



Founded in 1998, Norrish and Associates provides a wide range of business consultancy services including comprehensive business plans, financial forecasting, mentoring and coaching. The principal of Norrish and Associates is Michael Norrish.

The firm specialises in assisting both viable and start-up businesses and focuses on ensuring productivity and profitability is evident. This is achieved by ensuring that prudent business management practices are in place and that the business has established clear goals as to expected financial outcomes.

Prior to establishing his own firm, Michael held senior roles with R&I Bank (now Bankwest), Perpetual Trustees (WA) and Barclays Bank Australia. Furthermore, he was employed by Challenge Bank (which later merged with Westpac) from 1990-1998.

Michael's widespread banking experience includes general banking, treasury/funds management, corporate and commercial banking, credit control and loans management.

Importantly, he was appointed head of Challenge Bank's Loans Management division. He primarily assisted with "intensive care" strategies for clients experiencing some financial hardship in the business. Of all the files that he was required to review there were some common issues that were lacking.

Mainly these were: -

- Absence of a written business plan
- Absence of any P&L or Cash Flow forecasting information
- An insufficient understanding of correct costing and pricing techniques
- Inadequate control of debtors, stock and creditors
- Inadequate or non-existent accounting software or financial records

It was in that role that Michael discovered that many businesses needed his support and expert training in various financial skills including addressing the above points.

Michael has undertaken consultancy roles for Deloitte Australia (formerly Deloitte Touche Tohmatsu), Western Australian Viticulture Services, Norgard Clohessy Equity, P&N Bank (formerly Police & Nurses Credit Society), Aboriginal and Torres Strait Islander Commission (now Indigenous Business Australia), AusIndustry, WA Government's Department of Premier and Cabinet, DEEWR and Harlequin Business and Training Consultants.

Since 2013, Michael has also undertaken consulting roles for ROCG-Perth, a global consulting firm.

His services will prove invaluable to any enterprise that has a desire to advance and improve their business. Such assistance would also provide the proprietors of the enterprise with the skills that would enable more effective and efficient operational activity. Most importantly an improved profitability outcome should eventuate.