

businessessentials[®]

Advice and ideas to grow your business

February 2013

Audio CD



the extras



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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

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 program, please contact the relevant organisations listed below.

ECONOMIC UPDATE

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HOW SMART RETAILERS ARE WINNING CUSTOMERS

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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!

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WHAT'S HAPPENING WITH PROPERTY

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Accountants Who Help You See Further

Cummings Flavel McCormack are accountants who provide accounting, auditing and business advice to business owners
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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 – 37,000	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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