



# Marketing Passport®

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*Foundations » Strategy » Execution Readiness*



**GNR MEDIA**  
GROWTH AND REVENUE

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# CLIENT INFORMATION

## 1. BUSINESS BASICS

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<b>Business Stage:</b> (Idea/ Growing/ Established)	Established	<b>Primary Contact:</b>	Sandeep K S
		<b>Country:</b>	Australia
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### Which industry best describes your primary business?

Cashwise operates in the financial information, reporting, and decision-support industry. The business helps individuals, families, and business owners organise financial information, model the likely outcomes of current or proposed plans, and monitor income-producing assets over time. Rather than giving financial planning advice, Cashwise provides structured financial information, scenario-based reporting, and ongoing monitoring tools that help clients make more informed decisions and prepare better for discussions with their accountants, brokers, and other advisers.

### How does your business primarily operate?

Cashwise primarily operates as a digital platform supported by professional onboarding and remote support. Clients provide financial information digitally, and the Cashwise system organises that information into structured reports, reverse-engineered cashflow models, monitoring outputs, and tax-preparation support materials. The service is designed to sit alongside the client's existing advisers by helping the client assemble and understand information before decisions are made or tax records are finalised.

### Where do you currently serve customers?

Cashwise currently serves customers across Australia. The platform is designed for remote delivery, allowing individuals, families, and business owners in different states to organise, monitor, and model their financial position without needing to attend a physical office.

### If you have a physical presence, where is it located?

Cashwise does not operate a public retail or shopfront location. The business is digital-first, with administrative and operational work conducted from a private office environment.

### **Which location matters most for your growth right now?**

The primary growth focus for Cashwise is Australia, with a particular emphasis on families, professionals, property owners, and business owners who need clearer visibility over the consequences of significant financial decisions and better organisation of income-producing asset records.

## **2.MISSION, VISION & VALUES**

(WHY YOU EXIST AND WHAT YOU STAND FOR)

### **Mission (what you do and who you help?)**

Cashwise exists to help individuals, families, and business owners gain clear visibility over the financial impact of their current or proposed plans. By turning complex financial information into structured reports, decision-support models, and monitoring outputs, Cashwise helps clients feel more informed, more organised, and more in control before they commit to major financial or lifestyle changes.

### **Vision (what success looks like in the future?)**

The vision for Cashwise is to become the most trusted financial decision-support and financial clarity platform for Australians who want to understand the likely outcomes of their choices before they act. In the future, Cashwise aims to be recognised as the place where people can clearly view, organise, monitor, and model the parts of their financial world that matter most.

### **Core values (3-5 guiding principles)**

Cashwise operates with a strong commitment to clarity, making financial information easier to understand without oversimplifying what matters. The business values transparency by helping clients see the likely consequences of decisions and the structure of their financial world more clearly. Integrity guides how Cashwise handles information responsibly, communicates carefully, and avoids overstating what the service does. Simplicity remains central to the experience, ensuring complex information is presented in a calm, usable format. Continuous improvement drives the development of better tools, better reporting, and better client understanding over time.

### **3.PRODUCTS & SERVICES**

((WHAT YOU ACTUALLY SELL))

#### **List of core products/services .**

Cashwise provides a financial information and decision-support platform that organises a client's financial data into clear reports and ongoing monitoring outputs. The service brings together information about assets, liabilities, income sources, financial structures, and proposed changes so clients can see both where they stand now and what the likely effect of a planned decision may be. Cashwise's core services include reverse-engineered cashflow reports, scenario modelling for proposed decisions, monitoring of income-producing assets and related income streams, and support in preparing organised documentation for tax agents and other advisers. The service is designed to help clients understand the outcomes of choices such as buying an investment property, reducing work hours, renovating or moving home, or planning for the next stage of family life.

#### **Outcomes: the results your customers get.**

Clients gain clarity and visibility over the likely financial impact of their decisions and over the structure of their financial world more broadly. Instead of having information spread across multiple accounts, documents, and conversations, Cashwise organises it into structured outputs that are easier to understand and easier to share with professional advisers. This helps clients make more informed decisions, maintain better visibility over income-producing assets, and stay more organised for ongoing tax preparation.

#### **Pricing: how you package or charge for your work.**

Cashwise services are best positioned as a paid engagement that combines onboarding, financial data organisation, scenario-based reporting, and ongoing monitoring support. Final pricing can vary depending on the complexity of the client's financial structures, the number of entities involved, the depth of modelling required, and the level of ongoing support requested. The pricing structure should support both an initial decision-support engagement and an ongoing service for monitoring and reporting.

#### **Hero Offer: the offer that drives most of your revenue.**

The primary offer of Cashwise is the Financial Clarity and Decision Support Report paired with ongoing income monitoring support. This offer helps clients understand the likely outcome of their current or proposed plans, provides a structured snapshot of relevant assets and income streams, and creates an organised foundation that can be shared with accountants and other advisers. It is positioned as an informed decision-making tool, not as financial advice.

## **4. AUDIENCE & CUSTOMERS**

(WHO YOU'RE FOR)

### **Ideal customer profile (plain English) .**

The ideal Cashwise customer is a family, professional, property owner, or business owner who is facing a meaningful financial decision and wants to understand the likely outcome before committing. These clients are often capable and financially engaged but feel uncertain because their information is spread across different accounts, entities, and documents or because they cannot clearly see the effect of one major decision on the rest of their financial position.

### **Customer segments (if you serve more than one type of customer).**

Cashwise serves several related customer groups. One segment includes families deciding whether to buy an investment property, have another child, move house, renovate, or reduce one partner's working hours. Another segment includes professionals and higher-income individuals who have multiple income sources, property, or business interests and want clearer visibility before changing work patterns or making a large purchase. A further segment includes business owners who need a more organised view of income-producing assets and financial structures so they can make better-informed decisions and maintain better records for tax preparation.

### **Customer Problems: the challenges they face.**

Many customers struggle with fragmented financial information and unclear decision consequences. Their income streams, asset records, liabilities, and supporting documents are often spread across different banks, portals, spreadsheets, and adviser conversations. This makes it hard to understand what a proposed change will really do to cashflow, affordability, and financial resilience. It can also make tax-time preparation more difficult than it needs to be.

### **Why do customers choose you?**

Customers choose Cashwise because it simplifies complexity without pretending to replace professional advice. It helps them see likely outcomes before decisions are locked in, brings relevant financial information together in a structured format, and supports ongoing monitoring of income-producing assets and tax-related documentation. Cashwise gives clients clarity, organisation, and a useful decision-support tool they can take to their advisers.

## 5. COMPETITORS & DIFFERENTIATORS

(WHERE YOU SIT IN THE MARKET)

**Direct Competitors: businesses offering similar products or services.**

Cashwise operates in the broader financial reporting, budgeting, and financial data aggregation space. Direct competitors include budgeting tools, open-banking dashboards, and personal finance platforms that help users track bank transactions, spending, and balances. These tools can help people see what has already happened, but most are built around retrospective tracking rather than modelling the likely outcome of a proposed life decision or structuring information for decision support and tax-preparation readiness.

**Indirect Competitors: alternatives your customers might choose instead.**

Indirect competitors include accountants, mortgage brokers, tax advisers, and financial planners, as well as spreadsheets and ad hoc personal record-keeping systems. Many clients currently rely on a patchwork of professional conversations, disconnected statements, and manual spreadsheets to understand their position. While those professionals serve important roles, the client often still lacks a single structured tool that shows what a proposed plan is likely to look like in practical terms.

**Your Edge: what you do differently and why customers choose you.**

Cashwise's edge is that it sits in the gap between raw financial data and formal professional advice. It provides reverse-engineered cashflow reports and structured scenario modelling so clients can understand the likely consequences of their current or proposed plans before they commit. It also supports ongoing monitoring of income-producing assets and organises information for tax agents. Cashwise does not provide recommendations, product advice, or personal financial planning. Instead, it gives clients a clearer, more organised foundation for informed decisions and better adviser conversations.

## **6. BRAND POSITIONING & MESSAGING**

(HOW YOU EXPLAIN YOURSELF TO THE WORLD)

**Positioning Statement: the core idea you want to own.**

Cashwise is a financial information and decision-support service for individuals, families, and business owners who want to understand the likely outcome of their current or proposed plans before making major financial or lifestyle changes. Through structured reports, scenario modelling, and ongoing monitoring of income-producing assets, Cashwise gives clients clearer visibility over where they stand and what may happen next without providing financial advice or recommendations.

**Short pitch / 7-second explanation.**

Cashwise helps you see the likely financial outcome of your plans before you commit, then keeps the relevant information organised so you and your advisers can move forward with greater clarity.

**Hooks/Taglines: memorable lines that spark interest.**

See the outcome before you decide. Financial clarity before major life changes. Organised reporting for better-informed decisions. Understand the likely impact of your plans before you commit. From financial uncertainty to structured visibility.

**Tone of Voice: choose the style that fits your brand.**

The Cashwise brand voice should be clear, calm, intelligent, and professional. The language should focus on clarity, practical understanding, and informed decision-making rather than hype or technical jargon. Messaging must remain careful not to imply financial planning advice, personal recommendations, or guarantees. The tone should make clients feel supported, organised, and more confident about understanding their own information.

## **7. BRAND STORY**

(EMOTIONAL CONTEXT)

### **Who is your ideal customer?**

The ideal Cashwise customer is often juggling family responsibilities, income decisions, asset ownership, and future plans at the same time. They may be financially established or simply facing a high-stakes choice that could affect the household for years. They want to understand what happens if they proceed, but they do not have one place where the relevant information comes together clearly.

### **What are they struggling with?**

Their financial information is fragmented. The decision itself may be emotional, but the consequences are financial: serviceability, reduced income, rising commitments, renovation costs, property expenses, school costs, tax record keeping, or retirement trade-offs. They know the decision matters, but they cannot easily see the likely result from where they stand now.

### **How does your brand help?**

Cashwise helps by turning scattered information into a structured financial clarity and decision-support process. It organises relevant figures, models the likely effect of a proposed decision, monitors income-producing assets over time, and helps assemble cleaner records for tax agents and other advisers. The role of Cashwise is to inform and organise, not to advise.

### **What does life look like after success?**

After working with Cashwise, clients gain a clearer understanding of their financial position and the likely outcome of their choices. They move from uncertainty and scattered records to a structured view they can understand, use, and share. This gives them better-informed discussions with advisers, stronger tax-preparation readiness, and more confidence in the practical side of the next step.

## **8. BRAND PERSONALITY & VOICE**

(HOW YOU SOUND AND SHOW UP)

### **Brand personality traits.**

Cashwise should present as clear, trustworthy, structured, calm, and capable. It should feel practical rather than flashy, reassuring rather than intimidating, and intelligent without becoming technical or overwhelming. The brand should communicate that it handles important information carefully and that it exists to make complexity easier to work with.

### **Voice Guidelines: the do's and don'ts that keep your communication consistent.**

The Cashwise voice should always be measured, plain-English, and professional. It should focus on structured visibility, outcome understanding, organisation, and preparedness. It should avoid language that sounds like regulated financial advice, investment recommendations, or tax outcomes promises. Instead of telling clients what to do, it should help them understand what their information says and what different paths may mean.

### **One-Word Descriptor: the single word that captures your brand's essence.**

Clarity.

## 9. BRAND STYLE GUIDE

(HOW YOU LOOK?)

Logo [upload].



**Brand colours, e.g: your colour codes: #8c52ff**

Primary Dark Navy

#0F172A



Deep Slate

#1E293B



Accent Green

#16A34A



Soft Green

#22C55E



Light Background

#F8FAFC



Muted Grey

#64748B



White

#FFFFFF

**Fonts / typography.**

Cashwise typography is clean, modern, and easy to read. Font choices prioritise clarity and accessibility, especially for digital use. Typography should feel professional and simple, avoiding decorative or complex styles that reduce readability.

**Visual preferences.**

Offer Ladder

Cashwise should ideally be presented through a simple offer ladder. The first offer is an initial Financial Clarity and Decision Support engagement focused on one major decision or planning scenario. The second layer is an expanded report and modelling engagement that covers more variables, entities, or decision pathways. The third layer is ongoing monitoring and support for income-producing assets, record organisation, and tax-preparation readiness.

Client Journey

The client journey begins with a clear problem: a major decision, unclear financial consequences, or disorganised records. The client is introduced to Cashwise through website content, referrals, or educational material. They complete an initial enquiry, provide core information, and receive a structured modelling and reporting output. From there, appropriate clients move into ongoing monitoring and documentation support.

Conversion Principle

The key conversion principle is that people do not buy a report for its own sake. They buy clarity before a costly decision, better visibility over income-producing assets, and less chaos when preparing information for advisers. Website and campaign messaging should therefore focus on outcome clarity, not on software features alone.

## 10. WEBSITE & INFRASTRUCTURE

### SNAPSHOT

(EXECUTION READINESS – SIMPLIFIED)

What website platform do you use? Tick one. If you select other, please provide the platform name.

Wordpress       Webflow       Shopify       Other \_\_\_\_\_

Where is your Domain or DNS hosted?

Cloudflare       GoDaddy       Namecheap       Unsure

Do you have full website access or not?

Yes       No

## 11. MARKETING CHANNELS (CURRENT & PLANNED)

(WHERE YOU SHOW UP)

**Current channels in use.**

Cashwise currently relies primarily on its website, professional networks, referrals, and existing relationships to generate awareness. These introductions are likely to come from clients, accountants, business contacts, and trusted networks who understand the need for clearer financial visibility and better-organised information.

**Channels you want to use next.**

Future marketing efforts should focus on channels that allow Cashwise to educate and qualify potential clients. This includes website SEO, scenario-based landing pages, educational articles, email nurture, LinkedIn content, referral partnerships, and selective paid campaigns focused on families and individuals making significant financial decisions. Facebook and Instagram may also play a role where the messaging is framed around real-life decision scenarios rather than regulated advice language.

**Paid vs organic mix (if any).**

The current approach is primarily organic, but a balanced strategy is appropriate. Organic content can build trust and explain the concept, while carefully targeted paid campaigns can attract people actively facing major decisions. Paid messaging should remain focused on clarity, modelling, organisation, and informed decision support.

## 12. MARKETING ASSETS (EXISTING)

(WHAT YOU ALREADY HAVE TO WORK WITH)

- **Logo files**
- **Photos**
- **Videos**
- **Testimonials**
- **Case studies**
- **Written content**

### Logo Files

Cashwise has a primary brand logo used across the website, reports, presentations, and marketing materials. The logo should continue to support a clean, professional, trustworthy identity.

### Photos

The Cashwise brand is better supported by clean, professional, trust-building visuals than by generic stock lifestyle imagery. Future visuals should align with clarity, calm, household decision-making, structured reporting, and secure information handling.

### Videos

There is strong potential to develop simple explainer videos that show how Cashwise helps clients understand the likely outcome of major decisions, monitor income-producing assets, and prepare cleaner information for advisers. Short founder-led educational videos may also help humanise the service and build trust.

### Testimonials

Testimonials should highlight clarity, organisation, and confidence rather than suggesting financial advice or guaranteed outcomes. Strong proof points include phrases around understanding options better, getting organised, seeing the numbers more clearly, and feeling better prepared for conversations with accountants or advisers.

### Case Studies

Anonymised case studies would be highly valuable. The strongest case studies will focus on specific scenarios, such as a family comparing renovation versus moving, a couple assessing one partner cutting back work, or a property owner needing a clearer view of income-producing assets and tax-ready records.

### Written Content

Cashwise should build written content that explains real-life financial decision scenarios in practical terms. This can include articles, landing pages, checklists, FAQs, and guides focused on understanding the likely consequences of major choices and getting organised before speaking with advisers.

## 13. KEYWORDS & SEO FOCUS

(ONLY NOW DOES THIS MAKE SENSE)

### Core topics you want to be known for.

Cashwise should be known for financial clarity before major life decisions, decision-support modelling, reverse-engineered cashflow visibility, monitoring of income-producing assets, and organised tax-preparation support. Content should focus on helping people understand what a proposed change may mean in practical financial terms.

### **Primary keywords/themes (the search terms and themes your ideal customers actually use)**

Priority keyword themes include phrases such as financial clarity report, cashflow modelling, financial decision support, investment property cashflow report, renovate or move comparison, cut back work financial impact, monitor income-producing assets, tax preparation support for investors, and financial snapshot for major decisions. Final keyword targeting should be refined through SEO research, but the messaging foundation should remain centred on clarity before commitment.

### **Search Intent Strategy**

Search intent should be grouped around decision moments. Examples include people asking whether they can afford another child, whether an investment property stacks up, whether renovation makes sense, whether they can reduce work hours, and how to organise records for tax agents. Cashwise content should meet those intents by explaining the problem, showing the value of clarity, and inviting the user into a structured reporting process.

## **14. GOALS & SUCCESS METRICS**

(WHAT SUCCESS LOOKS LIKE)

### **Primary business goal (your main focus for the next 6–12 months).**

The primary goal for Cashwise over the next 6 to 12 months is to rebuild market understanding around what Cashwise actually does and to grow the number of qualified clients who use Cashwise for decision-support reporting, monitoring of income-producing assets, and tax-preparation support.

### **Key outcomes you care about (leads, sales, visibility, etc.).**

Success should be measured through an increase in qualified enquiries, discovery calls or consultations, completed decision-support engagements, and clients retained for ongoing monitoring support. Secondary outcomes include improved website conversions, stronger referral activity, higher visibility for scenario-based search terms, and a clearer market understanding of the Cashwise offer.

### **Biggest constraints: what's limiting progress (time, budget, clarity, systems).**

The biggest constraint is currently positioning clarity. Potential clients may not immediately understand the service, and the existing website messaging may not yet communicate the true value proposition. The business therefore needs stronger language, clearer scenario-based offers, and content that explains the service in the context of real decisions people are already trying to make.

## **15. BUDGET & DECISION-MAKING**

(HOW WORK ACTUALLY GETS APPROVED)

**Marketing Budget Range: an approximate amount you're comfortable investing.**

Cashwise should maintain a practical and controlled marketing investment while the new positioning is being rolled out. Priority spending areas include website rebuild, landing page development, copywriting, SEO foundations, educational content, and selective paid campaigns once the message is proven.

**Decision-Maker: the person who approves spend and final decisions.**

Marketing decisions and approval of marketing investment are handled by the company's leadership. All spend and messaging choices should remain aligned with the service's true position as a financial information, reporting, and decision-support business rather than a financial planning practice. In the near term, the highest-value resourcing priorities are website copy, page structure, scenario-specific landing pages, a clear compliance framework for messaging, and a repeatable system for capturing enquiries and moving them into an onboarding process.

## **16. COMPLIANCE & PERMISSIONS**

(RISK PROTECTION – KEPT LAST)

**Do you have permission to use testimonials/photos?**

Cashwise should only use testimonials, feedback, case material, and brand assets that it has permission to publish. Client examples should be anonymised where necessary, and any identifying information should be removed unless explicit permission has been granted.

**Industry Rules: any sector-specific regulations you must follow?**

Cashwise operates in a financially sensitive environment and must ensure all communication is compliant and carefully framed. Cashwise does not provide financial advice, financial planning, investment recommendations, lending advice, or tax advice. Marketing content must clearly reflect that Cashwise provides structured financial information, decision-support reporting, monitoring of income-producing assets, and assistance in organising documentation for tax agents and other advisers. Messaging must avoid implying personal advice, guaranteed outcomes, or regulated recommendations.

**Compliance Messaging Rule**

A practical rule for all marketing and website content is this: Cashwise may help clients understand, organise, monitor, and model their information, but it must not tell clients what they should do. The service supports informed decision-making and better-prepared adviser conversations rather than replacing licensed or registered professionals.

