# businessessentials

Advice and ideas to grow your business



### Business Essentials Monthly Audio CD



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Facsimile: 03 9883 8017 Email: info@be.com.au Website: www.be.com.au Welcome to the February 2013 edition of Business Essentials.

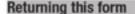
If this is the first time you've received a Business Essentials CD, we hope it will be a thoroughly enjoyable experience for you - and that you'll come back for more!

### TURN DRIVE TIME INTO PROFIT TIME

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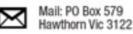
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Telephone enquiries please call Maureen Payne (03 9882 8333)







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

### **ECONOMIC UPDATE**

Professor Neville Norman,

Melbourne University neville.norman@unimelb.edu.au

# HOW SMART RETAILERS ARE WINNING CUSTOMERS

Peter Irvine, Co-founder, Gloria Jean's Coffees

peter@prirvine.com www.peterirvine.com.au

# THE RULES ON REPLACEMENTS, REFUNDS AND REPAIRS

Dr Michael Schaper, ACCC

Small Business Helpline: 1300 302 021 www.accc.gov.au

# HOW FAR CAN YOU RELY ON YOUR BANK?

Neil Slonim, The Bank Doctor www.theBankDoctor.com.au

# FINDING A BUYER FOR YOUR BUSINESS: BE STRATEGIC!

Craig West, Succession PLUS

PH: 1300 665 473 cwest@successionplus.com.au www.successionplus.com.au

### WHAT'S HAPPENING WITH PROPERTY

Nicholas Don, Odyssey Financial

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# DON'T NEGLECT YOUR TAX OBLIGATIONS TO EMPLOYEES

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### MAKING THE MOST OF EMAIL MARKETING

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### **GETTING YOUR IDEAS ACCEPTED**

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We are proud of our ability to untangle the complexities of tax law to produce commercially practical tax advice that the client can understand and act on with confidence.

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.





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

### For more visit our website, www.cfmc.com.au

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