businessessentials

Advice and ideas to grow your business



the extras

Business Essentials Monthly Audio CD



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Email: info@be.com.au Website: www.be.com.au Welcome to the January 2014 edition of Business Essentials.

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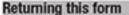
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For more information about the topics discussed on this program, please contact the relevant organisations listed below.

ECONOMY 2014: TAKE THE BULL BY THE HORNS!

Professor Neville Norman, Melbourne University

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2014 - WHAT'S THE PLAN?

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PPSR: TAKE NOTE NOW!

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SHAREMARKET INVESTING: LESSONS FROM 2013

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TOP 10 TIME WASTERS

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Neville Norman's Economic Forecasts for the year 2014

Forecast variable	Likely 2013 outcome	2014 with status quo	2014 with Fiscal Fix
Real economic growth	2.8%	3.2%	2.4%
Inflation- CPI growth	2.7%	2.9%	4.9%
Budget deficit	-\$35bn	-\$30bn	Balance to surplus
RBA cash rate	2.5%	3.0%	4.25%
Exchange Rate \$US/\$AU	92c	85c	75c



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

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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.





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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