

LAWLERlink

A quarterly publication outlining relevant business issues for you

www.lawlerpartners.com.au



Welcome

from the Managing Director

Since the last issue of LawlerLink there have been a number of important changes at Lawler Partners with the appointment of a Managing Director; the further growth in Sydney resulting from our merger with Vouris & Bell Chartered Accountants; and several additional new leadership position appointments. These changes are focused at ensuring we continue to provide the best possible client service which is the core of our firm's philosophy.

Lawler Partners merged with Sydney chartered accounting firm Vouris & Bell on 1 August 2006, making a 9 Partner and over 150 staff strong team. This merger will see the Business Recovery and Insolvency team working from our current Margaret Street office and our Business Advisory Services and Audit teams moving to Vouris & Bell's office in O'Connell Street.

Vouris & Bell has operated for the past ten years in the Sydney CBD and both Bob Bell and John Vouris take great pride in the results they have been able to achieve for their clients and referral network. Vouris & Bell is a good cultural fit with our firm, and there are synergies in our respective business philosophies, commitment to client service excellence and client profiles.

You will find one of our clients arising from the merger, Sarajane Furniture, features as our Client Profile on page 5. It is an interesting story and one I encourage you to take the time to read.

The merger sees two new equity partners, Bob Bell and John Vouris, join the Lawler Partners team following Kylee Dare and Robert Whitton's appointments to equity partners on 1 July 2006.

Lawler Partners has also appointed four Associates – Rowena Sigelski, Stewart Free, Bradley Tonks and Damien Passmore to the leadership team which reflects the outstanding client care and technical skills of these individuals. A full article featuring these appointments appears on page 6.

Also included in this issue are some photographs of the inaugural Lawler Partners Hunter Valley Winery Running Festival on 23 July 2006. This event was a real success with over 600 entrants in the race categories and a large number of interested spectators. Lawler Partners congratulate John Siede and Kirsten Molloy who were the first male and female to cross the marathon finish line with John finishing in just over two and a half hours. I would further personally like to thank everyone who participated and joined us for the day and look forward to an even bigger and better event next year.

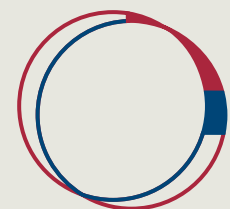
I trust you will enjoy the Spring LawlerLink issue and I wish you the best in all endeavours.

Kind Regards,

Terry Lawler
Managing Director

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LAWLER
PARTNERS

The New Age 'Pensioner'



Historically the word pensioner conjures the image of an aged couple or individual struggling to make ends meet on a modest Government allowance.

Amongst the Treasurer's budget announcements on 9 May 2006 was one measure that has the potential to significantly redefine this image.

The measure is a proposed reduction in the age pension taper rate from a \$3.00 per fortnight reduction (per thousand dollars of assets above the threshold) to \$1.50 per fortnight.

This means that significantly more assets can be held before eligibility for an age pension ceases.

Currently age pension entitlement falls away quite quickly once the base asset threshold has been exceeded. For example, in the 2006 financial year a couple that owned their own home would receive a full pension with up to \$223,000 of assets (excluding own home and some other assets). Eligibility for a part pension would cease altogether once assets exceeded \$490,500.

The Government has recognised that the velocity at which pension entitlement falls away is actually a disincentive to save.

The reduction in the age pension taper rate is designed to remove this disincentive.

Following the reduction in the taper rate the age pension for a couple that own their own home will not cut out entirely until social security assessed assets exceed \$783,500. This is very significant.

Historically one of the strategies to maximise age pension entitlements for a particular level of assets was to house wealth in a superannuation 'complying' pension. These pensions were originally 100% asset test exempt and are currently 50% asset test exempt. The Government has now announced that the current 50% asset test exemption will cease from 20 September 2007 (the date at which the halving of the taper rate takes effect).

Obviously the Government felt that the combination of the reduced taper rate together with the 50% asset test exemption was simply too large a concession.

Nevertheless, the Government has provided a window for a lucky few, for which the timing is right, to access exactly this concession.

Any complying pensions commenced prior to 20 September 2007 will retain their 50% asset test exemption after that date. This provides the opportunity for some to obtain the double benefit of a 50% asset test exemption and a halving of the taper rate.

As a consequence we may see the temporary emergence of the 'millionaire pensioner'.

Consider for example the following facts for Mr Andrew Jones and his wife Emily:

- They own their own home in Curl Curl valued at \$1.5M.
- They are both 65 years of age and have \$500,000 each in their self managed superannuation fund which (apart from their family home and motor vehicles), are their only assets.
- Andrew has always felt very strongly about obtaining an age pension as he has paid taxes all of his life.

Following advice from their advisor, Andrew and Emily both decide to commence a Term Allocated Pension (this is one form of complying pension) with their full superannuation balance on 1 July 2007 with a term of 25 years. From 20 September 2007, following the change in the asset test taper rate, Andrew and Emily will become eligible for a half pension of approximately \$400.00 per fortnight (\$10,400 per year).

Added to the income from their Term Allocated Pension of approximately \$60,000 Andrew and Emily will receive in excess of \$70,000 p.a. in retirement.

As can be seen from this example we may need to redefine the notion of age pensioner, at least in the short term, while this very significant opportunity is available. Even post 20 September 2007 it will be possible to be quite independently wealthy and still obtain an age pension.

Damien Passmore leads the Superannuation Team at Lawler Partners and can be contacted on 02 4935 6138 or email dpassmore@lawlerpartners.com.au



Taking it to the Next Level

Human Resource Alignment with Business Objectives

The next frontier for small business to ensure continued growth and efficiency, will come from formally aligning Human Resource policies and practice with overall business objectives.

A recent Monash University study has shown that small businesses with more formal human resource management practices were more likely to have increased sales growth and employment over the previous 12 months. The conclusion of the research was that businesses will see growth and productivity gains from a systematic approach to recruiting, training and developing staff.

Think about the key employment issue that most concerns you in relation to your business.

If it's finding or keeping the right staff, or moving on staff members who don't fit culturally with your business, it makes sense to have a structured approach to managing these issues to ensure the outcomes align with the future direction and objectives of your business.

The WorkChoices legislation provides a number of opportunities and challenges for small business which will demand a more structured management approach. How for example, can you plan and negotiate for the most effective workforce for your business and how can you remain competitive in a tightening skills-shortage employment market?

While the new industrial landscape makes it easier for small firms to move staff on for poor performance or lack of fit this should never be the first option. There is a hidden cost to your business when someone leaves through loss of business knowledge, recruitment costs, training costs and lost productivity costs while the new person gets up to speed. So, while it might seem easier to simply let go of a problem, it makes more sense to actually deal with it and work with your employees in a cooperative way to get the best out of them. At the end of the day, good staff are like your best customers - hard to find but when you have them, you never want to let them go.

Lawler Partners specialised resources can assist you with a range of employment related issues including:

- aligning HR strategy with overall business strategy
- developing robust recruitment practices that get the right staff when required
- assisting in managing employment risk
- developing a performance management framework to get the best from your staff

- assisting in developing a training plan linking business strategy to individual performance
- assisting with talent management and succession planning
- assisting in job design and measuring workforce performance
- finding out what your employees really think and what matters to them most in relation to their employer

Our approach ensures good human resource practices are transferred to your business guaranteeing you build capability in this area over time without the need for more administrative costs. Support on employment matters outside the above areas can be provided in collaboration with our business partners who specialise in employment law.

For further information on how Lawler Partners can assist your business deal with these issues please contact Director, Kylee Dare via kdare@lawlerpartners.com.au or phone (02) 4962 2688.

Wealth Protection...It's as Important as Wealth Creation!

We're all working towards progress in our lives - progress in the pursuit of comfort and happiness - working hard to create wealth. However, all too often protecting the wealth we create is left to chance. You can lose it all so quickly.

While no amount of money can ease the pain of losing someone or contracting an illness or sustaining injuries, an appropriate risk management plan is a far more effective way to guarantee a financially secure future.

The chances aren't that slim.

Don't leave yourself, your business and your family exposed to financial risk. No one plans to become sick or injured, but the chances are not as unlikely as you might think. Injury and illness can strike suddenly, no matter how young or healthy you are.

- 1 in 2 men and 1 in 3 women will be affected by Coronary Heart Disease and is the greatest cause of long term disablement.
- 3 out of 4 Australian families will experience cancer.
- 1 in 4 new breast cancer cases diagnosed in 2001 were in women aged 20 -49.
- 1 in 11 men will contract prostate cancer.
- 1 in 4 of all chronic disabilities in Australia is caused by stroke and is the third largest cause of death.

Fortunately, modern technology, sophisticated drugs and developments in treatment techniques are helping to improve survival rates but are creating financial difficulties.

Being well established today doesn't guarantee that you will be tomorrow.

The following occurred in 2002. Names have been changed for privacy of the individuals.

Cathy and Paul had two teenage children. Cathy looked after things in the home and Paul earned a good living working in the family business. They were working hard to pay off their mortgage but with education and growing teenagers to feed very little went into savings. Their short term strategy had always been to pay off the mortgage.

On his way to the office one morning Paul suffered a stroke. He has never recovered fully from this condition. There was a small amount of capital received from the sale of the business, however Paul and Cathy had to downsize the family home, make significant lifestyle changes and Cathy has now gone back to work.

Paul recollects what went through his mind.

"When I received the medical findings, it really did change my whole outlook on life. My personal and family needs had to be completely redefined. You snap things into

perspective pretty quickly. You realize that it is the quality of life that's ultimately important!"

"I'll need a great deal of rehab, as a family we're grossly ill prepared for such a life altering event! How will we manage paying the bills and organise our finances, and then reality came rushing in, the business has to go, it will have to be sold."

To many people, risk management planning is not considered an important issue. They believe the government health system and family and friends will support them. But neither will replace lost income, fund mortgages or pay for education and lifestyle, only a comprehensive risk plan can do this.

To assist you, Lawler Partners have engaged the services of Australian Financial Risk Management (AFRM) to analyse our clients business and personal affairs and provide advice on a plan which best meets their needs. Safeguarding cash flow, tax effectively covering debt and capital and mitigating risks are just some of the issues investigated. AFRM present their findings to you so we can discuss the issues raised.

For more information contact your Client Relationship Manager or visit www.afrm.com.au



Building Business Through Loyalty and Service

LawlerLink talks to Glen Scott, owner of Sarajane Furniture, a leading family owned furniture manufacturer based in Cowra, NSW. Glen has been a client of Director Bob Bell for over 20 years and his business is the main supplier to Fantastic Furniture.

Glen Scott started out as a qualified builder who drove trucks for a living.

Back in 1980 on one of his trips to Sydney he noticed a pine outdoor setting in a furniture store for \$69 and realised that he could make a similar looking design with timber amounting to about a sixth of the cost the furniture stores were charging.

Glen returned home and produced his own outdoor setting and took it to Whitewood Warehouse in Sydney on his next trip, where he was offered \$50 and a subsequent order was placed. The furniture industry at this time was undergoing great change - with a switch from the high end brands to more affordable pine products. Glen now had his first customer.

Glen expanded his operations in Cowra in the next several years making pine furniture for his own regional stores and other retailers. A factory fire and an unpaid insurance policy led Glen to Sydney to find a Lawyer who could help him out of a potential insolvency. It was at this time that he was referred to John Vouris and Bob Bell for the commercial and accounting advice which would assist in the strong future of the business.

By 2000, Sarajane Furniture was one of the largest privately owned businesses in Cowra. It was at this time that Glen made the decision to close the retail operation and concentrate on wholesaling with John Vouris advising on how to wind down the retail venture. Says Glen, "I saw an opening whereby we could devise a system to satisfy customer's needs in the manufacturing area, by designing and making a product quickly and cost effectively from the raw to finished product".

To streamline his operations, and on advice from Bob, Glen had his own software program developed specific to the business which tracks weekly transactions around ordering, dispatching and monitoring of systems, including a full stock take each month. "An integral part of the success of Sarajane is having simple accounting procedures that tell us what customers owe us and by when", comments Glen.

When asked how Glen managed to secure the Fantastic Furniture deal, he comments, "Basically we needed another customer so I just asked Fantastic for the business. We flew their people to Cowra to show them our facilities and they liked what they saw."

That was the beginning of a period of significant growth which saw the business expand six fold in the past 5 years. Starting with 10 Fantastic stores initially, Sarajane now supply the entire 50 stores across Australia and have their own fleet of trucks to service the relationship. The manufacturing site has

also expanded to an area of 33,000 square metres and has a focus on environmental impact issues, which is reflected in their minimal waste manufacturing processes and the use of recyclable materials.

Glen attributes a large part of his success to building relationships with suppliers and customers around honesty and loyalty and notes that many of their suppliers have been with the company for 25 years. "Price isn't important to us so much as service - we understand that everyone needs to make money out of the relationship."

The association with Bob Bell has also been built on loyalty and has been critical to the growth of the business. "I always felt my business was important even though I was not a large client back then."

With over 100 employees (pictured above) and the second largest employer in Cowra, Glen has built his business philosophy around the following basic principles:

- **Build relationships with suppliers and customers around honesty and loyalty.**
- **Work as a team – my employees are there to make money and so am I. If we work together we will all benefit from the rewards.**
- **Utilise the latest technological advances in the production process to deliver increased customer service.**

Happenings @ Lawler Partners

Our People

Three of Business Recovery and Insolvency's Senior Managers, Stewart Free, Rowena Sigelski and Bradley Tonks, along with Superannuation Manager, Damien Passmore, have been appointed Associates at Lawler Partners.

Managing Director, Terry Lawler, said "These appointments reflect the further growth of the firm's solid business foundations. Stewart, Rowena, Brad and Damien are an integral part of our firm and we are thrilled to be adding to our already strong leadership team to service our clients".

Stewart has in excess of 11 years insolvency and reconstruction experience and specialises in external management, corporate administrations, restructuring, rationalisation and liquidation.

Rowena specialises in corporate and personal insolvency administrations, business turnaround and external administration and management. Rowena has had extensive experience with registered clubs, building and construction, manufacturing, wholesale/retail and the hospitality industries.

Bradley Tonks has been with the firm for 8 years and forms part of the Sydney Business Recovery and Insolvency team located in Margaret St. Bradley regularly consults on insolvency matters and is experienced in advising financiers in relation to security appraisals, compliance audits, exit strategies and enforcement action.

Damien has in excess of ten years experience in superannuation and has had a broad exposure to the full spectrum of

superannuation and retirement issues. He has extensive public practice accounting experience which assists him in his specialty areas of retirement income streams, superannuation law and compliance matters, superannuation estate planning, and the tax effective shifting of wealth into superannuation.



Left to Right – Damien, Brad, Stewart and Rowena.

Lawler Partners Hunter Valley Winery Running Festival

The unique Lawler Partners running festival held in late July offered a combination of running, tourism and lifestyle experiences, with competitors running through the nationally acclaimed gardens, homesteads, golf resorts and Hunter Valley wineries.

Lawler Partners would like to thank our many clients and staff and H Events who made this an occasion not to be missed.

Our Clients

Five Lawler Partners clients were named as finalists in the 2006 MAP Marketing Fastest Growing Company Awards. These awards are a major annual private enterprise event that recognises Hunter businesses with growing turnover among 23 industry categories.

The finalists were UGM Engineers Pty Ltd, Contrax Project Services Pty Ltd, Tranter Lawyers Pty Ltd, Mining and Earthmoving Service Pty Ltd, Kouklah Pty Ltd t/as Carla Swimwear + Leisurewear with Contrax Project Services and UGM Engineers named winners for the categories Professional Practice and Engineering respectively.

Lawler Partners would like to congratulate these clients on their tremendous achievement and wish them all the very best in future endeavours.



Director, Steve Meyn with the winning Contrax Project Services Pty Ltd team.



Male winner John Siede and Terry Lawler



Left to Right – Lawler Director (and triathlon enthusiast) Simon Rutherford and Steve Markey, Markey Insurance Brokers.



Left to right – Tim Osborn, Turnbull Hill Lawyers and Lawler Director Steve Meyn.



Paul Humphreys, H Events and Terry Lawler with female winner Kirsten Molloy centre.

The Pay-roll Tax Incentive Scheme

The NSW Government's Pay-roll Tax Incentive Scheme (PTIS) commenced on 1 July 2006. It provides a pay-roll tax rebate at the end of a financial year worth up to \$144,000 a year for the first three years for businesses wanting to invest in areas of NSW with higher than the State average unemployment. Eligible businesses will continue to receive a reduced rebate in years four and five.

The PTIS is available to employers who have not paid or been liable to pay pay-roll tax in NSW prior to the financial year in respect of which an application is made. It is directed towards businesses seeking to relocate or expand in the following locations or regional areas:

- Richmond-Tweed
- Mid-North Coast
- Hunter
- Central Coast
- Fairfield/Liverpool
- Outer South Western Sydney
- Canterbury Bankstown
- Illawarra

Employers must pay pay-roll tax to the Office of State Revenue in accordance with the normal calculation and timing requirements that apply to all businesses subject to Payroll Tax throughout the financial year. The rebate is then claimed back from the Department of State and Regional Development at the end of the financial year.

The aim of the rebate is to provide relief from payroll tax at a time when businesses are experiencing increased costs in other areas.

The specific types of businesses that the scheme aim's to assist are:

- start-up businesses in their first year of operation
- businesses relocating from interstate or overseas
- businesses expanding their pay-roll and becoming eligible to pay payroll tax for the first time.

The rebate is calculated as a percentage of the actual payroll tax paid by the employer or group for eligible employees, subject to limits set out in the table below.

	Yr1	Yr2	Yr3	Yr4	Yr5
% Rebate	100%	100%	100%	66.6%	33.3%
Max. Rebate	\$144,000	\$144,000	\$144,000	\$95,904	\$47,952

The amount of the rebate will be adjusted in proportion to:

- the wages paid to eligible employees in circumstances where the employer or group also employs staff outside the eligible locations, and/or
- the employer's proportion of eligible employee wages across a group of related businesses.

When an employer registers for payroll tax with the NSW Office of State Revenue, they will receive a registration pack with information on the PTIS. This pack will contain the appropriate application form. Applications will also be available on the NSW Department of State and Regional Development website at www.business.nsw.gov.au/ptis

Eligible locations have been defined for the scheme using Australian Bureau of Statistics data for regional unemployment for a two year period to January 2006. Regions that have experienced an annual average unemployment rate that is above the State average unemployment levels in each of 2004 and 2005 are eligible under the scheme for the 2006-2007 period.

The locations will be reviewed annually using the same method, allowing areas that are currently experiencing increasing unemployment trends to become eligible if their levels are above the State average for a two year period.

Employers that are accepted into the scheme will receive five years of rebates under the program even if their location experiences decreasing unemployment and is no longer an eligible location for the scheme.

If you would like to discuss your eligibility for the PTIS or would like further information, please do not hesitate to contact Darren Shone on 4935 6138 or email dshone@lawlerpartners.com.au



Mobile Pocket PC Solution

Lawler Partners are launching a Mobile Pocket PC Solution which will enable the user to process and print sales invoices while on the move.

It is a simple, practical and versatile solution that is customisable to your business requirements with the addition of an optional mobile or office printer that enables printing invoices wirelessly from a Pocket PC. The program easily integrates with any MYOB accounting package and within a few steps all the invoices are imported into your MYOB file.

Sales

The Pocket PC Solution will store your full client and product lists that can be easily exported from your current MYOB database. The solution will reduce the

need for paperwork and stationery with the ability to print to a number of devices and integrate with MYOB thereby saving invoice production time and sales data processing into MYOB. The system is also customisable by allowing you to control the amount of user input providing the ability to have as much or as little detail entered while still controlling and securing the data.



Printing

Pocket PC's are packaged with both Bluetooth and WIFI technologies to allow the user to connect to several types of hardware wirelessly. The use of these technologies, along with the purchase of either Bluetooth portable printers or wireless office printer

packages, enables quick and easy printing from the Pocket PC Solution of official tax invoices while in the office, warehouse or while on the move. The use of the right package to suit your needs means you can print from up to 100 metres from your office printer with a small rechargeable portable printer also available for use while making deliveries. The Pocket PC Solution can be packaged to suit any individual business needs.

Integration

The Pocket PC Solution has been designed with the aim of giving the owner mobility, without sacrificing ease of use and time. The system can integrate into your MYOB accounting package with little fuss or effort, saving you time.

Please contact your Client Relationship Manager or Phillip Ockrim from our IT Team on (02) 4962 2688 for further enquiries.

Lawler Business Essentials

“Lawler Business Essentials engages the market by providing efficient outsourced accounting and IT support to Small to Medium Enterprise”.

Lawler Business Essentials (LBE) has evolved as a joint venture with Micronet Systems Australia. Micronet is an innovative accounting software provider servicing the Small to Medium Enterprise (SME) market.

The concept of LBE has been derived from both Micronet and Lawler Partners working together to create accounting solutions for the franchise market. Both companies were continually faced by SME's that were struggling to receive accurate and timely accounting data. Accordingly, the framework to deliver was created.

The LBE model provides the information for a tight financial reporting framework for businesses operating in the following environment:

- High volume of sales;
- Low levels of inventory;
- Single or multiple business locations.

The model has proven that the right systems and training can produce the desired delivery from the finance function within a business. This allows business owners to concentrate on the skill set in which they excel.

Utilising Micronet's IT infrastructure and Lawler Partners accounting skill, LBE has built a robust outsourced accounting model suitable for many businesses. The model is now operating efficiently servicing major franchise networks and suitable SME's.

For more information on our outsourced accounting functions, please contact Business Development Manager, Mark Landrigan on (02) 4962 2688.

Social Impact Assessments (SIA's)

What Is A Social Impact Assessment?

SIA's were first introduced in the 1970's as a method of implementing significant transparency in both the public and private domain. SIA's basically allow a 'picture' to be developed of a change in the makeup of a community. SIA's can range in complexity greatly but are increasingly being required for contentious issues such as major developments and of course, liquor and gaming related matters.

The NSW Government has required SIA's to be submitted for gaming related matters for a number of years. The Government is intending to significantly expand the use of SIA's as an initiative to reduce harm associated with alcohol usage.

The Government is expected to pass a new Liquor Act in the Spring sitting of Parliament. It will be the most important reform of liquor licensing matters since the original Act was passed in 1982 and will see the wide spread implementation of SIA requirements.

Currently the SIA requirements under the Liquor Act 1982 only apply to removal or application for a hotelier's license or off-license ('bottle shops').

Under the new Act, SIA's will be required for any application for:

- any liquor license
- a removal of a license (i.e. the transfer of a license to another location)
- a change to the boundaries of a licensed premises (all redefinitions)
- an extended trading authority (looking to extend the current hours of trade)

A licensee or the general public may now ask - what is so bad about this?

The SIA liquor and gaming process in NSW has been subject to not insignificant criticism as some liquor SIA applications stem as far back as June 2004. In terms of gaming related SIA's some have taken over 3 years before a decision has been forthcoming.

Draft regulations are yet to be released and as such, the level of SIA required is

uncertain, however, even the simplest SIA takes a number of months to secure approval and the higher level SIA's can take 2 to 3 years to process. This obviously has significant implications for licensed premises.

So what can be done prior to the new Act being implemented? Everyone with a liquor license should take some time to think about their likely future direction. In particular if you operate a licensed venue you should be asking the following questions:

- Are you looking to extend your premises?
- Are you looking to acquire new licenses in the future?
- Would you like to increase your trading hours?

All these activities could trigger the SIA requirement. To avoid getting caught by the new legislation licensed venues need to address these issues now to avoid significant and costly future delays.



For further information on SIA's and Lawler Partners experience in this area, please visit the Hospitality & Gaming section of our website or contact Director Peter McLean on 0425 266 114.

Contacts

Audit

Clayton Hickey
T 02 4962 2688

Business Recovery & Insolvency
Sydney – Rob Whitton & John Vouris
T 02 8346 6000

Newcastle – Ray Tolcher
T 02 4962 2294

Business Services
Sydney – Bob Bell
T 02 9232 6800

Newcastle – Simon Rutherford
T 02 4935 6135

Corporate Advisory
Simon Rutherford & Terry Lawler
T 4935 6135 T 02 4935 6125

Equipment Finance, Insurance Premium Funding & Mortgage Broking
Chris Davis
T 02 4928 7013

Financial Planning & Investment Advice
Mark Arnold
T 02 4928 7000

Firm & Strategy Matters
Terry Lawler
T 02 4935 6125

Franchising Services
Steve Meyn
T 02 4935 6122

Hospitality & Gaming
Peter McLean
T 02 4928 7000

Information Technology
Steve Meyn
T 02 4935 6122

Superannuation
Damien Passmore
T 02 4935 6138

Small Business
Peter Coughlan
T 02 4935 6155

Taxation
Darren Shone
T 02 4935 6138

Tax Calendar

September 2006

21 Due date for lodgement and payment of August 2006 monthly BAS and IAS.

October 2006

21 Due date for lodgement and payment of September 2006 monthly BAS and IAS.

21 Due date for lodgement and payment or variation of Annual PAYG Instalment Notice for the 2005-2006 Income Year.

28 Due date for lodgement and payment of September 2006 quarterly BAS and IAS.

28 Last day for payment of September 2006 quarter employee superannuation contributions to avoid liability for the Super Guarantee Charge

31 Due date for the lodgement of 2006 income tax returns for all entities with two or more returns outstanding.

31 Due date for lodgement of self prepared individual, partnership and trust tax returns. Extensions apply to these returns if lodged by tax agents.

November 2006

21 Due date for lodgement and payment of October 2006 monthly BAS and IAS.

All Creatures Great and Small

With the growing trend of businesses and consumers choosing to access finance via a broker, Lawler Partners in conjunction with Lawler Financial Services have recently established Ruby Finance Pty Ltd. Based in the Newcastle National Park Street office, Ruby Finance is accredited with all major banks and building societies.

The principal of Ruby Finance, Chris Davis has worked in the finance industry for the past 9 years. Chris completed a Bachelor of Commerce degree at The University of Newcastle in 1997 and then worked for GE Capital for 6 years in both Newcastle and Sydney prior to returning to Newcastle in 2004 as a finance broker.

Ruby Finance provides assistance in gaining finance for:

- Equipment Finance
- Business Loans
- Insurance Premium Funding

- Debtor Finance and Inventory Finance
- Residential Home Loans.
- Commercial Property Loans
- Secured Personal Loans

Ruby Finance is able to arrange finance for such diverse equipment as the "Tyre Cutter" for Ecoflex Australia (reportedly the only one of its kind in the world – pictured above).

Ecoflex is a technology that converts waste tyres into building products that are highly cost effective, technically effective and ecologically effective. Ecoflex is a range of building products that capitalises on the structural strength of reprocessed tyres to deliver a building block or containment device with unique engineering properties www.ecoflex.com.au

Chris is keen to assist you with your financing needs. If you have a finance enquiry please call Chris on 02 4928 7013 or email chris@rubyfinance.com.au.



SYDNEY
Level 7, Margaret Street Sydney NSW 2000 Australia
T 02 8346 6000 F 02 8346 6099 E info@lawlerpartners.com
Level 9, 4 O'Connell Street Sydney NSW 2000 Australia
T 02 9232 6800 F 02 9232 6900 E info@lawlerpartners.com

NEWCASTLE
763 Hunter Street Newcastle West NSW 2302 Australia
T 02 4962 2688 F 02 4962 3245 E mail@lawlerpartners.com.au



Best Small Accounting Firm 2006*
Best Small Professional Services Firm 2006*

*Under \$20 million turnover p.a.