

## CLIENT SOLUTIONS – Winter 2015

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## NASH SOLUTIONS – Practice News

### Welcome

Our office welcomes new staff member, Currina Eveleigh, an Administrative trainee, and returning staff member Sherree Boyd, as Client Services Officer.



**Scams and Bogus Emails**

We would like to remind clients that the ATO will never send you an email requesting you to claim your refund, confirm, update or disclose confidential details via an insecure channel such as email. You should always independently verify the source before taking any action. If you receive communication of this nature do not respond to it. The banks and PayPal have also been the subject of similar scams in recent times.

**Our Nash Solutions Email Policy**

We take this opportunity to remind clients that we check our emails at regular intervals during the day and seek to respond to all emails and telephone calls on a timely basis. This policy provides an adequate response to the vast majority of enquiries. However, if you have an urgent matter that must be dealt with on an immediate basis, then please send us a detailed email brief of the situation and then contact us by telephone to ensure your matter is escalated.

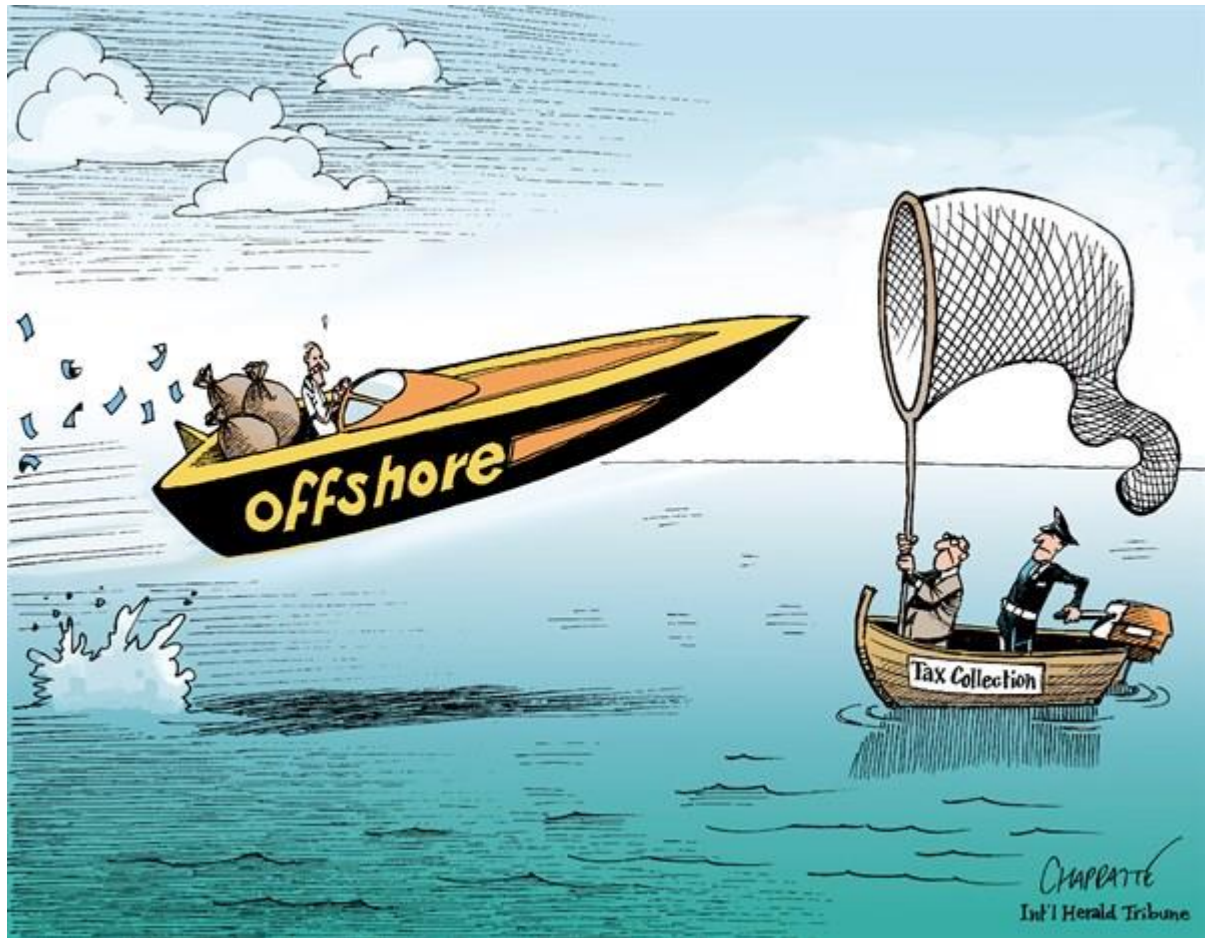
At Nash Solutions our goal is to provide holistic solutions to client problems, to grow our client businesses and investments and to accumulate client wealth for their retirement. We seek to deliver this by providing accurate, timely and proactive advice.

We value our relationship and if you have any like-minded business associates who could benefit from Nash Solutions services, then we would be most grateful for your referral.

## CLIENT PROCESSING –Taxation Compliance

<b>Tax Lodgement</b>	<b>Due Dates#</b>
December 2015 BAS	21/02/2016
March 2016 BAS	28/04/2016
Monthly BAS/IAS	21st of next month
New Superfunds	29/02/2016
Large Individuals, Medium Companies & Superfunds	31/03/2016
All other taxable Individuals, Companies and Superfunds	15/05/2016
Fringe Benefits Tax Returns	21/05/2016
All other Individual, Company and Superfunds, providing payment is also made on lodgement	05/06/2016

# Further extension may be available, contact us if you have an exceptional circumstance which might delay your lodgement.



### What is Accountancy Insurance?

Accountancy Insurance was established in 2003 specialising in Audit Shield – a comprehensive tax audit insurance product which covers the professional fees incurred as a result of an official audit, enquiry, investigation or review instigated by the Australian Taxation Office (ATO) and other federal, state and territory based agencies.

### Why do I need it?

Over the years the accountancy insurance group has had an array of situations that audit shield clients have found themselves in – at no fault of their own. Here are a few real life cases in which clients have experienced audit activity and how audit shield assisted them.

#### Retailer

*Type of activity: GST Audit – No additional tax payable*

*A Melbourne retailer who was experiencing difficult trading conditions received a Goods and Services Tax audit. The financial cost of dealing with the ATO would have been a burden on the client. The outcome for the client was that the audit was dealt with at no cost to the business.*

**End Result: \$6,800 accounting fees fully covered.**

## Business Group

Type of activity: Tax audit – Capital Gains Transaction

*A group of businesses derived a capital gain. The ATO commenced lengthy audit action and support was provided under Audit Shield, for not only the firm's assistance but also for legal assistance that was necessary for dealing with the ATO enquiry. The positive outcome for the client was that a robust and measured defence of the ATO claims could be made using the cover available.*

**End Result: \$25,000+ accounting fees covered.**

## Individual Taxpayer

Type of activity: Tax Audit Review – client 100% correct

*An individual living in Victoria was data matched by the ATO and certain work related and rental property deductions were questioned. The client was provided professional assistance and all the ATO questions were resolved. The positive outcome for the client was that they were fully supported by Audit shield, the audit assistance professional fee was covered, and the ATO cleared the client.*

**End result: \$3,450 accounting fees fully covered.**

## Does this insurance mean I'm a bad accountant?

The federal government will provide 77.8 million over four years to the ATO, to expand data matching with third party information and check 640 million transactions which is forecasted to generate revenue of \$610.2 million. These transactions will not discriminate between 'good' and 'bad' accountants and do not reflect on the abilities of an accountant.

Once the audit shield policy is in place, accountants and clients alike are relieved with the peace of mind that Audit Shield provides. It is also comforting for clients to see that their accountant is being proactive – and a 'good' accountant – with their service offerings.



### Asset test Changes from 1 January 2017

It's official. The Government has passed law to change Centrelink's Age Pension assets test from 1 January 2017.

The changes are a win for pensioners with lower levels of assets, however they are a blow to those with higher levels of assets.

More people will be eligible for the full age pension, but the rate at which your pension is reduced from the assets test is increased significantly. This means "wealthy retirees" who currently receive a part-pension may no longer be eligible once 2017 arrives.

#### **To receive a full pension:**

From 1 January 2017, the Government will increase the assets test limit to qualify for a full pension from \$291,500 to \$375,000 for couples and from \$205,500 to \$250,000 for single people. This will increase the amount of people that will receive a full age pension.

#### **To receive a part-pension:**

The pension amount you lose for owning assets above the full Age Pension threshold will increase. Essentially your pension is cut at a faster rate, which means the upper limit is decreasing from \$1,151,500 to \$823,000 for couples (and from \$775,500 to \$547,000 for single people). This means once you reach \$823,000 in assets for couples you will no longer receive an age pension and \$547,000 for single people.



## How much pension will you receive with different levels of assets?

The following tables give you an idea of how much you may receive with different levels of assets:

### Single Pensioner

Assets Homeowner	Assets Non-Homeowner	Rate of Pension
\$250,000	\$450,000	\$891
\$300,000	\$500,000	\$741
\$350,000	\$550,000	\$591
\$400,000	\$600,000	\$441
\$450,000	\$650,000	\$291
\$500,000	\$700,000	\$141
\$547,000	\$747,000	\$0

### Pensioner Couple

Assets Homeowner	Assets Non-Homeowner	Rate of Pension
\$375,000	\$575,000	\$671.60
\$400,000	\$600,000	\$643.10
\$450,000	\$650,000	\$559.10
\$500,000	\$700,000	\$484.10
\$550,000	\$750,000	\$409.10
\$600,000	\$800,000	\$334.10
\$650,000	\$850,000	\$259.10
\$700,000	\$900,000	\$184.10
\$750,000	\$950,000	\$109.10
\$823,000	\$1,023,000	\$0

## Do you receive a health card if your pension is cut?

Some consolation is that those who lose their Age Pension should automatically be issued with the Commonwealth Seniors Health Card.

The Commonwealth Seniors Health Card is available to those who have reached Age Pension age and it gives you discounts on prescription medicines through the Pharmaceutical Benefits Scheme (PBS). You may also be entitled to other concessions in areas such as health and transport, depending on your State or Territory.

## **I want to keep my age pension what can I do?**

Some options and strategies to reduce your assessable assets could include:

### **Contributing to super in the name of a spouse under Age Pension Age**

Did you know that while you are under Age Pension age, money that you have in super in the accumulation phase is not counted under the assets test? An opportunity to consider for couples with a gap in age, where only one partner currently receives the pension.

### **Improving principal home**

Funds spent on home improvements and renovations are not assessed against your pension. So it may be time to grant your wife's wish to finally update that kitchen... for the good of your pensions!

### **Gifting early**

You can gift up to \$10,000 each financial year or up to a maximum of \$30,000 over five years without impacting your pension

Importantly there is nothing stopping you from gifting a larger amount above these limits five years before you reach your age pension age. By the time you reach your pension age, the gifted amount will not need to be included in your pension application.

So if you have some spare dough that you plan to use to assist the kids, plan ahead and consider gifting before reaching your pension age.

### **Lifetime Annuities that have a reducing asset value**

A lifetime Annuity is an investment that provides you with a regular income throughout your lifetime.

These types of annuities can have a reducing asset value. Each year an amount is subtracted from the asset valued used by centrelink to calculate your entitlement.

## **Before you do anything!**

Please contact us to ensure that the strategy suits your personal needs and objectives.



## BUSINESS & COMMERCIAL NEWS – Small Business Tax changes come into effect. What does it mean for you?

Several beneficial small business tax changes announced in the federal budget in May are now law, after royal assent was given to the amending legislation on the 25 August /2015.

However, it is important to note that some of the changes apply from 1 July 2015 so they are already in effect.

The changes that will benefit small businesses are outlined below.

### Tax discount for Small businesses

In Australia, most small businesses are not incorporated businesses (companies), and they do not pay the company tax rate.

Instead, many small businesses across our country operate as a sole trader, as a partnership or as a trust.

To help all Australian small businesses grow, the Government will also provide a 5 percent tax discount to unincorporated businesses with annual turnover less than \$2 million (started 1 July 2015 and is now legislation). This delivers a tax cut of \$1.8 billion over the next four years.

This tax cut is broadly in line with the 1.5 percent point tax cut for small incorporated companies.

This means individual taxpayers still calculate their business and personal income in the same way, and then they get a 5 percent discount on the tax payable on their business income.

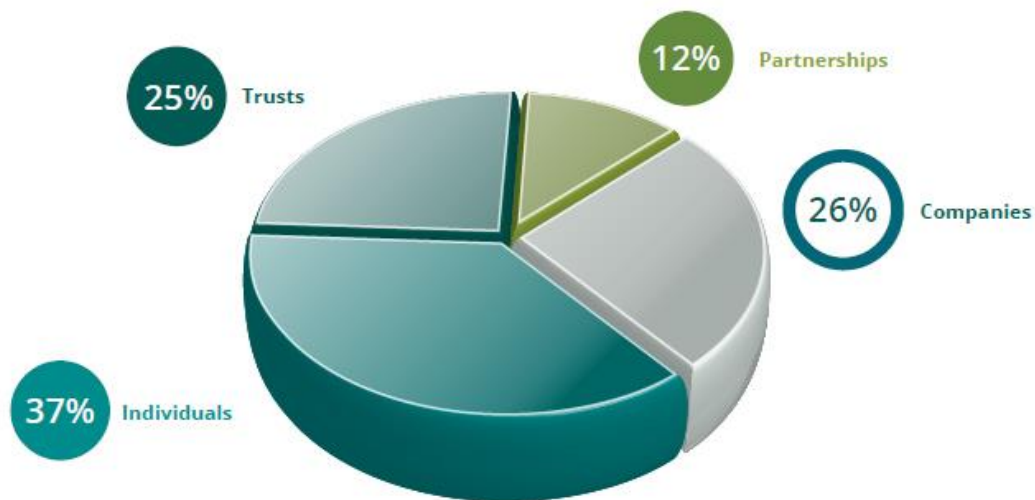
The discount will be capped at \$1,000 per individual in an income year, and it will be delivered as a tax credit in their tax return.

This tax cut for unincorporated business entities will put money back in the hands of small business operators, so they can reinvest to grow their business and employ new staff.

A thriving small business sector means a thriving economy to benefit all Australians.

This 5 percent discount applies from the 2015-16 income year, which means it came into effect from 1 July 2015.

## Most Australian small businesses are unincorporated



## How this will help unincorporated small businesses

All individuals with income from a small unincorporated business will receive an annual tax discount of up to \$1,000

For example, Ashley is a Victorian Angus cattle farmer running her farm as a sole trader.

Ashley's cattle farm has an annual turnover of \$300,000 and taxable income of \$75,000. This is her only income.

### Current law

Under the current law Ashley pays tax at her marginal tax rates and pays around \$16,000 in total.

### New law

Under the new law Ashley's \$16,000 tax bill on her business income is reduced by 5 percent, or \$800. While there is no change in her tax rate, under the new law Ashley pays only \$15,200 tax.

### Benefit

Ashley is \$800 better off than she was before this tax cut. With the five percent tax discount, Ashley has an extra \$800 to spend on her business.

	Current law	New law
Turnover	\$300,000	\$300,000
Taxable income	\$75,000	\$75,000
Tax paid	\$16,000	\$15,200
Benefit		+\$800

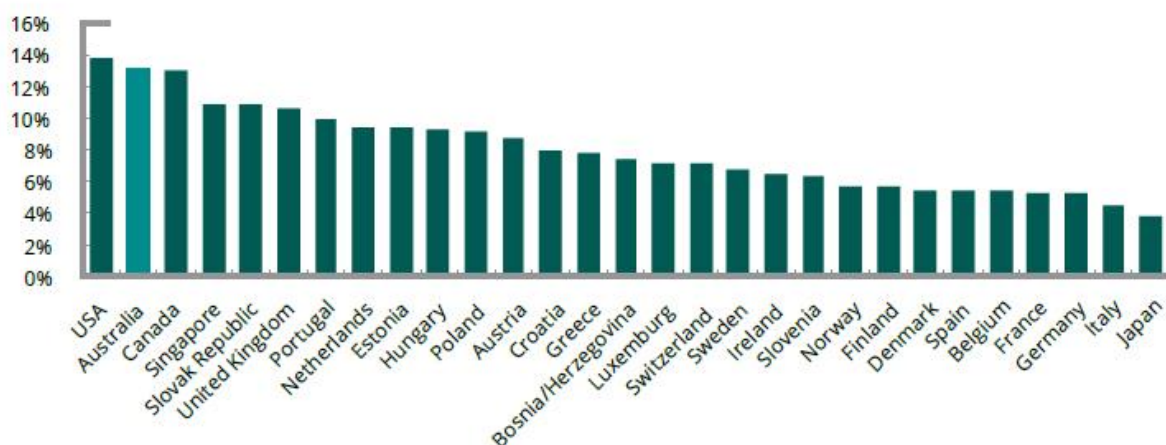
## Immediate deductibility of start-up expenses

### Encouraging start-ups & entrepreneurship

Today's start-ups and entrepreneurs will help fuel investment and jobs into the future and continue in supporting Australia as a nation of entrepreneurs.

Our nation proudly has a larger proportion of the population starting a small business than almost any other developed country in the world. In 2013-14, there were over 280,000 new small businesses in Australia.

### Proportion of adult population starting or running a new business



Australians have a strong start-up culture: Proportion of adult population starting or running a new business

To further boost entrepreneurial endeavour, start-ups will be allowed to immediately deduct professional expenses incurred when they start a business, such as legal expenses on establishing a company, trust or partnership; rather than writing them off over five years. This will provide immediate cash flow benefits for small business.

Unfortunately, these measures are also somewhat technical. The expenses must relate to a business that is proposed to be carried on, including certain government fees, charges and costs associated with raising capital, where these expenses would otherwise be deductible over five years under current law.

For expenses to be immediately deductible, the entity claiming the deduction must be for the income year in which the deduction is claimed: (i) a small business entity; or (ii) not carrying on a business and not connected with, or an affiliate of, an entity that carries on a business that is not a small business entity.

The kinds of expense that may be deductible include:

- Expenditure on advice or services relating to the structure or the operation of the proposed business. This includes for example, advice from a lawyer or accountant on how the business may be best structured as well as services such individuals or firms may provide in setting up legal arrangements or business systems for such structures. It does not include the cost of acquiring assets that may be used by the business. Also includes professional advice on the viability of the proposed business; and

- The payment to an Australian government agency (i.e. the commonwealth, a state or territory or an authority thereof – includes local governments) of fees, taxes or charges relating to establishing the business or its operating structure. Broadly, this category of expenditure includes regulatory costs incurred in setting up the new business. Examples would be, the costs associated with creating the entity that may operate the business (such as the fee for creating a company) and costs associated with transferring assets to the entity that is intended to carry on the proposed business (e.g. the payment of stamp duty). It does not include expenditure relating to taxes of general application such as income tax.

These deductions apply to expenditure incurred in the 2015-16 income year and later income years.

## FBT exemptions extended

The fringe benefits tax exemption that applies to employers that provide employees with work-related portable electronic devices, such as mobile phones, laptops and tablets, has been extended. Small businesses that provide employees with more than one work-related portable electronic device, even where the devices have substantially identical functions, will now get an FBT exemption. The previous law limited the exemption to the provision of one device per employee.

This will apply for the 2016-17 FBT year and later FBT years, which means it comes into effect from 1 April 2016.

The above changes are welcome for small businesses but as always with tax, there are rules to follow.



We remind clients that we provide a full range of financial planning services including investments, savings and retirement plans, life and income protection insurance, superannuation, super pension and Centrelink age pension analysis using our 'DomaCom Guided Planning System'.

The Reserve Bank of Australia (RBA) left the cash rate unchanged at 2.0% despite the sub-par economy. One reason the RBA may be reluctant to cut interest rates further, is the red hot Sydney housing market which was described as “crazy” by the Reserve Bank Governor.

We do not know if the RBA will lower interest rates again, but we are certainly near the bottom. We are also awaiting the first US interest rise, which keeps getting pushed out but is tipped for this September. We believe that when short rates do rise, it will be very slowly so should not upset the markets too much.

We pointed out last time that bond yields were simply too low and were not an attractive investment. Subsequently, the Australian 10 year government bond yield rose from a low of 2.3 percent to around 3.0 percent. Global bond yields also rose from historic lows. Despite the higher yields we still do not find fixed interest attractive and we would maintain an underweight to fixed interest, particularly global bonds.

We continue to prefer equities to bonds and listed property even though equities are certainly no longer cheap in historical terms. Australia shares (ASX200 at 5,540) are trading at about 15.3 times earnings estimates for both fiscal year 2015 and 2016. However, the market is expecting slightly negative earnings growth (about 1 percent) for both 2015 and 2016.

Recent downgrades to earnings forecasts have been concentrated in the resources sector and to a much lesser extent than Banks. This puts the value of the Australian shares at roughly a 10 percent premium or one point above the long term average of 14.1 times (Morgan Stanley). One positive is that interest rates were higher in the past, so it is possible to justify a higher value despite the lack of growth. US shares (S&P500) are also likely to have no earnings growth this year, mainly due to lower earnings in oil related stocks.

US shares are trading at about 17.5 times 2015 earnings estimates and 16.5 times twelve month forward estimates. The forward earnings estimate is also about one PE point above the long term average.

Local Chinese shares (A-Shares) seem very extended, fuelled by large margin loans. However, the Hong Kong listed shares that most international players invest in are far more reasonable. China looks like a good “long term” story as it opens its markets to foreigners and its weighting in global indices increases.

One bright spot is European equities which now seem to be in an upgrade cycle that is company earnings are exceeding estimates, although it is still early days. It should be noted, that the current European Quantitative Easing program is the largest recent program in terms of buying up available bonds, even bigger than that in Japan. This is very bullish for European stocks. However, Europe is now trading at about 16 times earnings, which is in line with the world average although earnings are still below the GFC peak and may play catch up.

We would be cautious in allocating to both fixed interest and equities right now as most assets are not cheap. Also the US share market has not had a correction for over 3 years. We would maintain our tilt to global equities over Australian shares with a further tilt to European and Asian shares. We believe Australian listed property is not good value and continue to underweight fixed interest.

Returns to 31 May 2015 (% p.a.)

Asset Class	1 Month	3 Months	1 Year	3 Years	5 Years
Australian Shares	0.40	-1.37	9.93	17.43	10.31
Global Shares	2.91	3.46	27.77	25.27	13.82
Listed Property	2.92	-0.32	29.66	21.81	15.07
Fixed Interest	0.04	-0.33	7.48	5.09	6.93

## FINANCE

### Thinking of buying a new vehicle?

We remind clients that car dealers play many tricks with new car prices, trade values and in-house finance in order to spruik up their 'deal' and at the same time extract maximum profit. We are in a position to advise you on how to get the best actual deal when trading.



### Planning points:

- Find your new vehicle / plant.
- Negotiate a cash price.
- Call us for effective financing of the deal.



## SPECIAL TOPIC – The 8<sup>th</sup> wonder of the world – Compound Interest\*\*



"You're not getting any younger, Harvey... Ageing improves wine, compound interest... and nothing else."

### **Compounding interest is the great equaliser.**

Compounding interest doesn't care who you are, it affects everyone the same because it works for everyone.

If you ask any person older than you what they wish they had more of, chances are they will tell you they wish they had more time.

Time is truly a wonderful thing, and it's something we all share in common. Compounding interest works its magic because of this.

### **Compounding interest utilises momentum.**

Have you ever wondered what makes an avalanche so powerful? A force so massive actually starts from a very small place. Before an avalanche can smash trees and break legs, it needs to become a snowball first, and a piece of snow before that.

At first, the amount of force and energy to create a snowball must be great. Snow needs to be continually added with an almost intense effort.

But once the snowball is built? Then you can roll it down a hill, and it will naturally do the work for you, until one day it is an unstoppable force.

Your wealth works the exact same way. The work you need to do in the beginning is often very painful and tiring. But once your wealth snowball is built, then your wealth naturally attracts more wealth and the power of compounding interest can work in your favour.

Just as a snowball compounds and grows, so can your wealth.

## **Compounding interest can create millionaires from average people.**

The tired and overused excuse is that people think they don't have enough money to make good money in the stock market. The truth is you don't need that much!

Compounding interest can make you thousands! Take the median income from 2011: \$57,400 a year. Now the average 45 year old making \$57,400 a year would only need to save and invest 10% each week and would have a staggering **\$248,308** at 65!

This is just assuming a conservative 7% return in the stock market, and assuming they never get a raise. The real results could be much greater!

The possibility of this is all due to compounding interest. By investing in companies that are growing— thus paying out increasingly more cash to shareholders, an initial investment could multiply many times over in the course of a long time span. Don't underestimate this power.

## **Compounding interest teaches you patience.**

Why is compounding interest a greater teacher of patience? Well for one, you don't see results overnight. In fact, compounding interest is actually pretty boring, it can be like watching paint dry. Compounding interest at its core is best served by conservative investing. Someone who chases speculative and very trendy stocks won't see the power of compounding interest. How can you when your capital moves up and down wildly, growing fast and then crashing hard to remove all your gains?

An investor whose primary concern is compounding interest will instead look for the company that is growing slowly and surely. Like the tortoise who plods along at a painstakingly slow pace, an intelligent conservative investment will beat out any high flying "trend / technology" stock of the day - time and time again.

## **Compounding interest lets you sleep well at night.**

What do the wealthiest and wisest investors have in common? They are always smiling, because they are making money every second of the day.

That's the power of compounding interest. Nothing can stop it from growing. As long as an investment is paying you interest, you can keep smiling at night, and because you know that time is your ally. The longer time goes, the richer you get!

As time goes on, you can reinvest that interest and get more interest. Voila! You have compounding interest.

Take this quote from the Oracle from Omaha himself, Warren Buffet: "I always knew I was going to be rich, so I was never in a hurry".

## **Compounding interest is your friend if you are poor.**

Rich people don't have any bigger advantage in the market than poor people do. My \$500 in the market has just as much of a chance at making 10% returns as Warren Buffet's millions. Sure he may have more opportunities than I do, but in any stock market security – pound for pound – we have an equal shot.

## **Compounding interest teaches and rewards discipline.**

One of the best pieces of advice I was given when I first started investing was simply this: "Invest the same amount every month."

There's actually a name for this strategy. It's called Dollar Cost Averaging. It's so effective because not only does it teach you discipline and good habits, but it prevents you from making stupid mistakes in the stock market.

You can't expect to time the market. That's just a fact. The market is massive, facilitating trillions of dollars a second into and out of securities, futures, and commodities. Your guess at what it's going to do next is as good as the next guys. Until you find someone that can predict the future, you're just going to have to face the fact that you won't be able to time the market.

That's why you must employ a system like Dollar Cost Averaging. When you decide to put the same amount of money into the market every month, you automatically buy less when the market is up and buy more when it's down. It's classic buy low, sell high. By doing this you resist being greedy when everyone else is greedy, which results in losing your shirt.

Compounding interest is best pursued when you are Dollar Cost Averaging. Use this system to your advantage.

## **Compounding interest separates the rich from the broke.**

The great Albert Einstein once said "Compound interest is the eighth wonder of the world. He who understands it, earns it ... he who doesn't ... pays it."

When's the last time you saw a high interest credit card balance move much lower after making a payment? When you get into high interest debt, you are now fighting against the inevitable force of compounding interest.

Why fight up a hill when you can instead run down it?

While everybody might know that interest is bad, only a few people decide to do something about it. And if I can be quite frank, it's why broke people are broke and rich people are rich.

Nobody makes a real fortune overnight, and nobody goes broke in one night either. The exceptions to the rule regress back to where they should be over time. That's why lottery winners oftentimes end up broke years later.

It's the habits that you live with which define your wealth. If your spending habits cause you to fight against interest, you're going to fight that fight the rest of your life. And sorry but, you'll never be rich.

However, if your habits create interest for you, then just sit back and relax. You will one day be rich, you just have to let compounding interest do the work for you.

### **Compounding interest can save our kids' generation.**

Every day, we have people who live in a mindset of scarcity instead of abundance. People who are spenders instead of savers.

What if we lived in a world where everybody took responsibility for their finances? What if we all decided to kick our debt habits, and build wealth for our family and future generations?

If \$5,000 a year can turn into \$998,176 in 40 years, imagine what it would do in 50. It would be \$2,032,645. Most people don't have that kind of money to save for their kids but what if we saved a small amount for our children, even \$1,000 a year. In 50 years, it could grow to \$406,529.

What if we did this for our kids, and they did it for theirs? The wealth could compound, until the whole world was living with financial freedom. It starts with one person, but could later affect many.

Really, it starts with you.

If you want more wealth and abundance in this world, be the change. I believe in you, because I know you can make a difference.

If you've been reading all the way through, you're already taking a step in the right direction. Why can't you take the 8th wonder of the world and do something great with it? You can, and that's why I believe.

## How can I get started?

If you are looking to start the power of compound interest, Nash Solutions will talk you through the process and benefits, and can help you set up a regular savings plan suited to your personal situation.

Comprehensive advice is available if your situation requires broader consideration of your financial circumstances.

**Sourced by Brendon Colville, Financial Planning Client Services Manager.**

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**# Acknowledgement: We wish to acknowledge Lifespan Financial Planning as the source of the information used in the preparation of this newsletter. The economic and investment analysis content of this newsletter is based on their latest published Personal Wealth Winter Newsletter for 2015.**

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**\*\*10 Reasons why Compounding Interest is the 8th Wonder of the World\*\***

**<http://einvestingforbeginners.com/2014/04/23/compounding-interest/>**

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[View past Nash Solutions newsletters](#)

## **“Cashflow is critical for business growth and survival. Is your business generating the returns you require and is it maximising your wealth?”**

**Nash Solutions Business Services** can assist you with:

### **Accounting, book-keeping and day to day business administration services**

#### **Taxation advice**, including:

- Year-end tax planning
- CGT and business rollovers
- GST
- Negative Gearing

#### **Small Business advice**, including:

- Structuring
- Incorporation and company secretarial services
- New business start up
- Business acquisitions and valuations
- Business Sale

#### **Tax return and BAS preparation**

#### **Superannuation**, including:

- Self Managed
- Employer Superannuation Funds
- CGT rollovers on sale of business

#### **Business analysis**, including:

- Financial Analysis
- Management accounting

#### **Business planning**, including:

- Financial Analysis
- Management accounting

#### **Financing**, including:

- Review of current finance arrangements
- Equipment and motor vehicle finance

#### **Computerised Records**, including:

- Accounting related assistance generally
- MYOB software and computer support
- Banklink

#### **Audits**

- Self Managed Super Funds
- Clubs and Associations
- Companies

## **“Savings plans are necessary to ensure sufficient funds are available for your retirement. Will you live the comfortable retirement you dream of?”**

**Nash Solutions Financial Planning Services** can assist you with:

#### **Children's education plans**, including

- Imputation Bonds

#### **Direct Share Investment**

#### **Superannuation**, including:

- Individuals
- Employer group policies
- Self Managed Superannuation Funds

#### **Personal Insurance**, including:

- Life
- Total & Permanent Disablement
- Income Protection

#### **Finance**, including:

- Debt consolidation
- Housing & Commercial Loans
- Investment Loans
- Vehicle, Plant & Equipment

#### **Wealth retirement and lifestyle planning analysis**

- Income streams and capital drawdowns
- Centrelink benefit planning and analysis for age pension retirees

#### **Estate succession planning**

#### **Aged Care Planning**

## **“3 in every 4 Australians will be diagnosed with a serious illness during their working life and will spend many months off work. Will your family live in poverty?”**