



Pharmacy Owners Guide to COVID-19 Financial Support

Understanding the support available to your business

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Pharmacy Owners Guide to COVID-19 Financial Support

The Coronavirus (COVID-19) outbreak is having a significant economic impact to Australian businesses and households. In response to the impact, the Federal and State Governments and the major banks are providing various forms of support to help those affected during this unprecedented time.

Whilst the pharmacy industry is faring better than many other industries and is continuing to trade as an essential service to Australians, it is not immune to the economic impact being caused by COVID-19. This Guide is intended to provide pharmacy owners with an overview of the financial support available to both their business and their employees. As the access to the support is correlated to level of impact being experienced, the support has been outlined in reference to three phases:

Phase 1 - Business turnover has remained healthy though future is uncertain

For most pharmacies, this would have been case during the month of March where sales strong due to customers ensuring they had adequate medical supplies on hand.

Even though sales, and most likely profit, are healthy, there is still support available during this phase. Most notably is the tax-free cash flow boost payments of up to \$100,000 for eligible entities which employ staff. Payroll tax relief is being offered by each of the states and the ATO is providing administrative assistance through PAYG instalment variations and payment deferrals.

Pharmacy owners should also be actively managing stock levels to ensure that excess cash isn't tied up in stock should sales begin to decline.

Phase 2 - Business turnover has declined but the decline is less than 30%

Both the strong sales in March and the effect of the Government's social distancing measures via reduced foot traffic is beginning to have a negative impact on turnover. During this phase the pharmacy may review trading hours and staffing levels with the aim of remaining profitable.

The Queensland Government are providing low interest loans to assist with working capital expenses e.g. wages, rent, creditors etc and the major banks are also providing support through repayment deferrals, extension of loan terms etc. There is also assistance available, via early access to superannuation, to employees who have had their hours reduced by at least 20% or via the JobSeeker program for those employees who have been made redundant.

Though it's not mandatory for landlords to negotiate during this phase, owners may wish to discuss possible rent relief with their landlord.

Phase 3 - Business turnover has or is expected to decline more than 30%

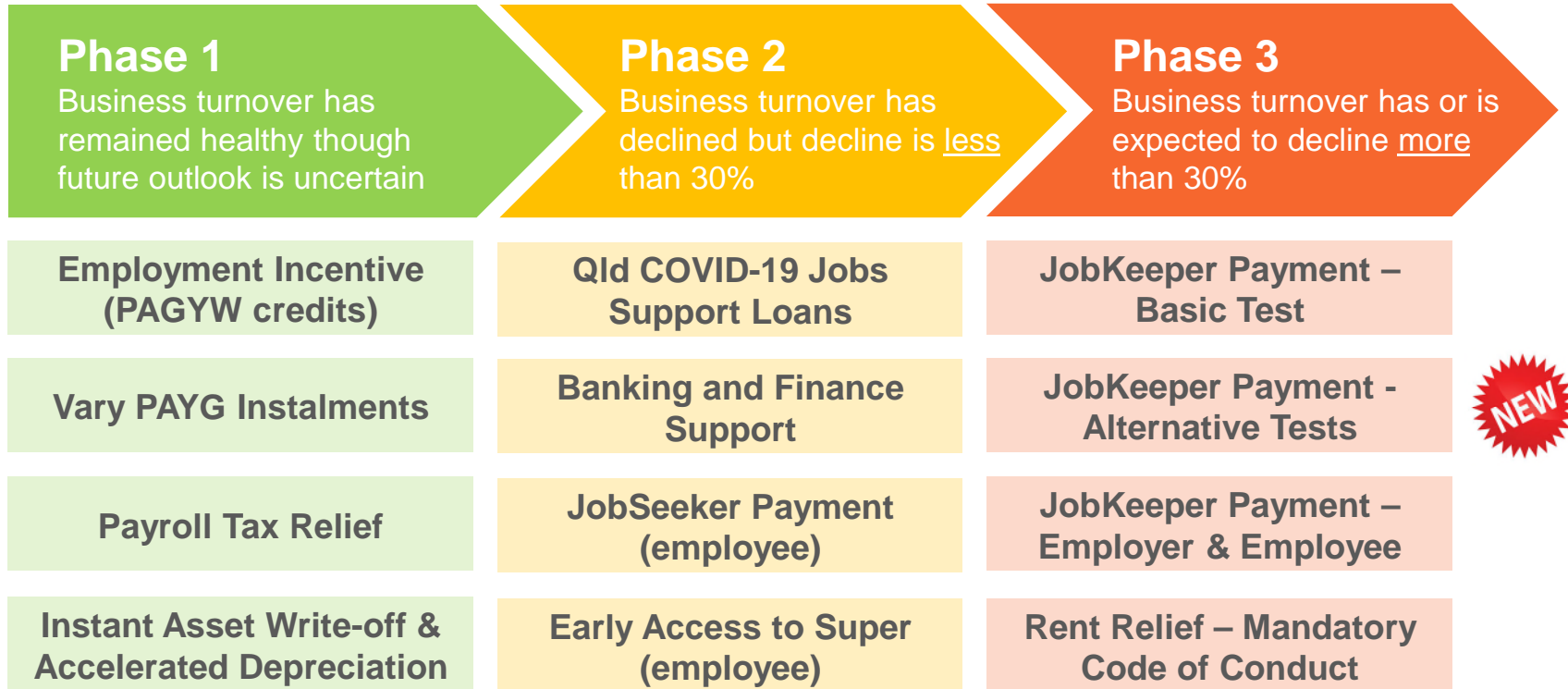
While it's hopeful that most pharmacies won't get to this phase, there will be some pharmacies, most likely those with a heavy reliance on passing by foot traffic e.g. city malls and major shopping centres, which will experience a turnover decline of 30% or more.

The most notable assistance available to eligible pharmacies during this phase is the Federal Government's JobKeeper program where a \$1,500 per fortnight per employee wages reimbursement is received.

There is also a Mandatory Code of Conduct outlining key principles to be applied to negotiations between tenants and landlords. The Code states that landlords must offer tenants proportionate reductions in rent payable in the form of waivers and deferrals of up to 100% of the amount ordinarily payable.

The information contained in this guide provides high level information, it is not a substitute for advice on specific matters. Please note information is accurate at the date and time published. If you would like to discuss and review your situation, please contact your tax adviser to determine what action is required based on your position.

Overview of COVID-19 Financial Support





Employment Incentive (PAYGW credits)

Eligibility

Small and medium business will be eligible to receive the cash flow boost provided they:

- held an ABN on 12 March 2020 and it continues to be active;
- has an aggregated annual turnover under \$50 million (generally based on prior year turnover); and
- continues to make eligible payments that the business is required to withhold from (i.e. employ staff) until September 2020

What should businesses be considering and what incentives are available?

Eligible businesses will automatically receive, via credits to their Activity Statements, a **minimum of \$20,000** and up to a **maximum of \$100,000** in tax-free payments over the six months from April to October 2020.

The amount of the tax-free credits will be determined based on the PAYGW reported on the March to June 2020 Activity Statements as detailed in the table below.

Refer to [Cash flow assistance for businesses](#)

For Monthly PAYG Withholders				
March BAS	April BAS	May BAS	June BAS	Jul - Sept BAS
300% of March PAYGW	100% of April PAYGW or up to \$50k cap	100% of May PAYGW or up to \$50k cap	100% of June PAYGW or up to \$50k cap + 25% of March to June credits	25% of March to June credits on each of the Jul to Sept BASs





Vary PAYG Instalments

What should businesses be considering and what incentives are available?

Businesses and PAYG instalment payers connected to the business should consider preserving their cash by varying their 2019-20 PAYG instalments downwards (including varying to \$Nil where appropriate) where they estimate that using the current amount or rate will result in paying too much tax.

Credits can also be claimed for PAYG instalments already paid in the September and December 2019 quarters.

The ATO will not apply penalties or interest for excessive variations where the variations are due to the impacts of COVID-19.

Note this is only a **deferral** of the tax payment required for the 2020 income tax return.

Refer to [Varying your PAYG instalments](#)

Additional ATO Administrative Support available includes:

- Deferral by up to four months the payment date of amounts due through BAS, income tax, FBT and excise
- Remitting interest and penalties incurred after 23 January 2020 that have been applied to tax liabilities
- Allowing change from quarterly GST reporting cycle to monthly reporting to get quicker access to GST refunds





Payroll tax

State	COVID-19 State and Territory Payroll Tax Relief Measures
QLD	<ul style="list-style-type: none">• Refund of 2 months' worth of payroll tax for all impacted employers.• Waiver for 3 months for employers with total Australian taxable wages of up to \$6.5m.• Deferral until the end of the 2020 calendar year for all impacted employers, including those with total Australian taxable wages above \$6.5m.
NSW	<ul style="list-style-type: none">• Waiver for 3 months (the rest of 2019-20 financial year) for all employers with total Australian Group Wages of up to \$10m.• Increase in the payroll tax threshold from \$900,000 to \$1m brought forward to 1 July 2020.
VIC	<ul style="list-style-type: none">• Waiver for entire 2019-20 financial year for all employers with annual taxable Victorian wages of up to \$3m (per employer not group).• Refunds of payroll tax already paid this financial year for employers with annual taxable wages of up to \$3m.• Those same employers will also be able to defer any payroll tax for the first 3 months of the 2020-21 financial year until 1 January 2021.
TAS	<ul style="list-style-type: none">• Waiver for the entire financial year of 2019-20 for all eligible impacted employers with Australian Group Wages of up to \$5m for 2019-20.• Refunds of payroll tax already paid in the 2019-20 financial year• Twelve-month rebate to approved employers for new employees aged 24 years or under, employed between April 1 and December 31 2020.
ACT	<ul style="list-style-type: none">• Interest-free deferral of 2020-21 liabilities until 1 July 2022 for all ACT employers with Group Australia-wide wages of up to \$10m.
WA	<ul style="list-style-type: none">• Deferral until 21 July 2020 for approved employers with annual Australian taxable wages of up to \$7.5m.• A one-off grant of \$17,500 to employers with annual Australian taxable wages between \$1m and \$4m.• Increase in the payroll tax threshold from \$950,000 to \$1m brought forward to 1 July 2020.
SA	<ul style="list-style-type: none">• Waiver from March to August 2020 for employers with annual Australian grouped wages of up to \$4m.• Deferral until October 2020 for eligible employers that have been significantly impacted with annual Australian grouped wages above \$4m.
NT	<ul style="list-style-type: none">• Extension to 30 June 2021 of the payroll tax exemption for hiring NT employees.





Instant Asset Write-off

Eligibility

Businesses with eligible aggregated annual turnover of less than \$500m

Applies to new or second hand assets first used or installed ready for use between 12 March 2020 to 30 June 2020

What should businesses be considering and what incentives are available?

Businesses with foreseeable upcoming capital expenditure on depreciable assets can, where appropriate, make the purchase now and receive an immediate deduction for each eligible asset costing up to \$150,000 each.

Note – it does not apply to capital works, such as building works. Check with your accountant prior to purchase of any assets to ensure compliance with measures.

Refer to [Delivering support for business investment](#)

Accelerated Depreciation

Eligibility

Businesses with eligible aggregated annual turnover of less than \$500m

Applies to new assets first used or installed ready for use between 12 March 2020 to 30 June 2021

What should businesses be considering and what incentives are available?

An upfront 50% deduction is available for "eligible assets" with existing depreciation rules applying to the balance of the assets cost.

Note – does not apply to second hand Division 40 assets and building and other capital works under Division 43. Check with your accountant prior to purchase of any assets to ensure compliance with measures.

Refer to [Delivering support for business investment](#)





Qld COVID-19 Jobs Support Loans

Eligibility

Queensland businesses:

- which hold an ABN and is registered for GST;
- have one or more full-time equivalent employees in QLD;
- have operated the business since 1 July 2017; and
- have suffered a loss of income as a result of COVID-19

What should businesses be considering and what incentives are available?

Businesses requiring additional cash to meet their working capital expenses e.g. wages, rent, creditors, stock etc can apply for the Queensland Government's \$500 million COVID-19 Jobs Support Loans scheme.

Under the scheme, the Queensland Government will provide loans of up to 50% of the businesses' annual wage expense, to a maximum of \$250,000.

Loan features:

- No repayments or interest charged for the first year
- Plus two years interest only
- 2.5% fixed interest rate
- 10-year term of loan
- Open until 25 September 2020 or until funding is fully committed

Loans up to \$100,000 do not require loan security. For loans over \$100,000 and up to \$250,000, a General Security Agreement (GSA) is required.

Loans cannot be used for refinancing existing business loans and equipment finance or for purchasing new equipment or other assets.

Refer to [Qld COVID-19 Jobs Support Loans](#)





Banking and Finance Support

Coronavirus SME Guarantee Scheme

The Government, RBA and APRA are supporting the flow of credit in the Australian economy for SMEs, by providing a guarantee of 50% to SME lenders for new unsecured loans to be used for working capital.

Eligible for businesses with aggregated turnover under \$50 million

Government will provide eligible lenders with a guarantee of loans with the following terms:

- Maximum \$250,000 loan per borrower;
- Loans up to 3 years, with initial 6 month repayment holiday;
- Loans are in form of unsecured finance (ie. No requirement for security over the loan).

Loans are subject to lenders' credit assessment

Scheme available for new loans from early April 2020 to 30 September 2020.

Refer to [Coronavirus SME Guarantee Scheme](#)

Support from Australian Banks

Most Australian banks are offering both their business and personal customers a range of assistance options that will generally be tailored and considered on a case-by-case basis.

Examples of assistance options include:

- Deferral of payments for up to 6 months
- Deferral of business credit card payments and reducing minimum monthly payments
- Interest rate relief (businesses should review their current rates and also understand their covenants)
- Extension of loan terms
- Restructuring and consolidating loans
- Merchant terminal fee waivers
- Working capital assistance via temporary overdraft increases and short-term unsecured lending up to \$250,000
- Early access to Term Deposit funds with waiver of redemption fee

For further information on the COVID-19 support being offered by each of the major banks, refer to: [NAB](#), [CBA](#), [Westpac](#), [ANZ](#), [Suncorp](#), [BOQ](#)





JobSeeker Payment (for employees)

Eligibility

Available to individuals who have been made redundant (not those who have been temporarily stood down) and meet certain requirements including:

- Aged between 22 and Age Pension Age (Youth Allowance JobSeeker applies to those under age 22);
- Australian resident; and
- Income under the test limits

What should businesses be considering and what incentives are available?

Businesses not eligible for the JobKeeper Payments as turnover is not expected to decline by 30% or more, may still need to make decisions regarding optimal staffing levels. This may include some employees being made redundant.

Those redundant employees may be eligible to access the JobSeeker Payments.

The Government has expanded the access to the Jobseeker Payments by implementing the following changes which will apply for the next six months:

- No asset testing;
- Income testing expanded increase the partner earnings threshold to \$79,762 (from \$48,100);
- Minimum payment of \$550 a fortnight

Business owners may wish to consider an employee's eligibility for the JobSeeker Payment and also the cost of the payout when deciding on redundancies.

Refer to [JobSeeker Payment](#)





Early Access to Superannuation (for employees)

Eligibility

Available to individuals who from 1 January 2020:

- was made redundant; or
- had their working hours were reduced by at least 20%; or
- is a sole trader and their business was a reduction in the business's turnover of at least 20%.

What should businesses be considering and what incentives are available?

Businesses not eligible for the JobKeeper Payments as turnover is not expected to decline by 30% or more, may still need to make decisions regarding optimal staffing levels. This may include reducing staff and trading hours.

When deciding on which staff will have their hours reduced, business owners may consider reducing the hours of several employees as opposed to standing down just one or two employees.

For example, the hours for 5 employees could be reduced by 20% as opposed to 1 employee being stood down all together. Those 5 employees would then be eligible to access their superannuation to support their cash flow needs as required.

Eligible individuals have the ability to access a lump sum of their superannuation entitlements of:

- up to \$10,000 before 1 July 2020; and
- up to \$10,000 from 1 July 2020 until 24 September 2020.

Refer to [Early access to superannuation](#)



Phase 3 *Business turnover has or is expected to decline more than 30%*



JobKeeper – Eligibility (Basic Test)

Employers

To be eligible for the JobKeeper program the employing entity must meet the following requirements:

- business has a turnover of less than \$1 billion and their turnover has fallen (or will fall in the coming month/quarter) by more than 30%; or
- business has a turnover of \$1 billion or more and their turnover has fallen (or will fall in the coming month/quarter) by more than 50%; and
- the business is not subject to the Major Bank Levy.

Turnover will be defined according to the current calculation for GST purposes as reported on the BAS.

When determining the decline in turnover, the current/expected turnover must be compared against a comparable period in 2019 e.g. for monthly BAS lodgers, March 2020 v March 2019; or for quarterly lodgers, April to June 2020 v April to June 2019.

There will be some tolerance where employers, in good faith, estimate a greater than 30% (or 50%) fall but actually experience a slightly smaller fall.

The Tax Commissioner will have discretion to set out alternative turnover tests that would establish eligibility in specific circumstances e.g. the business was not operating in 2019 ([refer to page 14](#) for further details).

Once an entity satisfies the turnover test it does not need to retest its turnover in later months.

Employees

An eligible employee is an employee who:

- are currently employed by the eligible employer (including those stood down or re-hired);
- were employed by the employer at 1 March;
- are full-time, part-time, or long-term casuals (a casual employed on a regular basis for longer than 12 months as at 1 March);
- are at least 16 years of age; and
- are an Aus citizen, the holder of a permanent visa, a Protected Special Category Visa Holder, a non-protected Special Category Visa Holder who has been residing continually in Aus for 10 years or more, or a Special Category (Subclass 444) Visa Holder



Phase 3 *Business turnover has or is expected to decline more than 30%*

JobKeeper – Eligibility (Alternative Tests)



Overview

The ATO Commissioner has released a number of alternative decline in turnover tests. The alternative tests can be applied where the **basic decline in turnover test is not otherwise satisfied**.

The alternative tests apply in the following cases:

1. **Commencement of a business** – e.g. Greenfield pharmacies or pharmacies acquired (via a new entity) between 1 March 2019 and 1 March 2020
2. **Acquisition, disposal or restructure of a business** – e.g. Entities that either acquired an additional pharmacy or disposed of a pharmacy after 1 March 2019
3. **Substantial increases in turnover during a prior period**; - e.g. Pharmacies in a growth phase possibly due to being a relatively new (pre March 2019) business, pharmacy relocation, rebranding etc.
4. **Drought or natural disasters** – e.g. recent bushfires
5. **Irregular turnover periods that are not cyclical** – may apply to the sale of high cost drugs in certain circumstances (refer to your Pitcher Partners Advisor)
6. **Where there is sickness, injury or leave of a sole trader or a partner of a small partnership** – not likely to apply to pharmacies given their business nature.

Refer to [Alternative Decline in Turnover Test Rules](#) and the [Explanatory Statement](#) for further information

The Treasurer has announced that an alternative test applicable to **Service Entities** is still to be detailed (more to come on this).



Phase 3 *Business turnover has or is expected to decline more than 30%*

JobKeeper – Eligibility (Alternative Tests)



Case 1 – Commencement of a business

Examples of when this alternative test may apply include (and are not limited to):

- a) Greenfield pharmacies which commenced trading between 1 March 2019 and 1 March 2020;
- b) Pharmacies purchased via a new entity between 1 March 2019 and 1 March 2020

One of the following tests must be satisfied:

The **first alternative test**:

- i. For monthly comparisons, the GST turnover for the test period (e.g. April 2020) is compared to the average of the monthly current GST turnover for each whole month after the entity commenced up to and including February 2020.
- ii. For quarterly comparisons, the projected GST turnover for the test period (e.g. April to June 2020) is compared to the average of the monthly current GST turnover multiplied by 3.

Note a modified tests applies for businesses started in February 2020.

The **second alternative test**:

- iii. For monthly comparisons, the GST turnover for the test period (e.g. April 2020) is compared to the entity's average GST turnover for the 3 months immediately before the applicable test period (e.g. average of January to March 2020).
- iv. For quarterly comparisons, the projected GST turnover for the test period (e.g. April to June 2020) is compared to the entity's GST turnover for the 3 months immediately before the applicable test period (e.g. January to March 2020).

Note these tests cannot be applied if the business did not commence at least 3 months before 1 March 2020.

Refer to [JobKeeper Alternative Tests - Examples](#)



Phase 3 *Business turnover has or is expected to decline more than 30%*

JobKeeper – Eligibility (Alternative Tests)



Case 2 - Acquisition, disposal or restructure of a business

Examples of when these alternative tests may apply include (and are not limited to):

- a) An entity acquires another pharmacy after 1 March 2019;
- b) An entity which owns multiple pharmacies disposes of a pharmacy after 1 March 2019;
- c) An entity restructures their business operations causing a change in turnover after 1 March 2019

The **alternative test** is:

- i. For monthly comparisons, the GST turnover for the test period (e.g. April 2020) is compared to the GST turnover for the month immediately after that in which the acquisition, disposal or restructure occurred.
- ii. For quarterly comparisons, the projected GST turnover for the test period (e.g. April to June 2020) is compared to the GST turnover for the month immediately after that in which the acquisition, disposal or restructure occurred multiplied by 3.

Refer to [JobKeeper Alternative Tests - Examples](#)



Phase 3 *Business turnover has or is expected to decline more than 30%*

JobKeeper – Eligibility (Alternative Tests)



Case 3 – Substantial increase in turnover

This test applies to pharmacies where their turnover has substantially increased over the period since 1 March 2019. Examples of when this may occur include (and are not limited to):

- a) Greenfield pharmacy which commenced trading prior to 1 March 2019 (i.e. Business commenced test is not applicable);
- b) Relocation to a larger premises or closer to prescribing doctors;
- c) Prescribing doctors moving closer to the pharmacy or an increase in the number of nearby doctors ;
- d) The pharmacy rebranded to a model with a higher turnover strategy

The **alternative test applies if** the entity had an increase in turnover of:

- i. 50% or more in the 12 months immediately before the turnover test period (e.g. March 2019 v March 2020), or
- ii. 25% or more in the 6 months immediately before the turnover test period (e.g. September 2019 v March 2020), or,
- iii. 12.5% or more in the 3 months immediately before the turnover test period (e.g. December 2019 v March 2020).

The **alternative test** is:

- i. For monthly comparisons, the GST turnover for the test period (e.g. April 2020) is compared to one-third of the GST turnover for three months immediately before the test period (e.g. January to March 2020).
- ii. For quarterly comparisons, the projected GST turnover for the test period (e.g. April to June 2020) is compared to the GST turnover for the three months immediately before the test period (e.g. January to March 2020).

Refer to [JobKeeper Alternative Tests - Examples](#)





JobKeeper Payment - Employer

What should businesses be considering and what incentives are available?

Eligible businesses that **elect to participate** in the JobKeeper program will receive a payment of \$1,500 per fortnight per eligible employee to support the people they employed as at 1 March 2020 and have been retained in employment. The subsidy is designed to help affected businesses cover the cost of the employees' wages so they can retain their job.

Details of the subsidy to the employer:

- \$1,500 per fortnight, gross wages reimbursement, doesn't include superannuation, effective from 30 March 2020.
- Paid per employee for up to 6 months
- Payments to employers to commence in May 2020, in arrears and paid monthly
- Only 1 employer can claim per employee (where multiple employers), usually where tax free threshold is claimed
- A minimum of \$1,500 must be paid to each eligible employee. **Note that the ATO has extended from 30 April to 8 May for employers to pay the minimum \$1,500 for the first two fortnights of the scheme.**

For further information, refer to:

[JobKeeper Payment – Supporting businesses to retain jobs](#)

[JobKeeper Payment – Information for employers](#)

[JobKeeper Payment – Frequently Asked Questions](#)

[Enrol and apply for the JobKeeper payment](#)





JobKeeper Payment - Employee

What should businesses be considering and what incentives are available?

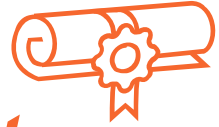
Details of the \$1,500 per fortnight subsidy to the employee:

- pay increase for those earning below the subsidy amount, but super only payable on the normal wage amount.
- for those earning above the subsidy amount, continue to pay regular income.
- stood down employees to receive the subsidy amount as a minimum.
- superannuation is still payable (except on the pay rise to employees under the subsidy amount).
- can only receive the subsidy amount from 1 employer, usually where tax free threshold is claimed
- employees that are currently in receipt of, or have applied for, an income support payment should advise Services Australia of their change in circumstances online at my.gov.au.

For further information, refer to: [Jobkeeper Payment – Information for Employees](#)



Phase 3 *Business turnover has or is expected to decline more than 30%*



Rent Relief – Mandatory Code of Conduct

Eligibility

Applies to commercial and retail tenants that are:

- a small to medium sized business with an annual turnover of up to \$50 million; and
- eligible for the JobKeeper Payment

What should businesses be considering and what incentives are available?

The National Cabinet has released a Mandatory Code of Conduct applicable to all commercial and retail leases. The Code provide a list of 14 leasing principles which are to be applied whilst the landlord and tenant are negotiating together in good faith. Some of the key principles include:

- Landlords and tenants share a common interest in working in good faith together during the COVID-19 pandemic period.
- Landlords must offer tenants proportionate reductions in rent payable in the form of waivers and deferrals of up to 100% of the amount ordinarily payable
- Rental waivers must constitute no less than 50% of the total reduction in rent payable though the tenant may waive this requirement if the landlord is not financially able to provide such a waiver.
- Payment of rental deferrals by the tenant must be amortised over the balance of the lease term and for a period of no less than 24 months, whichever is the greater, unless otherwise agreed by the parties
- Landlords agree to a freeze on rent increases (except for retail leases based on turnover rent) for the duration of the COVID-19 pandemic and a reasonable subsequent recovery period, notwithstanding any arrangements between the landlord and the tenant.

Refer to [National Cabinet Mandatory Code of Conduct](#) for a copy of the Code



Making business *personal*



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