## businessessentials

Advice and ideas to grow your business



## **Business Essentials Monthly Audio CD**



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Welcome to the October 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!

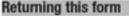
#### TURN DRIVE TIME INTO PROFIT TIME

Business Essentials Subscription Form

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.

To subscribe, please complete the form below and send it to us, or order online at www.be.com.au/plans. Straight away you'll start receiving your own monthly CDs, as well as downloadable access to all our interviews online. We look forward to hearing from you!

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## Australian Economic Data: Averages 2003-7; 2008-2012; current year; forecasts

	GDP	CPI	Oil Price
	ABS	ABS	ABS
2003-7	3.81%	2.72%	\$US 68 billion
2008-12	2.52%	3.01%	\$US 83 billion
Current year	2.73%	1.98%	\$US 87 billion
Year ahead	3.40%	2.40%	\$US 90 billion
To 2020	3.60%	2.80%	\$US 120 billion
			1
	Fiscal Balance	RBA cash rate	\$US/\$A
	Fiscal Balance Treasury	RBA cash rate RBA	\$US/\$A RBA
2003-7			
2003-7 2008-12	Treasury	RBA	RBA
NOW THE DESIGNATION OF THE PERSON OF T	Treasury Sur \$11.39 billion	<b>RBA</b> 5.90%	<b>RBA</b> 75.6c
2008-12	Treasury Sur \$11.39 billion Def \$31.84 billion	RBA 5.90% 4.10%	<b>RBA</b> 75.6c 92.7c



## Accountants Who Help You See Further

Cummings Flavel McCormack are accountants who provide accounting, auditing and business advice to business owners Cummings Flavel McCormack also provides tax consulting services.

### Tax Consulting

Tax law is relevant to every major business and investment decision. Understanding the latest developments in tax is difficult.

The Cummings Flavel McCormack tax consulting practice works with clients to evaluate the taxation risks and benefits applicable to their business and investment plans.

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.



# Individual resident marginal tax rates for the year ended 30 June 2014

Income year 2014 Taxable Income \$	Income year 2014 Tax Payable (excluding Medicare levy)
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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