

businessessentials[®]

Advice and ideas to grow your business

January 2014 | Audio CD



the extras



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Welcome to the January 2014 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.

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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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,
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2014 – WHAT'S THE PLAN?

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IS YOUR BUSINESS DIFFERENT?

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BOOSTING CUSTOMER LOYALTY & REFERRALS

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EMPLOYMENT CHALLENGES IN 2014

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PERFORMANCE REVIEWS V. PERFORMANCE PARTNERING

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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

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.

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



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 – 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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