

Chartered Accountants, Registered Company Auditors and Business Advisors

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## ACCOUNTANT... OR STRATEGIC PARTNER?

Do you want your accountant to give you more than just your annual financial statements?

Would you like your accountant to provide strategic direction, guidance and advice on how to improve your business? Or would you just like to be able to call your accountant to bounce ideas around with?

Experience the difference of working with a skilled, energetic and experienced team of professionals, providing:

- Straight-forward ideas;
- Logical & practical plans;
- Effective implementation; and
- Honest, realistic and straight advice

At SRJ we work on the strategic and day-to-day management of your business as well as ensuring the regulatory requirements are handled with care.

We also understand there is more to your business than just the financials, and our team of both accounting and non-accounting professionals provide you with integrated, holistic and complimentary advice.

### Key service areas include;

- Business Accounting and Compliance — ensuring your regulatory obligations are met
- Specialist Tax Consulting — legitimately minimising your taxation burden
- Audit & Assurance — providing confidence that your procedures are robust and accurate
- Business Consulting — providing strategic direction and management support
- Estate & Succession Planning — protecting your business through life's changes
- Financial Planning — maximising your wealth in the long-term
- Personal Tax — effectively managing your personal tax affairs

### Who Do I Contact?

Call us to arrange an obligation free meeting to discuss your specific needs and objectives.

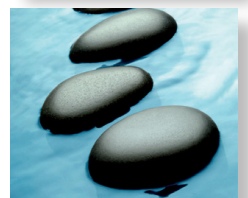
If you're only getting compliance services from your existing accountant, you're missing out!

**Strathpine office:** p. 07 3490 9988 f. 07 3490 9984  
u3 27 South Pine Rd Strathpine 4500

**Caboolture office:** p. 07 5428 9555 f. 07 5498 9320  
lvl 1 / 11-13 Bertha St Caboolture 4510

**Brisbane office:** p. 07 3223 6000 f. 07 3490 9984  
lvl 8 / 300 Ann St Brisbane 4001

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## SPECIALIST TAX CONSULTING

### Legitimately minimising your taxation liabilities

Our Taxation Consultancy Team focuses on providing you with the right advice in down to earth language, tailored to your goals and personal circumstances. With taxation laws constantly changing, our professional team keeps abreast of the issues you need to consider to optimise your business opportunities, while continuing to ensure your compliance requirements are met. Whether we are providing you with advice to minimise or defer tax liabilities, or just advising how the law applies to you, our service ensures you know exactly where you stand and what to expect.

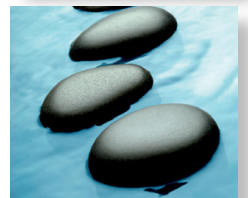
### What taxes do we focus on?

- Income Tax
- Capital Gains Tax (CGT)
- Goods and Services Tax (GST)
- Fringe Benefits Tax (FBT)
- Research and Development Tax Concessions (R&D)

### Business structure advice

For existing businesses, we look at whether your current structure is appropriate for your circumstances, including options and costs to change it. For new businesses or investment clients, we recommend preferred structures before the venture is started. Have you considered:

- Does your structure protect your personal assets, such as your private residence, from business creditors?
- When your business is sold, will you be able to access the “Small Business Capital Gains Tax Concessions”?
- Does your business allow for new partners to enter the business?
- Do you have the flexibility to defer “excess” income and cap the initial tax rate to 30%?
- Have you personally loaned large amounts of money to the business which is unsecured?
- Do you have flexibility of who to distribute profits to?
- Will you qualify for the “general 50% capital gains tax discount” on the sale of your business or rental property?



## BUSINESS ACCOUNTING & TAX

There's more to business accounting than just financial statements and tax returns. Our professional team at SRJ has extensive knowledge and experience in this area. We deliver professionally prepared reports and returns on time and right the first time.

### Why are *timely* reports important?

- To facilitate the lodgement of your tax return on time to avoid late penalties
- To assist your bankers in approving new finance and in their periodic reviews
- To find out early if the business is heading in the wrong direction
- To enable strategies to be implemented before the end of the financial year to ensure that any income tax payable is legally minimised and quantified
- To provide up-to-date figures should you wish to list your business for sale
- So current information is available to provide to Centrelink for family payments.

### Why are professionally prepared reports important?

- Provide comfort in knowing your tax return has been prepared with due care and attention to the taxation laws
- So a tax audit, potentially an ordeal, will progress smoothly with a minimum of fuss
- To enable business brokers looking to sell your business, to be assured that your accounts have been properly prepared and stack up to industry averages.

### What else can we do for you?

- Provide training in bookkeeping to assist you to do things better
- Assist in an array of Government areas like Workcover, Business Registration, Centrelink, Payroll Tax, PAYG Withholdings, Land Tax and Stamp Duty
- Recognise problem areas in your business and consult where required with our other service departments for solutions
- Lead you to the right experts outside the firm where necessary.



## AUDIT & ASSURANCE

### What is Assurance and why do I need it?

Assurance: "A statement or indication that inspires confidence; a guarantee or pledge: give the assurance that the plan would succeed".

Our Audit and Assurance Team provides a quality and personal service to help you to understand financial information so that you and other key people in your business are more informed when making important decisions. We also add value to your business by helping you develop and improve your systems and procedures.

We provide you with a level of assurance that your obligations are being met. Whether these obligations are statutory or from another source (such as your bank), by providing you with this assurance, we help minimise your personal risk.

### Efficiency and quality

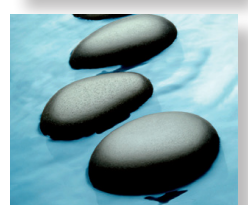
We use efficient audit procedures, focussing on the areas of greatest risk in each audit engagement. Using specialised planning techniques in the initial stages of the audit which ensures all of your obligations are met before working on areas that need improvement in your business.

Our procedures and processes have been recognised by the Public Company Accounting oversight Board of Washington, DC, with our registration with that body approved in 2004.

This provides you with the assurance that our processes meet the toughest standards in the world – and as one of only a handful of Brisbane firms with this registration, you can trust you are receiving the best service possible.

Importantly, our team has the necessary technical expertise to ensure that you are up to date with the latest statutory requirements. Our audit systems have been developed over many years and more recently have been enhanced by our introduction as the Queensland member firm of BKR International. Our systems assist us to focus on completing our tasks with maximum efficiency and quality.

As you would expect of an auditor, we uphold the highest degree of integrity, objectivity and confidentiality with all of our audit and assurance engagements.



## PERSONAL TAX

### A burden or an opportunity?

Managing your tax affairs efficiently is an essential part of your personal financial planning.

It not only affects your present financial position, but can also have significant long-term implications. It is therefore important to manage all aspects of your tax affairs effectively – because mistakes could cost you dearly, either in fines or penalties for non-compliance, or in unnecessary tax liabilities further down the line.

At the same time, tax planning can create opportunities. The way you set up your finances now can have significant tax consequences for both you and your dependents in the future..

### How can SRJ help?

Our tax consultants have a vast amount of experience and access to tax research materials gathered from many sources. Our consultants strive to offer the very best service and are constantly updating their tax knowledge to ensure that every tax return prepared is correct in every detail. Our highly trained tax consultants will help you understand how the tax laws apply to your situation. No matter how simple or complex your tax return – even if it involves negative gearing, capital gains or business income – we will help you to take full advantage of the current tax laws.

We help all individuals with their tax needs, providing tax advice that is practical, to-the-point and commercial. Through developing an in-depth understanding of the issues faced in a fastchanging business and tax environment, we keep you one step ahead using:

- Customer-driven solutions – our team conducts extensive research and analysis to develop workable solutions for you;
- Up-to-the-minute advice – our expertise is based on knowledge of the latest legislation, cases and announcements and current professional development;
- Holistic perspectives – we work with you to ensure that your decisions take account of all direct and indirect tax consequences, and that short and long term implications are considered;
- Industry specialisation – our professionals have a detailed knowledge of the issues in specific industries, enabling them to adapt solutions for your particular business.

No matter how simple you think your personal tax affairs may be, having your tax-return completed professionally can save you money, even make you money, in the long-term.



## BUSINESS IMPROVEMENT ADVICE

### Service overview

SRJ's consulting services provide clients with holistic and integrated business improvement solutions. From strategy to staff we work as a team ON your business to stabilise, build and grow it, providing you with peace of mind and security.

We are experts in business improvement facilitation, but you are the expert in your business. We will never apply boiler-plate templates or one-size-fits-all solutions, rather we will listen to your concerns, thoughts and plans for your business and work WITH you to achieve your business and personal goals.

Further, with our memberships of BKR International and Mindshop International, we have access to an extensive network of information, advice, contacts and specialists. Such access means it's rare to find a question we cannot answer, or an issue we can't access specific experience with. Combined with our own 35-strong team of accounting, consulting and financial planning professionals, that's a significant powerhouse of information, right at your fingertips.

Experience the difference of working with a team of professionals who are passionate about supporting you to reach your goals, who genuinely trust your instinct and knowledge as the business owner, and work with you as a partner in your business endeavours.

Our services include:

### Strategic planning

Involving the whole team or just the business owner/s, we develop an overall strategy to ensure you achieve your business outcomes. We keep it simple and you walk away at the end of the process with a crystal clear action plan, and it all fits on one page!

### Strategy execution

Developing the plan is the easy part, sticking to the plan is a bit more challenging. We work with you on a regular basis to ensure strategic actions and tasks don't end up in the 'too hard basket' but are completed, implemented and the business keeps moving forward.



## BUSINESS IMPROVEMENT ADVICE (...continued)

### Owning a business is tough...

Most business owners face challenges on a daily basis. Running a business is hard work – there's always conflicting demands on your time, staff issues to contend with, juggling cash flow and trying to produce a profit.

There's never enough time to work ON the business. Working IN it always seems to fill the day. And owning your own business can be lonely too. Even with the best team around, it can be difficult to find someone "at your level" to talk to about the issues that keep you awake at night, and help you make the big decisions that will affect your future.

That's why successful business owners today look to external consultants to provide insight, direction and guidance in their business.

### A partnership to help you run your business better

The Consulting team at SRJ offers an extensive range of services to help you run, develop and manage your business better. Working with us will help provide:

- A greater sense of direction and control over your business;
- A clear picture of what really needs to be done to achieve your business outcomes; and
- The reassurance that you have someone else to objectively partner you in your business.

Solid strategic management of your business is crucial to its success. Without it, what will change next year? the year after, or the year after that? And if you're tied up now handling everything that needs to be handled, surely it's only going to get worse...unless you take the time out to get strategic. Hiring another pair of hands to do the work is only a temporary fix.

A strategic perspective, direction and context to work in provides the long-term solution.

### Where to next?

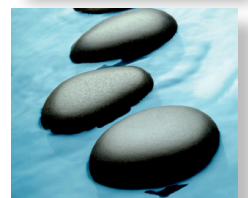
Your business challenges are unique. As such we'll have a good conversation with you before suggesting a course of action. If you feel like your business could be doing better then give us a call to discuss how. Our first conversation is complimentary...so you have everything to gain and nothing to lose.

Call us to arrange an obligation free meeting to discuss your specific needs and objectives.

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