



## Whitehorse Business Group Monthly Newsletter Edition

Sept/Oct 2024

Greetings, Whitehorse Business Community! 🌸

As the vibrant hues of spring blossom and the refreshing energy of the new season fills the air, we're excited to present our combined September/October edition of the Whitehorse Business Group Newsletter. This edition is packed with insights and stories that promise to empower and inspire our community.

## What's Happening in Whitehorse Success!!

The “What’s Happening in Whitehorse” event was a resounding success, leaving attendees with a sense of optimism for the future.

The response from the community was overwhelmingly positive. The speakers were nothing short of fantastic, informing the audience with their insights and expertise.



Rob Hall from id. shed light on the current statistics affecting Whitehorse and Victorians, providing valuable context for the discussions that followed. The CEO of Whitehorse Council, Simon McMillian offered detailed insights into the future of the Whitehorse economy, highlighting both challenges and opportunities. The Council's efforts to support businesses were also a key topic. The economic insights unveiled provided a roadmap to navigate the current times, leaving everyone with a renewed sense of optimism and determination.



A special thanks goes out to our event sponsors, [Forest Hill Chase](#) and [Yarra Valley Water](#), whose support made the afternoon possible.

## MEMBER SPOTLIGHT:

[Melanie Webber](#) & [Penny Tabacco](#) of  
[EYEWEAR ARCHITECTS](#)



## **Eyewear Architects' Commitment to Quality & Community**

In the bustling world of optometry, where big chains often overshadow the little guys, [Eyewear Architects](#) has carved out a unique space for itself. Founded by industry veterans Penny and Mel, with over 65 years of combined experience, this family owned practice stands as a beacon of personalized service and exceptional craftsmanship.

Their story begins not just with a pair of skilled optometrists but with a vision—one born out of frustration. As deregulation and overseas owned chains took over the market, Penny and Mel saw a glaring need for a practice that puts patients first. They decided to challenge the status quo, launching [Eyewear Architects](#) as a testament to the power of small business, family values, and community connection. From day one, their mission was clear: to offer more than just eyewear. They set out to create an experience marked by expert knowledge, high-quality products, and the personal touch that's become rare in today's fast-paced world. For them, it's not just about sight—it's about vision.

Their journey is as much personal as it is professional. Over the past three decades, Penny and Mel have navigated the optometry landscape together, leveraging their distinct skills to build a practice that feels more like a partnership than a business. This dynamic duo not only supports each other but also inspires their six children by setting an example of dedication and success.

The commitment to excellence at [Eyewear Architects](#) is evident in their approach to what they call *"lifestyle dispensing"*.

In today's digital age, advancements in lens technology have revolutionized the way optometrists like Penny and Mel cater to their patients. They don't just prescribe lenses—they tailor optical solutions to fit the unique needs of every individual. Think of it like choosing the right shoes for running or a formal event; your lenses should be just as specific. Their use of [Zeiss Vision Care's Drivesafe lenses](#), which have transformed the driving experience for many patients, providing enhanced comfort and clarity. The innovation doesn't stop there, [Eyewear Architects](#) takes immense pride in their *"WOW Experience"*, ensuring every patient leaves their practice not just satisfied but delighted. From comprehensive eye exams to personalized frame styling sessions, every detail is crafted to enhance the patient's life and vision.

As an independent practice, [Eyewear Architects](#) faces the challenge of educating the community on the benefits of choosing local over large chains.

Their independence allows them to partner with a diverse range of suppliers, offering bespoke solutions that big corporations simply can't match. Through active engagement with local business groups and industry associations, they share their story and the exceptional quality they provide. Recognised as a **Zeiss Vision Expert** last year was a highlight. This accolade, awarded to only a select few nationwide, speaks volumes about their expertise and commitment to top-tier optical care.

Yen, who is also a cofounder, began her journey into optometry fueled by a passion for healthcare. Initially drawn to medicine, she found her true calling in optometry, shaped by her education at Melbourne University and specialised training in myopia management and advanced contact lenses. Yen's dedication to patient care is evident in her role with the [Civic Aviation Safety Authority \(CASA\)](#), where stringent safety regulations underscore the importance of high standards in vision care.

Penny, as President of the **Brentford Square Association**, and Melanie, a frequent public speaker, continue to drive [Eyewear Architects'](#) impact both within the industry and the local community. Their engaging social media presence and innovative approaches ensure they stay ahead in an often routine sector.

Looking ahead, Eyewear Architects remains committed to advancing eye care.

With investments in cutting edge technology like the [REVO FC 130 system](#) and plans for an onsite lens laboratory, they're poised to continue leading the way in optical innovation. Their strategic vision also includes fostering the next generation of optical professionals through apprenticeship opportunities.

Launching and running a business takes resilience and a willingness to learn from others. Penny and Mel's journey with the [Whitehorse Business Group](#) has been pivotal, providing a supportive network of fellow local businesses that's been instrumental to their growth.

At [Eyewear Architects](#), it's clear that their commitment to quality, community, and innovation will continue to drive their success for years to come.



## **Business Optimism Grows, Despite Ongoing Challenges**

Despite the hurdles of recent years, there's a palpable sense of optimism among Victorian businesses. The 2024 Business Pulse survey by the Victorian Chamber reveals a promising trend: businesses across Victorians are not just surviving, they're gearing up for growth. This annual survey conducted from late August to early September gathered insights from over 1100 businesses of various sizes and sectors across the state. The results provide a comprehensive snapshot of the current business landscape, highlighting both the ambitions and obstacles faced by Victorian businesses.

[Read More](#)

## **The Secret Sauce:**

### **Why Some Businesses Thrive While Others Struggle**

Ever wondered why some businesses seem to effortlessly succeed while others, even under similar conditions, find it tough to keep their heads above water? The answer often lies in understanding and leveraging key business strategies. Thriving businesses share a few common traits they adapt quickly, prioritise customer satisfaction, innovate constantly, and manage resources effectively.

Let's delve into these strategies and how they can make or break a business.

Adaptability is crucial. The business landscape is ever changing, and those who stay flexible are the ones who flourish. Whether it's responding to market trends, technological advancements, or customer preferences, adaptable businesses can pivot quickly and efficiently.

Next, customer satisfaction is at the heart of success. Thriving businesses listen to their customers, anticipate their needs, and deliver beyond expectations. This builds trust and loyalty, ensuring repeat business and positive word-of-mouth.

Innovation keeps a business relevant. Companies that continuously seek out new ideas, products, or methods often lead their industries. Innovation isn't just about big changes; sometimes, small tweaks can have a significant impact. Effective resource management is another vital factor. Successful businesses know how to maximize their resources be it time, money, or manpower. This efficiency translates into better productivity and profitability.

To explore these principles in more depth and see how they can be applied effectively, join us for the [Whitehorse Business Group x 7 Levers](#) with Pete Williams event. Taking place on October 29th from 5:30 PM to 7:00 PM at [Deakin Burwood Corporate Centre](#). This FREE event will offer invaluable insights from industry expert Pete Williams.

Don't miss out—book your spot now at <https://www.trybooking.com/CVZJI>

Transforming your business from struggling to thriving requires strategic changes and a commitment to improvement. Start today, and reap the benefits of a more successful and sustainable business tomorrow.

## Monthly Networking at the Blackburn Hotel



On a stormy October evening, 65 members of the Whitehorse Business Group and wider business community gathered at the [Blackburn Hotel](#) for our Casual Drinks and Monthly Networking event. The atmosphere was buzzing with energy as business owners, entrepreneurs, and professionals connected and collaborated over drinks and finger food.

A highlight of the night was hearing from [Sue Ellson](#), a renowned

LinkedIn specialist, who shared invaluable tips on how to maximize LinkedIn for business growth. Sue's insights into building a powerful LinkedIn profile, expanding networks, and leveraging the platform for marketing left attendees inspired and equipped with practical strategies.

We also heard from Peter Maguire from Ridgeline HR, talking of the power of networking. The event was a fantastic opportunity for members to forge new connections and strengthen existing ones, all while enjoying the vibrant and welcoming environment of the Blackburn Hotel.

We look forward to seeing even more people at our next networking event!



**Member Spotlight:**

**[Ilya Egorov](#) or [Financial Balance Group](#)**



**From International Student to Principal Financial Adviser,**

The Inspiring Journey of [Ilya Egorov](#) of [Financial Balance Group](#)

We recently had a conversation with Ilya to talk about his career journey.

***Can you share a bit about your journey from being an international student to becoming a Principal Financial Adviser and Director of Financial Balance Group?***

My life journey began in the Soviet Union, where growing up in the 70's and 80'ss meant living a modest life with everyone around me. Social protections were in place, but daily life was a challenge. Simple goods like shoes, school uniforms, or bicycles were scarce, and we often had to queue for hours to get them. I remember as a kid, visiting three stores just to buy a bottle of milk. Owning a car was a luxury none of my school friends' families could afford. Money matters were never discussed at home; we learned by observing that prudence and saving for a rainy day were essential. The early 90s brought hyper-inflation, and in 1998, the government defaulted, collapsing the banking system, and wiping out my family's savings. These experiences built my resilience, resourcefulness, and a conservative approach to money. As a young adult, I developed an interest in investing and learning about finances.

***What inspired you to pursue a career in financial planning, and how has your experience at one of Australia's big four banks shaped your approach?***

It was a twist of fate. After completing a Master of Accounting and Financial Management degree and starting a finance officer job, I realised it wasn't what I expected. I discovered the financial planning industry, went back to study while working full-time, and later joined a big four bank's wealth management arm.

When I started 13 years ago, the industry was rife with malpractices and conflicts. Fortunately, I had a mentor who encouraged me to prioritize my clients' best interests over employer targets. When industry reforms began in 2014, my practices were already aligned with these changes, focusing on meticulous processes and diligent advice strategies. This approach has built trusting, long-term relationships with my clients.

***With over a decade of experience at one of Australia's big four banks, what key lessons did you learn that you now apply in your own practice?***

Honesty, trustworthiness, reliability, and keeping your word are what people value in an adviser. Putting the customer first and going the extra mile pays off in the long run.

***What sets [Financial Balance Group](#) apart from other financial advisory services in Melbourne?***

Firstly, our holistic approach to strategy. We don't offer standalone services for isolated needs. Instead, we fully diagnose our clients' situations and provide comprehensive advice. This often involves collaborating with accountants, solicitors, and other specialists to achieve the best outcomes. Secondly, we work with clients who understand the need for change and are open to it. Many people realize this around age 60, after decades of busy working and family life. We help them plan and manage their financial strategies and investments, ensuring their money lasts through retirement. We also assist with the financial aspects of elderly parents entering residential aged care, ensuring affordability and sufficient cash flow.

**[The 6-step Financial Advice process and how it benefits clients:](#)**

1. **Introductory Meeting:** We get to know you, your goals, priorities, concerns, and aspirations.
2. **Research and Modelling:** We assess and model your present and alternative scenarios to help you achieve your goals.
3. **Personalised Plan:** We prepare a Statement of Advice with detailed recommendations and projections of your financial position.
4. **Strategy Presentation:** We present your tailored financial strategy and explain how it will help you achieve your goals.
5. **Implementation of Advice:** We handle all administrative forms and applications, ensuring a smooth process.
6. **Ongoing Advice and Reviews:** Our annual review process ensures your financial strategy remains relevant and adjusted as needed.

***What motivates you to continue providing financial advice, and what do you find most rewarding about your work?***

Despite the challenges, I find purpose in making a positive impact on people's financial situations. It's more than just money; financial wellbeing positively

affects relationships, physical health, and mental health. I love seeing the relief on my clients' faces when we achieve significant milestones, like reducing mortgage life, bringing forward retirement age, or obtaining unexpected benefits. These moments make me proud of what I do.

***How do you see the financial planning industry evolving, especially in the context of retirement and aged care planning?***

The demand for financial advice, particularly on retirement and aged care, is growing as our population ages. Consumer protection measures are stronger than ever, and as more people recognize the benefits of financial advice, demand will continue to rise. However, regulatory burdens have driven many advisers out of the industry, and this trend may continue. Superfunds are gaining more regulatory freedom to provide basic personal advice, which will also shape the industry's future.

***How do you see your involvement with the Whitehorse Business Group contributing to your professional growth and the growth of Financial Balance Group?***

Networking within the Whitehorse Business Group has been instrumental in meeting new people and developing business relationships with other business professionals. It is a community of like-minded people where I feel supported by learning about things outside of my daily routine and profession, a place where I can find access to services that either myself or my clients may require and where I can help others with my expertise. I am grateful to be a part of this community.



**FINANCIAL BALANCE**  
**GROUP**  
TRUST - RESPECT - COMPETENCE - CARE

**Come see Ilya in action!!**

Ilya has teamed up with fellow

member Stephen Fries of Novum Law Group to bring you a Free Workshop

## [Estate Planning: Maximising Inheritance and Minimising Risks.](#)

Learn how to make the most of your inheritance and reduce potential risks at this informative event.

**Date:** Thur 14 Nov 2024

**Time:** 6p-7pm

**Location:** Suite 11, 602 Whitehorse Rd, Mitcham

**Book Now:**

<https://www.eventbrite.com.au/e/estate-planning-maximising-inheritance-and-minimising-risks-tickets-1036542766317?aff=oddtcreator>

**Welcome to Our New Members!**

**OUR BIGGEST MONTH OF NEW MEMBERS YET!**

We are thrilled to welcome our newest members to the Whitehorse Business Group! Your presence enriches our vibrant community of local businesses and brings fresh perspectives and opportunities. We look forward to your active participation in our events, networking opportunities collaborative project!!



### About the workshop

Join us for an informative seminar featuring expert financial and legal professionals. This event will provide you with essential tools and strategies to safeguard your assets and ensure your beneficiaries receive the maximum benefit.

Gain valuable insights into effective estate planning and financial management to protect your legacy for the future. Our experts will guide you through the complexities of asset protection and inheritance planning, offering practical advice and actionable steps.

### Key takeaways

- Benefits of Testamentary Trust Wills
- The risks of family maintenance claims
- How to reduce vulnerability to claims
- Understanding types of superannuation nominations
- Understanding the benefits of investment bonds

### Speakers

#### Stephen Fries

Partner of Novum Law Group

With over a decade of legal experience, estate planning expert Stephen provides comprehensive business and personal estate planning, ensuring individuals and their families are protected with robust succession plans.

#### Ilya Egorov

Financial Balance Group

Ilya specialises in retirement planning and Aged Care financial advice, bringing over a decade of experience in financial planning.

He provides comprehensive financial strategies and practical, trusted advice tailored to each client's unique needs.

14 November 2024

6:00PM - 7:00PM

Suite 11, 602 Whitehorse Road, Mitcham



Kylie Abbass of [Design by Artisan](#)  
Andrew Dent of [Concord IT](#)  
Charles Wan of [Work East](#)

Prisca Languila of [iCloud Business Solutions](#)

Melissa Croxford of [The Water People](#)

Dhaval Patel of [Granite Transformations Melbourne](#)

Megan Grehan of [Zib Digital](#)

Mehdi Soodi of [Falcon Immigration and Visa Services](#)

Le Huynh of [Leader Technologies & Cyber Security](#)

Gabrielle Knaepple of [Eastern Emergency Relief Network Inc](#)

Vaughan Butson of [Nunawading Japanese School](#)

Brigid Linden of [Boost Health Collective](#)  
Prabath Yatawara of [Inspire Health and Medical](#)

## UPCOMING EVENTS!!



The [2024 Excellence in Business Awards](#), set to be a landmark event with a record-breaking 25 awards up for grabs! This year, we're introducing exciting new categories like the **Rising Star Award** and **The People's Choice Award**.

**It's time to celebrate the remarkable achievements of our local businesses!**

Join us at the historic Box Hill Town Hall for an evening of glamour, accolades, and community spirit. Witness the unveiling of the prestigious **Business Excellence of The Year Award** and cheer for your favourites.

Don't let this night of enchantment pass you by. Book your tickets now for an evening that promises to sparkle with the best of Whitehorse's business talent.

See you on Friday, 15th November, for a night that will be remembered for years to come!

## [GET TICKETS!!](#)



**Complimentary Member's Event**

# Lead your business to remarkable growth!

From the success of the recent 7 Lever Pathways event held by the Geelong Chamber of Commerce, Whitehorse Business Group has partnered with Deakin University to offer the Whitehorse Community and others, the opportunity to attend:

**Whitehorse Business Group x 7 Levers with Pete Williams**

29th October 2024 | Deakin Burwood Corporate Centre  
5:30pm - 7pm | 221 Burwood Hwy, Burwood

**SEVEN LEVERS**

Proudly partnered by:

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- ROBINSON GILL LAWYERS
- Yarra Valley Water
- SAWARD DAWSON
- DEAKIN UNIVERSITY
- SIGMA
- WEB IDEAS
- Nadrasca
- AUSPAC FINANCIAL
- BOX HILL

### [Lever Pathways with Deakin University](#)

**When:** Tue 29 October, 5:00pm - 7:30pm

**Presented By:** Whitehorse Business Group in partnership with Deakin University

**Where:** Deakin University

This is a complimentary event for members, bookings are essential.

## [BOOK NOW](#)



**WHITEHORSE BUSINESS GROUP**

# Networking DINNER

### [November Casual Dinner & Networking](#)

**When:** Fri 1 November, 5:30pm - 7:00pm

**Presented By:** Whitehorse Business Group

**Where:** TBA

## 2024 Whitehorse Excellence in Business Awards

**When:** Fri 15 November , 6:00pm - 11:30pm

**Presented By:**

**Where:** Box Hill Town Hall



GET TICKETS

 **Complimentary Member's Event**

### **Managing Workload Struggles & Emotional Wellbeing in Leadership**



This is your opportunity to prioritise your emotional wellbeing, lead with strength, and cultivate a healthier, more resilient workplace for you and your staff—boosting both team morale and business success.

Hosted by **Rebecca D'Angelo**  
Founder of Business Life Results

Join us for a special breakfast meeting, where we'll help you better understand the emotional challenges that come with leadership.

When you recognise how your thoughts and emotions influence your behaviour, you not only improve how you lead but also impact your team's productivity, morale, and overall mental health. A well-supported team is a more engaged and productive one, which can lead to increased profits and business growth.

**Date/Time:** 20th November 2024 | 7:00am - 9:00am  
**Venue:** Quest Mont Albert, 741 Whitehorse Road, Mont Albert  
**RSVP:** [www.trybooking.com/CWOAE](http://www.trybooking.com/CWOAE)

Proudly partnered by



## Managing Workload Struggles & Emotional Wellbeing in Leadership Breakfast Seminar

**When:** Wed 20 November 7:00am - 9:00am

**Presented By:** Whitehorse Business Group

**Where:** Quest Mont Albert

Check out these  
**MEMBER OFFERS!!**





[iiNexus Global](#) offer:

### **Complimentary Workplace Health and Safety (WHS) Consultation**

We are expert leaders in risk management systems, specialising in Environment, Health & Safety (EHS) consultancy, training & temporary outsourcing services. We cater for a diverse range of clients in both the public and private sectors throughout Australia and across the Asia Pacific region.

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- Workstation Ergonomics
- Manual Handling and repetitive stress injuries (RSIs)
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- Electrical Safety
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To avail of this offer:

Please call [03 7052 9004](tel:0370529004) to schedule a time

If your business already holds WorkCover insurance, you may also be eligible for an additional [free-of-charge](#) program sponsored by WorkSafe Victoria.

**[Get My Complimentary Consultation](#)**



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Train with 2000 Sydney Olympics Bronze Medalist, **Chad Naidu**, for top-notch Personal and Fitness Training! As a proud member of the Whitehorse Business Group, Chad is offering his expertise to the Whitehorse community. 🏆

**Specializing in Mobile Personal Training**, Chad brings the workout to you, making it convenient and effective. Whether you're looking to get in shape, improve your fitness, or train like a champion, Chad has you covered!

**Exclusive Member-to-Member Offer:** For Whitehorse Business Group members, in addition to the complimentary first session, Chad is offering a **special discounted rate** on all personal training sessions. Don't miss out on

this fantastic opportunity to train with an Olympic medallist!

Contact [ChadsFit Mobile Personal Training](#) today and start your fitness journey!

### [Free Training Session](#)

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Our Most Popular Corporate Gift Pack: '[Our Collection](#)'

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- Whitehorse Business Group members receive a 15% discount on any of our [Gift Pack range](#).
- Enjoy a **25% discount** when ordering 15 or more packs.

As the Hand Wash provider to the Arts Centre Melbourne since 2009, [denu's](#) signature Hand Wash is a lovely addition to any bathroom.

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Endpoint Detection and Response (EDR) is a modern replacement for Antivirus software. The sophistication and prevalence of malware threats has grown over the last ten years, making the traditional antivirus no longer effective in protecting your computers.

Our choice of EDR is SentinelOne, trusted by large corporations such as Samsung, Aston Martin, Essex Leader. SentinelOne has artificial intelligence for detection and automated response, and ransomware rollback capability.

**Managed Detection & Response**

Beyond AI and Automation is a team of human experts – your secret weapon in the fight against today's hackers.

Huntress acts as an extension of your workforce with a 24/7 team of threat hunters, security analysts, and support staff who provide the expertise you need to defend against modern threats.

Huntress Ransomware Capabilities enable quicker ransomware detection and removal to reduce risk and maximize uptime. Our ransomware cameras are placed on all protected computers.

**Email Security**

Defending against today's advanced threats requires a new approach to email security. IronScales' best-in-class email security platform harnesses the power of artificial intelligence, and is enhanced with threat intel of thousands of customer security teams to detect and instantly remove threats in your inbox.

**Awareness Training**

Threats evolve, fast. The best security software can only do so much if your employees aren't trained to be aware of latest phishing tactics and social engineering.

IronScales Security Awareness Training ensures your employees are a strong line of defense against new and emerging attacks.

**Patch Management**

Improve security with automated patch management software that identify, evaluate, and deploy patches to any device, anywhere with NinjaOne patch management.

**Backup Management**

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