

businessessentials[®]

Advice and ideas to grow your business

November 2012 | Audio CD



the extras

Business Essentials Monthly Audio CD



Brand Director
Nick Schildberger

Production Manager
Heather Dawson

Senior Producer
Bob Kearsley

Technical Producer
Peter Letts



Publisher

Business Essentials Pty Ltd
ABN: 73 658 681 585
405 Riversdale Road
Hawthorn East Vic 3123
Telephone: 03 9882 8333
Facsimile: 03 9883 8017
Email: info@be.com.au
Website: www.be.com.au

Welcome to the November 2012 edition of Business Essentials.

If this is the first time you've received a Business Essentials CD, we hope it will be a thoroughly enjoyable experience for you - and that you'll come back for more!

TURN DRIVE TIME INTO PROFIT TIME

We suggest that you put this CD straight into your car's CD player and start listening. These CDs are designed to inform, update, motivate and inspire. And we know they work. Just check out what others say about us on our website at www.be.com.au and you'll see why Business Essentials has become such a valuable learning tool for thousands of business operators around Australia.

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For more information about the topics discussed on this November 2012 program, please contact the relevant organisations listed below.

ECONOMIC UPDATE

Professor Neville Norman,
Melbourne University
neville.norman@unimelb.edu.au

GOING BUSH: ADVICE FOR RURAL BUSINESSES

Brendan White, BOQ
www.boq.com.au

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www.salesfocusintl.com

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Steve Casey,
Hand Eye Communications
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steve@handeye.com.au
www.handeye.com.au

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David Meggs,
P+S Business Brokers
T: 03 9524 9700
dmeggs@psbb.com.au
www.psbb.com.au

GOOD NEWS: LOSS-MAKERS CAN NOW GET TAX BACK!

Michael Jones,
Cummings Flavel McCormack
T: 03 9252 0800
enquiries@cfmc.com.au
www.cfmc.com.au

SHAREMARKET UPDATE

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T: 1300 676 333 or 03 9854 9444
www.lincolnindicators.com.au

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Empower Solutions
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Greg's book "Married to the Business" can be purchased online from
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We have significant breadth of experience, having worked with successive governments in tax law development and holding key positions on advisory and education committees with professional tax bodies.

David Kent, Michael Jones and Neil Flavel lead a group of dedicated taxation professionals.



see further



Individual resident marginal tax rates for the year ended 30 June 2013

Income year 2013 Taxable Income \$	Income year 2013 Tax Payable (excluding Medicare levy 1.5%)
0 – 18,200	Nil
18,201 – 37000	19% of excess over 18,200
37,001 – 80,000	3,572 + 32.5% of excess over 37,000
80,001 – 180,000	17,547 + 37% of excess over 80,000
180,001 +	54,547 + 45% of excess over 180,000

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Office Details

Level 15, 390 St Kilda Road
Melbourne VIC 3004

T: 61 3 9252 0800 F: 61 3 9252 0801

E: enquiries@cfmc.com.au

E: careers@cfmc.com.au

www.cfmc.com.au

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