was able to rebrand as Precept Financial Services, simplify their business and focus on what they do best, which is providing specialist financial advice.

As a Certified Financial Planner, Greg helps people grow and protect their money by providing expert advice in superannuation and retirement planning, personal insurance, life, permanent disability, critical illness and income protection, and diversified investment portfolios.

Greg continues to maintain his status with the Financial Planning Association of Australia as the only Certified Financial Planner and Life Risk Specialist in Esperance by committing to over 40 hours of continuing professional development training every year.

The Precept team of Greg, Kylie and Janet pride themselves in providing the highest quality advice and service to their clients every single day. Precept deliver good, honest, quality advice and services and believe that they play a vital role in helping to protect the livelihoods of their clients by ensuring they have adequate insurance cover that provides financial protection and security.

When it comes to dealing with complex financial matters, Precept find that their clients truly appreciate being able to deal with someone face-to-face and they believe their local presence is very reassuring to many. Being a local small business themselves, Precept genuinely understand the importance of shopping locally, and at every opportunity they refer clients onto other professional service providers in Esperance such as accountants, insurance brokers, lawyers, mortgage brokers and bankers.

Precept offer initial consultations to all new and prospective clients at no cost or obligation. From time to time, their services may not suit the clients' situation, so at the very least they hope to have been able provide some useful information and to guide them in the right direction.