# businessessentials

...essential information for business people



### Business Essentials Monthly Audio CD



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Welcome to the August 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!

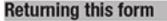
#### TURN DRIVE TIME INTO PROFIT TIME

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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.

#### USING ECONOMIC DATA: BE SELECTIVE!

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#### PARTNERING UP FOR GROWTH

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### YOUR 7+ OPTIONS WHEN THE CHIPS ARE DOWN

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## SMALL BUSINESS TAX CONCESSIONS: ARE YOU IN OR OUT?

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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 2016

| TAXABLE INCOME       | TAX ON THIS INCOME                            |
|----------------------|---|
| \$0 – \$18,200       | Nil   |
| \$18,201 – \$37,000  | 19c for each \$1 over \$18,200                |
| \$37,001 – \$80,000  | \$3,572 plus 32.5c for each \$1 over \$37,000 |
| \$80,001 – \$180,000 | \$17,547 plus 37c for each \$1 over \$80,000  |
| Over \$180,000       | \$54,547 plus 45c for each \$1 over \$180,000 |

The tax rates do not include the Medicare Levy of 2%. 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

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