

CLIENT SOLUTIONS – Summer 2013

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NASH SOLUTIONS – Practice News

We wish all our clients a Merry Christmas and a Happy New Year and advise our office will be closed from 1pm Friday 20th December 2013 and will re-open Monday 13th January 2014.



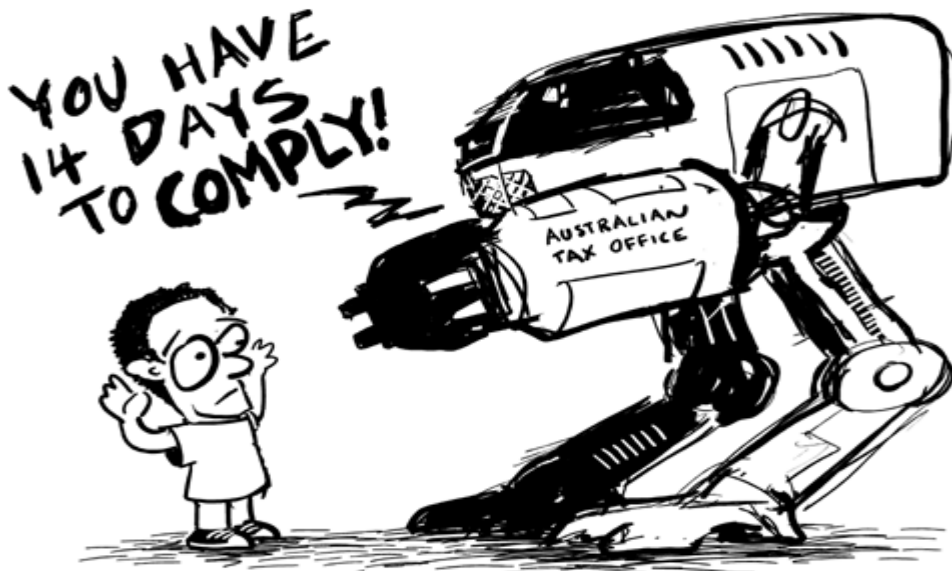
At Nash Solutions our goal is to provide holistic solutions to client problems, to grow our client businesses and investments and to accumulate client wealth for their retirement. We seek to deliver this by providing accurate, timely and proactive advice.

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 – 2013 Taxation Compliance

Tax Lodgement	Due Dates#
December 2013 BAS	28/02/14
Monthly BAS/IAS	21 st of next month
New Superfunds	28/02/14
Larger Companies, Superfunds & Individuals	31/03/14
Taxable Individual, Company and Superfunds	15/05/14
Fringe Benefits Tax Returns	28/05/14
Non-Tax/Refund Individual, Company and Superfunds	05/06/14

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



TAX OFFICE SOLUTIONS- Unpaid superannuation and PAYG Withholding

Director Personal Liability Alert – Unpaid and Unreported Superannuation Debt means danger for Company Directors

The ATO's power to pursue unpaid superannuation has undergone some significant changes in June 2012. The ATO now has new powers to:

- Expand the Director Penalty Notice regime from just PAYG deductions to include Superannuation Guarantee amounts (SG);
- Make directors automatically personally liable if PAYG or SG amounts remain unpaid and unreported three months after the due date for lodging a return and a director cannot cause their director penalties to be remitted by placing their Company into administration or liquidation – the new term used is a “Lockdown DPN”.

The ATO has been focusing on education rather than enforcement but that period of leniency has come to an end. In October the ATO started sending out warning letters to directors of companies with superannuation guarantee debts.

If a company cannot meet its superannuation obligations, the ATO requires the company to submit a Superannuation Guarantee Charge Statement. If the company is more than three months late in submitting this statement to the ATO, the directors can be held personally liable for the unpaid amount.

What to do if a Super Warning Letter or DPN is received:

- If the company can pay the debts then it should do so in order to avoid personal liability for the director;
- If a DPN is received with a 21 day notice period (old law) then react and do so within 21 days;
- Directors should get their company tax returns, including a Superannuation Guarantee Charge Statement, up to date and lodged. If a company can't pay the PAYG or Super liability, it should lodge the returns anyway to limit penalties or a director risks incurring a Lockdown DPN and therefore automatic personal liability;
- If PAYG debts and returns are already 3 months late either pay the debt or get the company into liquidation. If reporting is out of date, liquidation won't guarantee the director won't hear from the tax office again, but it is their best chance to move the company, and the director personally, to the bottom of the Enforcement Action pile.

TECHNICAL ISSUES – Your Company and the law



If you're a director or secretary of a small company, you must follow the requirements set out in the Corporations Act 2001 (Corporations Act).

Even if you appoint an agent to look after the company's affairs, you, not the agent, may still be held responsible for those legal obligations.

What does the law expect of you personally?

As a director, you must:

- Be honest and careful in your dealings at all times;
- Know what your company is doing;
- Take extra care if your company is operating a business because you may be handling other people's money;
- Make sure that your company pays its debts on time;
- See that your company keeps proper financial records;
- Act in the company's best interests, even if this may not be in your own interests, and even though you may have set up the company just for personal or taxation reasons, and
- Use any information you get through your position properly and in the best interests of the company. Using that information to gain, directly or indirectly, an advantage for yourself or for any other person, or to harm the company may be a crime or may expose you to other claims. This information need not be confidential; if you use it the wrong way and dishonestly, it may still be a crime.

If you have personal interests that might conflict with your duty as a director, you must generally disclose these at a director's meeting. This rule does not apply if you are the only director of a proprietary company.

What work must a director do?

You and any other directors will control the company's business. Your company's constitution (if any) or rules may set out the directors' powers and functions.

You must be fully up-to-date on what your company is doing:

- Find out and assess for yourself how any proposed action will affect your company's business performance, especially if it involves a lot of the company's money;
- Get outside professional advice when you need more details to make an informed decision;
- Question managers and staff about how the business is going;
- Take an active part in director's meetings.

You should only be a company director or a company secretary if you are willing, able and have enough time to put in the effort.

Avoid any company where someone offers to make you a director or secretary on the promise that 'you won't have to do anything' and 'just sign here'. You could be exposing yourself to many legal liabilities.

Can you sell your shares to the public?

Proprietary companies are generally not allowed to raise money from the public by selling shares. Avoid anything to do with illegal fundraising.

Can anyone be a director or secretary?

You must not act as a director or secretary (or manage a company) without court consent if you:

- Are an undischarged bankrupt;
- Are subject to a personal insolvency agreement or an arrangement under Part X of the Bankruptcy Act 1966 (Bankruptcy Act) that has not been fully complied with;
- Are subject to a composition under Part X of the Bankruptcy Act and final payment has not been made, or
- Have been convicted of various offences such as fraud or offences under company law, such as a breach of your duties as a director or insolvent trading. If you have been convicted of one of these offences you must not manage a company within five years of your conviction. If imprisoned for one of these offences, you must not manage a company within five years after your release from prison.

If you become bankrupt, enter into personal insolvency agreement or are convicted of a relevant offence at a time when you're a director or secretary then you automatically lose that office. The company must then notify ASIC that you're no longer a director or secretary of the company. ASIC can also ban you from being a company director in certain situations.

If you're not allowed to be a company director or secretary, you're not allowed to manage a company. It is a serious offence to set up dummy directors while you really manage the company.

Directors must also be 18 years or older.

What happens to dishonest directors?

Every year, the courts send dishonest and reckless company officers to prison, and impose heavy fines and award damages.

As the company watchdog, ASIC investigate corporate crime. ASIC may take a number of steps against directors who fail in their duties.

What company records must you keep?

As a director, the law makes you personally responsible for keeping proper company records.

You must see that the company keeps up-to-date financial records that:

- Correctly record and explain its transactions (including any transactions as a trustee); and
- Explain the company's financial position and performance.

All companies must have financial records so that:

- True and fair financial statements of the company can be prepared if needed;
- Financial statements can be conveniently and properly audited if necessary, and
- The company can obey the tax laws.

Company housekeeping: other records and registers

All company officers must make sure that the company attends to some basic 'housekeeping' matters. The directors remain ultimately responsible for the company's compliance with the Corporations Act.

When a company is set up, you must:

- Register your company name with ASIC and obtain an Australian Company Number (ACN);
- Have a registered office. (If your company doesn't occupy the same address as the registered office, then you must have written consent from the person who occupies the registered office).

Make sure that you:

- Display the company name at every place at which your company carries on business and that is open to the public. Also, the company must display its name and the words 'registered office' prominently at its registered office.
- Display the company name, the words 'Australian Company Number' (or ACN) or 'Australian Business Number' (or ABN) and the relevant number on:
 - The common seal (if the company has one);
 - Every public document of the company;
 - Every negotiable instrument (eg. cheque, promissory note) of the company, and
 - All documents lodged with ASIC.

Your company must keep:

- Registers of members (shareholders);
- Registers of option holders (if you have them);
- Minutes of general meetings;
- Minutes of meetings of directors;
- Registers of charges created by the company over company property (s271 of the Corporations Act was removed from registration under the *Personal Property Securities Act 2009*. You are required to have this register and make entries up until this point in time), and
- Financial records that enable an assessment of the company's financial position and performance and are sufficient for financial statements to be prepared (and audited if necessary) for at least seven years after the transactions are completed.

Your Annual Statement

Each year within a few days after your company's review date (usually the anniversary of your company's registration) ASIC will send your company annual statement to one of the following:

- Your electronic inbox if you have registered to use the electronic lodgement systems;
- The address of your registered agent if you have appointed one (eg. Nash Solutions Pty Ltd);
- Your nominated mailing address if you aren't registered to use our electronic lodgement systems, or
- Your company's registered office address if none of the above apply.

If you have not received your annual statement within five days after the review date, you should contact us.

Check your annual statement

The annual statement sets out the company's details recorded in ASIC's register, such as the names and addresses of its directors and secretary, registered office, principal place of business, ultimate holding company (if any), share details and member's details (members' names and addresses only apply to proprietary companies).

If these details are correct and no other changes have occurred that require you to notify ASIC, then within two months after the review date:

- You need to pay the annual review fee shown in the invoice that accompanies the annual statement, and
- The director(s) need to pass a solvency resolution.

If any details on the statement are no longer correct, you must update them using Form 484 *Change to Company Details*. You have 28 days from the statement's issue date to lodge the form. ASIC may also require information to be lodged (eg. where they notice that data is missing).

Pay fees

To avoid the payment of late fees or other non-compliance action you must:

- Pay the annual review fee within two months after the review date;
- Lodge Form 484 to update your company's details if they change during the year, within 28 days after the change, and
- Lodge Form 484 (if required) to update your company's details, within 28 days after your annual statement's issue date.

Pass a solvency resolution

The company's directors must pass a solvency resolution within two months after the company's review date, unless the company has lodged a financial report with ASIC within twelve months before the review date.

A **positive** solvency resolution means that the directors think that there are reasonable grounds to believe that the company will be able to pay its debts as and when they become due and payable. You don't have to lodge notification of a positive solvency resolution with ASIC, but you must pay the company's annual review fee. Payment of the fee is taken to be a representation by the directors that the company is solvent.

A **negative** solvency resolution means that the directors think that there are not reasonable grounds to believe that the company will be able to pay its debts as and when they become due and payable. If the directors pass a negative solvency resolution we must be notified using Form 485 *Statement in relation to company solvency* within seven days after the resolution has been passed.

If the directors don't pass a solvency resolution within two months after the company's review date, ASIC must be notified using Form 485 within seven days after the end of the two month period following the review date.

Please contact us for more information or if you believe your company details require updating.

BUSINESS & COMMERCIAL NEWS – Super Data and Payment Standard

There are over 800,000 Australian employers who are required to make superannuation guarantee contributions on behalf of their employees. For many, this can be a complex process with multiple funds to contribute to, each with their own specifications for accepting the data and payments.

From 1 July 2014, medium and large businesses, that is, those with 20 or more employees, will see this simplified when they start making contributions using the new Superannuation Data & Payment Standard. Employers with 19 or fewer employees will start making contributions under the standard from 1 July 2015.

What is the Superannuation Data & Payment Standard?

The standard is part of SuperStream, a package of measures designed to enhance the superannuation system. Put simply, it standardises the process for making contributions. Its main purpose is to ensure employer contributions are paid in a consistent, timely and efficient manner to a member's account.

It will also remove many of the complexities employers currently face with funds having different arrangements for accepting contributions. Under the standard employers will make super contributions on behalf of their employees electronically. This includes submitting a data message containing information relating to the employee's contribution payment electronically to a fund and making payments electronically through the banking system.

The data message and payment are linked by a payment reference number which enables reconciliation by the receiving fund.

Main Components of the Standard

The key components of the standard are a standard format for electronic payments and a standard message format for sending data messages and a standard set of business terms and definitions used to describe each data element in the contribution message, such as the name, date of birth and contribution amount.

Solutions will be provided by payroll providers, clearing houses and other service providers.

How will the Standard benefit employers?

There are a number of benefits for employers. Firstly, the standard streamlines the process for employers when making contributions to all funds. It provides a simpler, consistent method of preparing contributions and in many cases, a single channel for interacting with multiple funds.

Making contributions in the standard will also reduce reverse workflow and exceptions handling, allowing employers more time to focus on their business.

Data and payments to be sent electronically

Employers must send electronic payments and data messages in the approved format. Payments must be linked to data messages via a unique payment reference number that is supplied by the sending employer. If an agent for example, sends the payment on behalf of an employer then they provide that reference number.

This allows the receiving fund to reconcile data and payments for member contributions efficiently and reliably.

Information required to make a contribution under the standard

An employer will need to know:

- The bank account details of the fund, both default and choice – this is where they need to send the payment to;
- An electronic service address – this is where they need to send the contribution data to;
- A unique superannuation identifier described as a USI – this is an identifier for all APRA-regulated super funds that provides a link between the member account and the fund product they belong to.

The ATO is developing a fund validation service that will be available for employers from 1 July 2014 and this will assist them identify the correct information needed to make transactions under the new standard.

Employer TICK Service

The Employer TICK service will allow employers and their service providers to validate an employee's tax file number and member details before a first contribution.

This will be available as a web service from 1 July 2014. It is an optional service for employers but has the benefit of checking an employee's details before the first contribution and therefore reducing the possibility of errors and re-work occurring.

What do Employers need to do to prepare for the introduction of the standard?

Every business is different and there is 'no one size fits all' approach to adopting the standard. Employers have a number of options to meet the standard. These options or 'solutions' fall into two broad categories:

- Using a payroll software that conforms with the standard, or
- Using a service provider who can meet the standard on your behalf.

If the employer already uses payroll software, they should talk to their software provider to find out what services they intend to provide that comply with the standard.

The ATO will soon publish a register of payroll providers who are SuperStream compliant.

Clearing houses are already a common choice for employers who wish to streamline the super contributions process.

Does the data and payment standard apply to SMSFs?

Yes. A SMSF must be able to receive contributions under the standard from an employer from 1 July 2014, remembering this applies to large and medium employers only in the first year.

This requirement does not apply though to self-managed super funds receiving personal contributions and those where the employer is a related party of the fund.

An employer must be able to send contributions and data electronically to a self-managed super fund if an employee nominates that fund as their choice fund.

The ATO expects a range of SMSF service providers to offer services to trustees in the coming months .

FINANCIAL PLANNING – Economic Updates

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'**.



Economic Update Summary

Cautious markets await outcome of US Debt Ceiling

Markets remained cautious while focusing on the ongoing negotiations surrounding the lifting of the United States (US) debt ceiling but once the threat of a US default came to an end markets lifted.

Eurozone gradual recovery continuing

Europe continues to point to a gradual recovery in the region, with Spain emerging from a two-year recession. A Further fall in the Euro area inflation rate paved the way for the European Central Bank (ECB) to once again loosen monetary policy.

China economy stabilising

In China, recent data has been generally positive, suggesting that the economy is stabilising following the softness in the first half of the year.

Australia's easing cycle coming to an end?

With a spike in the September inflation number and growing talk that the housing market may be overheating, many investors expect that the current easing cycle has come to an end. However, the Australian economy added a disappointing 1,100 new jobs over October, falling short of market expectations. The seasonally adjusted unemployment rate remained steady at 5.7%.

Investment Outlook by asset class

Australian Equities – The Australian equity market experienced another strong month, finishing 3.9% higher. Small Caps (+2.7%) underperformed their Large Cap (+4.2%) counterparts but outperformed Mid Cap (+2.2%) stocks. The defensive sectors had mixed performance over the month with Property Trusts, Consumer Staples and Utilities underperforming the broader market, while Healthcare and Telecom Services performed particularly strongly.

The best performing sectors were Financials (excluding property trusts) (+5.9%), Healthcare (+4.5%) and Telecom Services (+4.2%). The weakest performing sectors included Energy (+0.2%), Utilities, (+1.1%) and Industrials (+1.9%). On a stock level, ANZ (+10.4%), CBA (+6.8%) and BHP (+5.7%) made the largest contribution to the return of the index. On the other hand, Newcrest Mining (-11.9%), Qantas (-15.6%) and Worley Parsons (-9.0%) were the most significant detractors from the performance of the index.

International Equities – Global equity markets were generally stronger over October. The broad MSCI World ex Australia Index rose 4.1% in hedged terms and 2.6% in unhedged terms, as the Australian dollar gained against all of the major currencies. Based on the relative performance of the S&P Developed ex-Australia Large & Mid cap indices, Global Growth (+2.3%) underperformed their Value (+2.8%) counterparts in A\$ terms. The strongest performing sectors were Telecommunication Services (+5.4%) and Consumer Staples (+3.3%), while Materials (+1.1%) and Utilities (+1.9%) were the worst performers. In Australian dollar terms, the Global Small Cap sector rose 1.8%, while Emerging Markets returned 3.5% in October.

In the US, the S&P 500 Composite Index rose 4.6% during October, the NASDAQ returned 3.9% and the Dow Jones Industrial Average gained 2.9%, all in local currency terms. European markets were stronger, with the DAX 30 (Germany) jumping 5.1%, the FTSE 100 (UK) returning 4.3% and the CAC 40 (France) gaining 3.8%. Asian markets were mixed over the month, with the Indian BSE 500 soaring 9.1%, and the Hang Seng rising 1.7%, while the Japanese TOPIX finished the month flat and the Chinese Shanghai Composite Index lost 1.5%.

Property – Real Estate Investment Trusts (REITs) performed well over the month; domestic REITs (as measured by the S&P/ASX 300 A-REIT Index) advanced 2.6%, while Global REITs (as measured by the FTSE EPRA/NAREIT Global Developed Index) gained 3.0% on a fully hedged basis. The unlisted property sector (as measured by the Mercer/IPD Australia Monthly Property Fund Index) returned 1.0% over September on the back of solid returns from Retail Funds (+1.4%).

Fixed Interest – Global Sovereign Bond yields generally fell across the major markets over the month. Ten-year bond yields fell: in Japan (-9bps to 0.60%), the US (-7bps to 2.54%) and Germany (-5bps to 1.68%); however, rose in the United Kingdom (UK) (+9bps to 2.62%). Two-year bond yields were lower in Germany (-2bps to 0.13%) and the US (-2bps to 0.30%). Global bond indices saw positive returns over the month, with both the Citigroup World Government Bond (ex-Australia) Index and the Barclays Capital Global Aggregate Bond Index returning 1.1%, both on a fully hedged basis. The Australian 10-year bond yield increased by 13bps to 3.94% and the five year bond yield rose 16bps to 3.33%. Australian bonds produced generally weak returns over October, with the UBS Credit Index returning 0.2%, UBS Semi-Government Index rising 0.1% and the UBS Treasury Bond Index finishing flat for the month.

Currencies – The Australian dollar continued to climb against all of the major currencies in October. The Australian dollar rose 1.3% relative to the US dollar, finishing the month at US\$0.947. Against other currencies, the A\$ appreciated 2.1% against the Pound Sterling, 1.3% relative to the Yen and 0.8% versus the Euro. On a trade weighted basis, the local currency gained 1.3% over the month.

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

Find your new car, plant or equipment and then contact Suzanne for advice before you commence negotiations with the dealer.

SPECIAL TOPIC – Pension Bonus late registrations to cease March 2014



Contributed by Suzanne McCarthy, Financial Planning Client Services Manager

The Minister recently announced late registrations for the Pension Bonus Scheme (PBS) will end from 1 March 2014. Late registrations were only accepted in special circumstances and clients had to have reached age pension age before 20 September 2009.

How does the PBS work?

The PBS was designed to encourage age pensioners to stay in the workforce and delay claiming the age-pension. The PBS provides a one-off tax free lump sum payment of up to \$46,130 for singles or \$34,882 each for members of a couple.

From 20 September 2009 the PBS was closed to new entrants and replaced by a work bonus.

To register for the PBS clients generally had to register within 13 weeks of reaching age pension age. However, Centrelink or the Dept. Veteran Affairs could allow late registrations in special circumstances such as where the client was overseas, lived in a remote area, had low levels of literacy or did not understand that they needed to register for the scheme.

Eligibility for the PBS

The PBS is available to self-employed as well as salaried employees. The amount of lump sum paid is based on the length of time a client defers claiming the Age Pension and the amount of Age Pension they receive on commencement.

To be eligible for the PBS clients must:

- Reach age pension age before 20 September 2009;
- Register for the PBS;
- Defer claiming the age pension;
- Undertake gainful employment for a minimum of 960 hours per year;
- Accrue at least one 365 day bonus period;
- Keep a written record of employment.

Where a couple registers for the PBS, only one partner is required to meet the work test.

Who benefits from the PBS?

Clients with high employment income are generally the winners from the PBS.

High income earners would receive little or no pension if they were to claim the age pension whilst working, however they may receive a substantial pension bonus based on the number of years they delay claiming and their rate of age pension when they do eventually claim. If they have ceased employment or otherwise reduced their employment income by the time they claim the age pension their pension bonus can be substantially increased.

The situation is less clear for clients on lower levels of income such as casual or part time employees. Clients on lower incomes may be better off ceasing registration of the PBS by claiming the age pension and having their employment income reduced by the work bonus. The work bonus not only increases their age pension under the income test but also increases their entitlement to the pension bonus as the amount of bonus is based on their rate of age pension.

How does the work bonus work?

The work bonus allows for up to \$250 gross of employment income per fortnight to be disregarded under the income test for pensioners of age pension age.

The work bonus applies individually to each eligible member of a couple. That is, if each member of a couple over pension age receives employment income, each will be eligible for a work bonus of up to \$250 per fortnight.

Where the recipient uses only a portion of the \$250 work bonus or does not use it at all, the unused work bonus is credited to an income concessional bank. Pensioners can accrue a maximum amount of \$6,500 to offset against future employment income. The income concession bank can assist clients with one-off or irregular employment income.

Eligibility for the work bonus

The work bonus applies automatically to pensioners over age pension age; there is no reason to register.

However, pensioners receiving a transitional rate of pension are not eligible. Transitional rate pensioners were receiving a higher rate of pension under the pre 20 September 2009 rules when the income test taper was 40 cents rather than 50 cents. Centrelink will automatically calculate their rate under the transitional and new rules (including the work bonus) and as soon as the new rules produce a higher rate of pension they will be swapped to the new rules.

Who benefits from the work bonus?

The work bonus benefits clients receiving employment income.

The definition of employment income is remuneration received from an employee/employer relationship. Employment income includes director's fees, as well as leave payments such as annual and long service leave received whilst still employed.

The work bonus disregards up to \$6,500 per annum therefore clients on lower incomes may be better off claiming the age pension rather than delaying payment and receiving a pension bonus.

PBS VS WORK BONUS	
PBS	Work Bonus
Must register for the scheme	Automatically applied if entitled
Must be over age pension age at 20 September 2009	Applies to pensioners over age pension age
Available to employed and self employed	Available to employees only
Work test of 960 hours per annum	Based on employment income received
Ideally suited to high income earners where the rate of age pension would be reduced or precluded	Disregards up to \$250 per fortnight of employment income
Provides a tax free lump sum upon claiming the age pension	Reduces assessable employment income resulting in a higher pension under the income test

Which is better?

A straight forward answer is not always possible. A comparison needs to be made in each case as to which scheme produces the higher benefit as it depends on a number of factors such as:

- Level of employment income;
- Intention to continue working after claiming the age pension;
- Rate of age pension payable once they claim the age pension;
- Number of years they have delayed claiming pension;
- Whether they are self-employed or a transitional pensioner;
- If they are members of a couple, whether one or both are working.

We wish to acknowledge Colonial First State FirstTech as the source of the information used in this article.

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Acknowledgement: We wish to acknowledge Mercer Investments (Australia) Limited 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 Market Valuation & Economic Review for October 2013.

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“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

Wealthvue 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?”