

# businessessentials<sup>®</sup>

...essential information for business people

May 2015

Audio CD



the extras



# Business Essentials Monthly Audio CD



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Welcome to the May 2015 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](http://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](http://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.

### PRE-BUDGET PERSPECTIVES

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Melbourne University  
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### APP TECHNOLOGY DUSTS UP THE CLEANING INDUSTRY

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### HELPING YOUR KIDS INTO PROPERTY

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### EMPLOYEE SHARE PLAN CHANGES: THE GOOD, THE BAD AND WHAT TO DO

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### BLACK DOG: THE HIGH PRICE OF SUCCESS

Leanne Faulkner  
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### SHAREMARKET UPDATE

Elio D'Amato, Lincoln Stock Doctor  
T: 1300 676 333 or 03 9854 9444  
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### HOW TO IMPROVE YOUR LUCK

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### ARE YOUR GOOGLE RANKINGS AT RISK?

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### LESSONS LEARNT FROM FAST GROWTH

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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. 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.



see further

## Individual resident marginal tax rates for the year ended 30 June 2015

Income year 2015 Taxable Income \$	Income year 2015 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 + 47% of excess over \$180,000 (this includes the 2% temporary budget repair levy)

The tax rates do not include the Medicare Levy. From 1 July 2014 the Medicare levy rose from 1.5% to 2.0%. Your Medicare levy is reduced if your income is below a certain threshold and in some cases you may not have to pay the levy at all. The thresholds are higher for seniors. If your income is above the thresholds, you may still qualify for a reduction based on your family taxable income.

For more visit our website, [www.cfmc.com.au](http://www.cfmc.com.au)

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