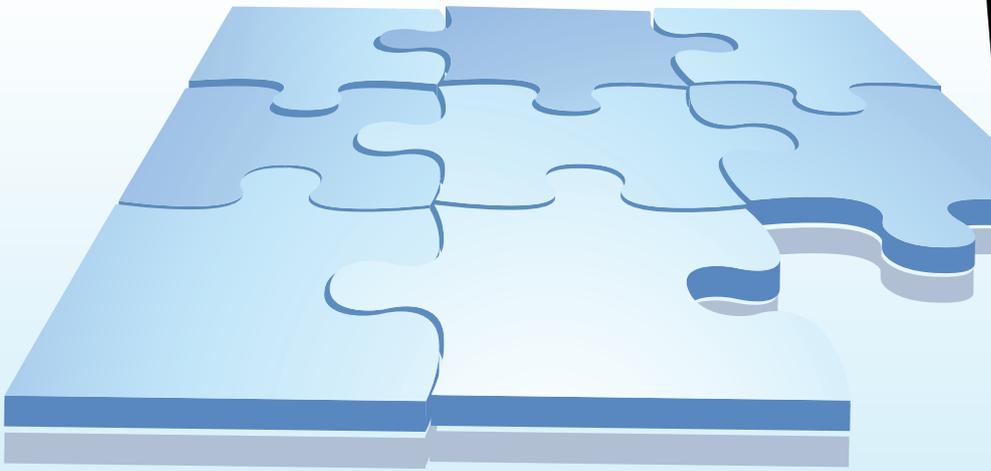


P.J. CAMM
& ASSOCIATES
Helping Accountants Succeed



The Essential Product Catalogue for Tax and Accounting Professionals





P.J. Camm & Associates Pty Ltd
ABN 70 006 977 484
1355 High Street, Malvern 3144
Postal: P O Box 127, Darling 3145
Phone: (03) 9824 5300
Fax: (03) 9824 5359
Email: admin@pjcam.com.au
Web: www.pjcam.com.au

Working with Public Accounting Firms is Not a Big Part of what we do... it's the ONLY thing we do!

Often described as, "The Accountants to the Accounting Profession", we provide public accountants with a broad range of services including practice management consultancy, practice broking, marketing consultancy, a vehicle & equipment finance referral service and profitability diagnostics.

To support these services we also develop and distribute a range of practical tools specifically designed for the Australian accounting profession including:

- Software Programs
- Templates
- Websites
- Checklists
- Client Newsletters
- Seminar Materials
- Firm Brochures
- Marketing Tools

The purpose of this catalogue is to give you an outline of the 'products' on offer that are designed to help you improve your practice efficiency, profitability and value. After 13 years 'in your shoes' as a sole practitioner I appreciate the need and value of these proven and affordable tools that will help you streamline your processes, deliver consistent and quality advice plus eliminate your write offs.

Most principals and partners want to grow their practice and while there is no silver bullet, we recognise the importance of referrals and marketing. The issue for most firms is how to unlock the potential in your practice and some of the tools in this catalogue are the key. Of course, if your objective is growth you also need to have the capacity and resources to take on the extra work so you can maintain the quality of service. Too many firms have clients using accounting software programs beyond their business needs and level of accounting skill that simply produces 'computerised shoeboxes'. They simply create low level bookkeeping work, bottlenecks in workflow and choke your profitability and practice value.

Apart from the tools featured in this catalogue, our website is also a valuable resource for anyone in public practice. You'll find the site includes free tips on growing your practice plus downloadable e-booklets on adding extra income streams, the practice of the future and buying or selling a practice. If you don't already subscribe to our popular public practitioner's newsletter, The General Journal, you can register on the site and access back issues.



We work with a network of around 2,000 accounting firms in Victoria and Albury and are dedicated to helping you succeed in public practice. Contact us today to discuss any of the tools in this catalogue and to order simply complete the order form inside this catalogue.

Pat Camm

Is It Time To Turn Up Your Radio?

When the AASB's Accounting Practice Survey was published in December 2009, it was the first time the AASB had published a survey of its members' views on their own industry. The survey was a landmark in that it was the first time the AASB had published a survey of its members' views on their own industry. The survey was a landmark in that it was the first time the AASB had published a survey of its members' views on their own industry.

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Safety In Website Numbers?

There is a growing concern for the safety of accounting firms in the country, research suggests that 20% of accountants currently have a website. The survey also found that 10% of accountants currently have a website. The survey also found that 10% of accountants currently have a website.

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Leasing Division Update with David Jakobak

The year has been a busy one for the Leasing Division. The Leasing Division has been busy with a number of new products and services. The Leasing Division has been busy with a number of new products and services.

Annual Financial	Year 10
Revenue	\$1,000,000
Expenses	\$800,000
Profit	\$200,000

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The Accountant's Marketing Toolkit

To some extent, the introduction of GST in this country disguised the need for accountants to market their practice. The extra work created by GST and quarterly BAS's still finds most accounting firms very busy with little spare capacity. It's therefore no surprise that marketing is on the bottom of most accountants 'to do' lists but being busy doesn't necessarily translate into profit or growth.

How is it that some firms have an annual growth rate in excess of 20% per annum and others are flat lining? Principals and partners constantly complain that they can't attract the right type of client or they simply don't get enough client referrals. Firms that struggle to get referrals generally don't know how or when to ask for the referral and hope satisfied clients will simply refer their friends, family and small business colleagues. Hope is not an effective marketing strategy. Unless you have a system to drive referrals to your practice, your word-of-mouth business is probably going to be random and unpredictable. Imagine if you had a system that proactively encouraged referrals so that 1 in 5 of your current clients gave you a referral every year? What about if those referrals were your 'ideal' type of client?



Successful firms define marketing as the process of promoting their full range of services to their clients and prospects. Being a 'process' it follows logical steps and is supported by a number of tools that remove the uncomfortable 'selling' feeling when asking for a referral. They also recognise the fact that the internet has transformed the way we communicate and do business with our clients. They are focussed on strengthening client relationships and building their reputation so they get a consistent level of referrals. Importantly, they understand marketing is an ongoing process not just an ad-hoc event and all their business resources play a role in marketing - from the staff, right down to their letterhead, business cards, website content and the reception area.

The accounting profession is constantly changing and firms can no longer rely on a single 'rainmaker' to hunt and then feed the rest of the firm. Everyone must become involved in growing the firm. The truth is, marketing should never have been off the agenda because you need to constantly appeal to the next generation of younger clients. If your client demographic is mainly the over 50's you might find the buyers gravitate away from your practice when it's time to sell.

The Accountants Marketing Toolkit gives you the strategies or 'what to do' plus it provides you with the 'how to do' including over 50 tools, templates, letters, PowerPoint presentations, brochures, sample website content and software programs on a CD. The kit contains everything you need to attract a record number of client referrals and build a marketing plan for the future. Some key sections include:

- Your first marketing priority is to focus on client retention rather than client acquisition. Too often accountants spend time 'rolling out the red carpet' for new clients at the expense of their existing clients and the kit is full of strategies and tools to help stop any leakage
- First impressions count and the initial contact a client has with your practice could be the last. The kit provides a range of purpose built materials for your reception area including a PowerPoint slideshow that showcases your range of services together with templates for your firm brochure and a welcome kit for new clients
- A website is a necessity for any practice wanting to compete in the 21st century. You'll learn why it should be your marketing hub and the content needed to make your site a marketing, recruitment and referral magnet
- How to attract that illusive 'ideal' client with 12 proven referral strategies that are supported by a range of purpose built tools to help you with implementation. For example, if you intend targeting niche markets (business start-ups, tradesmen or clients buying a negatively geared property etc.) there are a range of tools and templates plus a list of websites that you need to list on and build links back to your website
- Your marketing efforts should broaden and deepen the services you offer your clients. You'll discover what clients really want and the software you can use to bridge the gap between compliance and consulting. The kit details some extra services you can bolt on to the practice and how to raise awareness of these services
- The 4 ways to grow your business with a look at some of the must have processes and corresponding tools and checklists to improve your efficiency and profitability
- The marketing essentials guide including brand development such as your letterhead, logo, slogan, newsletters, practice brochure, with compliments slip and business card. The kit includes templates and guidelines in all these areas.

This comprehensive toolkit is unique and has been specifically developed for public accountants in Australia. We know the tools and techniques work because the firms using them report record levels of referrals and fee growth.





They say you can't judge a book by its cover but when it comes to accountant's websites, potential new clients will pass judgement on your practice in seconds. Statistically speaking, more than 90% of accountants in Australia don't have a website yet it is the starting point for the majority of business owners looking to find a new accountant. An amateurish website (or no website at all) is not the type of first impression you want to make with a prospective new client.

The majority of baby boomer practitioners are in denial on the effectiveness of websites and make all sorts of excuses as to why they don't have a website. Accountants hate change but the small percentage of firms who have invested in a quality website are reaping the rewards. In the US, a website is the most important marketing tool an accounting firm can have but for many Australian partners and principals it's all been too hard or expensive - until now.

In conjunction with the Cashflow Manager group we have built a quality professional website that serves as your marketing hub. It contains content that specifically targets industry groups like tradesman, business start-ups and clients buying a negatively geared property. You can select from more than 10 different 'skins' so your website aligns with your corporate colours and logo. Prepared by accountants for accountants, you can view these alternative layouts and take a 4 minute video tour of the sample website at www.yourfirmwebsite.com

Your website needs to be more than just an electronic billboard or brochure. It tells people who you are, what you offer and most importantly, why you should be their accountant. Available 24/7, it needs to be a hard working 'marketing manager' and if your current website isn't generating leads for your practice, then you've got the wrong website.

The website on offer is designed to provide content that is relevant and includes a library of small business management articles that are regularly updated. Every practice needs to market to the next generation of new clients otherwise they're going to be playing catch up. Let's face it, without a website you'll struggle to attract the attention of Generation X and Y and this website doubles as a recruitment tool because it 'talks' to these groups in the carefully constructed 'careers' section.

The internet provides a level 'playing field' so you can compete with larger firms and showcase your expertise as well as cross sell your full range of accounting, tax and financial services. You can connect with your clients through newsletters and offer secure access to clients looking to upload confidential documents including tax returns and financial statements. You will be able to refer clients to your website with confidence and it will mirror the professionalism of your firm.

Some sites are already reporting phenomenal results and new client referrals. Simply download and complete the application form from www.yourfirmwebsite.com and you can be live in a few days. In fact, for a fraction of the cost you will have a website worthy of a 'big 4' firm.



Business Start Up Manager

How many times have you sat down with a client to discuss the establishment or purchase of a new business? Your answer is probably dozens if not hundreds of times!

You start the interview with a series of 'fact find' questions about their proposed business venture then you discuss alternative tax structures, registration requirements for TFN, ABN and GST. Next you discuss issues including accounting software options, business insurances, the methods of claiming motor vehicle expenses, finance options and possibly the preparation of a business plan. Sound familiar?

At the end of the meeting, what do your clients leave your office with? Apart from their head spinning with information overload, most firms suggest their clients leave virtually empty handed or with simply a photocopy of your scribbled notes from the meeting. The advice is generally all verbal and probably forgotten within 48 hours.

Not any more...

The 'Business Start-Up Manager' is a software program that gives you an electronic checklist of topics to discuss during the client meeting. You systematically work your way through the tabbed sections and click on the appropriate boxes with your selection.

BUSINESS start-up Manager

Insurance Motor Vehicles Finance Options Reports

Home Client Details Structure Registrations Employees Record Keeping

Business Structure > Company

Company Name [My New Company Pty Ltd]

Existing Company New Company

Use Accountant's office as Registered Office?

Number of Members: 1

Name: [Jack Sample] Number of Shares: 0 Director Shareholder Secretary Public Officer Registered Office

Date of Birth: [20/7/54] Each Share Value \$: [0.00]

Place of Birth: [Mt Isa, Queensland]

Address: [1 Crows Street, Melbourne Vic 3000]

1. Record the Company Name.
2. Tick the Registered Office box if your office will be the registered office.
3. Select the number of 'Members'. If a non-shareholder is an office holder, include them as a member.
4. Click on (Add) to record the member's details.
5. To delete a member, click on their name and then on the (Delete) button.

Cancel Previous Next Finished

For example, if you need to register the client for a TFN, ABN and GST and tick those boxes on the checklist, it will pre-fill this detail on both the letter of advice and your tax invoice for the consultation. The program will then automatically generate a detailed 4 to 5 page letter of advice based on your selections. In addition, it will also produce a page that summarises the nominated business structure.

To complement the software we have also published a 44 page booklet that answers all your clients' questions about starting or buying a business. It provides detail on topics such as business structures, tax registrations, insurances,



accounting software options, employing staff, legal issues, working from home and preparation of a cash flow budget and business plan. The client then has a detailed booklet they can refer to after the meeting.

The Business Start-Up Manager and booklet offer a systemised approach for accountants with clients starting or buying a business. It provides quality control and ensures that you (or your staff) have covered all aspects of starting a small business with your client. At the end of the meeting your client walks away with a tangible and valuable booklet and within 24 hours of the appointment they also receive a detailed letter of advice, a summary of the nominated business structure and your invoice for the consultation.

Putting the advice in writing improves the value of the consultation, reduces the risk of future litigation and improves the likelihood of future referrals. The accountants who use the software and booklets suggest they are 'brilliant tools'. The booklets can be purchased separately and are labelled with a recommended retail price of \$49 so clients perceive real value when you 'gift' it to them at their meeting. They also serve as a marketing tool and you can have them customised with your firm logo and contact details on the front cover (minimum of 10 copies and artwork fee may apply).

BUSINESS start-up Manager

Insurance Motor Vehicles Finance Options Reports

Home Client Details Structure Registrations Employees Record Keeping

Business Registrations

Tax File Number (TFN)

Australian Business Number (ABN)

GST Monthly Quarterly Annually Not Applicable

Business Name

Notes

16/12/2009 - Client deciding on business name.

Business Registrations

Select who is going to lodge the applications for any of the business registrations that apply.

If any business registrations are not applicable, leave N/A selected.

If the client is registering for GST, select the reporting period required.

Notes: Any notes for your records.

Cancel Previous Next Finished

20 June 2009

Share Bright
12 Woodleigh Crescent
Vermont South Vic 3133

Dear Shane,

RE: BUSINESS PROPOSAL

Thanks for meeting with us today to discuss your business proposal.

The business evaluation and establishment phases can be periods of great anxiety and stress due to a combination of the uncertainty and financial risk. To succeed in business we believe you need to make the right opening moves. Having previously assisted so many clients in your situation we believe you can benefit from our knowledge and experience.

At our meeting we provided you with a list of information including our booklet, 'Starting a Small Business'. This booklet contains some valuable information that reinforces the advice we offered at the meeting. Most importantly, you can absorb the information at your leisure rather than in meetings with us at an hourly rate.

At our meeting we made some specific recommendations including:

Business Structure

When evaluating the choice of business structure we always recommend you look to:

- Minimise the Protection of Your Assets
- Minimise your Exposure to Income Tax
- Allow for Admission of New Partners or Investors
- Comply with all Legal Requirements
- Take Advantage of the Potential Future Application of the Discounted Capital Gains Tax and Small Business GST Concessions

On the basis of our meeting and discussions we recommend that your business be structured as a Company. The attached summary provides some further background information on this type of business structure including legal liability, ownership and the various taxation implications.

We have arranged for the formation of a shelf company under the name: **Sample Pty Ltd**

The office trustees of the Company will be as follows:

Name	Number of Shares	Director
Peter Sayers	6	<input checked="" type="checkbox"/>
Mary Sayers	6	<input checked="" type="checkbox"/>

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Mary Sayers	6	<input checked="" type="checkbox"/>

Name	Number of Shares	Director
Paul Sayers	6	<input checked="" type="checkbox"/>
Mary Sayers	6	<input checked="" type="checkbox"/>

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Paul Sayers	6	<input checked="" type="checkbox"/>
Mary Sayers	6	<input checked="" type="checkbox"/>

Name	Number of Shares	Director
Paul Sayers	6	

Negative Gearing Manager

How many times have you sat down with a client to discuss the tax implications of buying an investment property? The answer is probably dozens, if not a hundred times for baby boomer principals.

At the client meeting you probably provide the client with an overview of how negative gearing works including the preparation of a draft profit and loss statement based on a number of assumptions. Using the client's marginal tax rate you break the cost of ownership down to a weekly figure so they have some sort of indication regarding affordability. Sound familiar? But what do clients leave your office with and how much do you charge for the consultation?

My research suggests, in both instances, probably not much. They might get a photocopy of your scribbled notes or the draft profit and loss statement but not much else. Given the advice is generally all verbal, it devalues quickly and you probably don't invoice the client the true value of the consultation. Because the client walks away with very little tangible evidence of the meeting most firms defer invoicing the consultation until they prepare the clients' tax return. Not any more.

Negative Gearing Manager lets you systematically input the property variables such as the purchase price, loan amount, mortgage rate, rental income and projected annual running costs. It also provides for the non-cash items such as building allowance and depreciation. You select the preferred ownership structure (including provision for different ownership percentages) and enter each owner's current taxable income. The program then automatically generates a detailed letter of advice which embeds a number of analytical graphs and tables including the after tax cost of ownership. Attached to the letter are supporting reports including a 25 year profit and loss projection and cashflow summary.

To complement the software we have also published a 44 page booklet, *The Complete Guide to Buying a Negatively Geared Property* that answers all your clients' questions regarding buying, maintaining and selling a property. They can also be a marketing tool with your firm name, logo and contact details printed on the front cover. Clients will now

Year Ending	Year 1	Year 2	Year 3	Year 4	Year 5
Your Investment					
Property Value	400,000	416,000	432,640	449,946	467,943
Investment Loan	407,540	407,540	407,540	407,540	407,540
Net Equity	-7,540	8,460	25,100	42,406	60,404
Outgoings					
Payment on Investment Loan	30,565	30,565	30,565	30,565	30,565
Advertising	200	206	212	219	225
Bank Charges and Fees	20	21	21	22	23
Body Corporate	0	0	0	0	0
Building Construction Write Off	5,000	5,150	5,305	5,464	5,628
Cleaning	200	206	212	219	225
Gardening & Lawns	200	206	212	219	225
(Insurance - Landlord)	0	0	0	0	0
(Insurance - Building (Nil as Body Corporate))	500	515	530	546	563
Letting Fee - 2 weeks Rental plus GST	800	824	849	874	900
Postage and Stationery	12	12	13	13	14
(Rates - Water & Council)	1,000	1,030	1,061	1,093	1,126
Repairs	500	515	530	546	563
Telephone	6	6	6	7	7
Travel to Inspect and Miscellaneous	100	103	106	109	113
Additional Expenses	0	0	0	0	0
Total Annual Outgoings	39,103	39,360	39,623	39,895	40,175
Serviced By					
Rental Income	20,800	21,632	22,497	23,397	24,333
Tax Savings	12,205	11,729	11,272	10,830	10,387
Total Incoming	33,005	33,361	33,770	34,227	34,720
Surplus(Deficit) Yearly	(6,098)	(5,998)	(5,854)	(5,688)	(5,445)
Surplus(Deficit) Weekly	(117)	(115)	(113)	(109)	(105)
Gross Return	5.20%	5.20%	5.20%	5.20%	5.20%
Nett Return (excl. interest)	3.07%	3.09%	3.11%	3.13%	3.15%

Dear Name

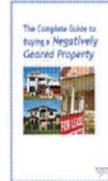
RE: BUYING AN INVESTMENT PROPERTY

Firstly, thank you for meeting with us to discuss the strategy of buying an investment property.

Buying and negatively gearing an investment property is a well established practice in this country with investors owning approximately 30% of residential properties. Many of our clients have successfully grown their wealth using this long term, tax-effective strategy but we have also seen some financial disasters. Property is not devoid of risk and while gearing can amplify your gains, it can also magnify your losses.

Being a significant financial commitment it needs to be thoroughly researched, carefully planned and most importantly, it must be financially sound. Australia now boasts many self proclaimed property 'gurus' but there is no substitute for independent, unbiased professional advice. As your accountants, our role is to help you understand the tax and cashflow implications of buying a negatively geared property. We cannot advise on where, when or the best type of property to buy, however, based on a number of assumptions we can prepare a detailed financial analysis.

At our meeting we provided you with a lot of information including our booklet, 'The Complete Guide to Buying a Negatively Geared Property'. This booklet contains a comprehensive summary of the tax treatment of the costs associated with buying, maintaining and selling an investment property. The A-Z expense directory details what costs are fully deductible, those that are non-deductible and the expenses that must be claimed over a number of years.

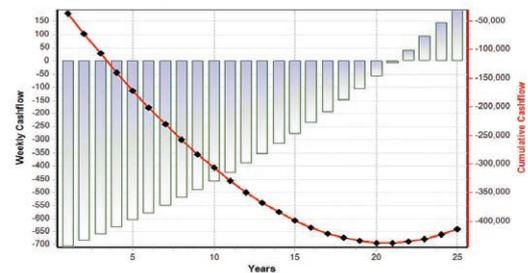


It also contains separate sections dedicated to initial purchase costs and capital gains tax. Given property is generally regarded as a long term investment, the booklet also provides a number of tax tips and warnings should your personal circumstances change.

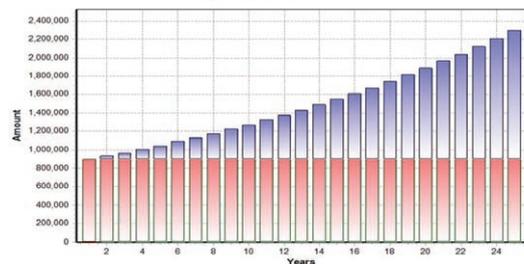
leave the meeting with a tangible booklet that adds value to the consultation.

The software and booklet provide a systemised approach to clients buying an investment property. In addition, it offers consistency of advice and quality control so you will never under charge for the consultation again. Putting the advice in writing not only improves the value of the consultation, it is a major point of difference to other firms and reduces the risk of future litigation. The quality of the letter of advice, booklet and easy to understand analysis also improves the chances of future referrals. You can position the firm as a negative gearing specialist and we have incorporated specific content into a website we have developed that supports this fact.

Weekly and Cumulative Cashflow Chart



Property Value Chart



Negative Gearing Booklets

When clients consult with you regarding the purchase of a negatively geared property what do they leave your office with? Our research suggests, probably a photocopy of your interview notes and maybe a projected profit and loss statement, but not much else. This probably explains why most firms don't charge enough for the consultation and advice.

Benchmark surveys we conducted indicate the average charge for a negative gearing consultation was less than \$150. Incredibly over 30% of firms did not even charge a fee and a significant number of smaller firms also deferred invoicing the fee preferring to package it up with the tax return fee. This is a real issue as the value of the meeting diminishes over time not to mention the impact on your cash flow. To some extent many accountants feel the value of the meeting is minimal because the client receives nothing tangible. Not any more ...

'The Complete Guide to Buying a Negatively Geared Property' is a 44 page booklet you can give to clients that explains how negative gearing works and serves as a reference book because it addresses the key issues including:



- Alternative Ownership Structures and their Tax Consequences
- The Importance of Capital Growth
- The A-Z of What is Tax Deductible
- The Treatment of Establishment Costs
- The 13 Steps to Buying a Negatively Geared Property
- The Risks, Finance Options and Depreciation Write Off
- The Mechanics of the Capital Gains Tax
- Record Keeping Requirements

The booklet comes complete with several profit & loss worksheets so you can prepare a range of financial scenarios for a given property. The client leaves your office with a booklet (labelled with a rrp of \$49) and you can take a photocopy of the worksheet for your file. Used in conjunction with our software program, Negative Gearing Manager, it provides a systemised approach to clients buying an investment property.

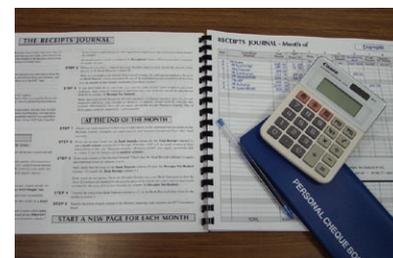
Providing clients with this quality publication adds value to the meeting and helps justify your consultation fee. It also standardises the process and advice clients receive regarding purchasing a negatively geared property. The booklets can also be a marketing tool for the practice because when you purchase 10 or more copies you can have your firm logo and contact details printed on the front cover (artwork fee may apply).

Manual Cash Books

For clients who prefer to use a manual bookkeeping system we have several manual cash books, Cashflow Manager (for small business owners) and Farm Manager (for primary producers).

We have sold more than 250,000 copies of these cash books because of their simplicity and the fact they come complete with simple step by step instructions supported by worked examples. There are separate sections to record Receipts, Payments, complete a monthly Bank Reconciliation, record Wages and GST. In addition, there are pages to record year end stock, debtors and creditors. For the adventurous there is also a Cashflow Budget section.

The Farm Manager version for your primary production clients includes extra sections for the stock agent and 'harvest' accounts. The cash books can also serve as a marketing tool for the practice. When you purchase 10 or more copies you can have your firm logo and contact details printed on the front cover (one-off artwork fee may apply).



Motor Vehicle Log Books

You can supply your clients with an inexpensive, quality 34 page log book branded with your firm's logo and contact details on the front cover. The minimum order quantity to have them personalised is 50 booklets but you can order any quantity with the standard cover (see sample picture). The vehicle log books are designed to fully comply with the Australian Taxation Office substantiation requirements and come complete with instructions and worked examples to help your clients. The booklets include a section to log the travel, record and file expense receipts and document annual readings for 5 years.



On The Money - Client Newsletter

Survey after survey confirms what savvy marketers already know, client newsletters work!

They help to keep the firm top of mind plus build loyalty and goodwill. They are the perfect vehicle to alert clients to the range of services you offer and while they may not directly lead to an engagement or 'sale', they often prepare the way.

Your newsletter helps you keep in touch with clients, referral sources and can introduce your firm to prospects. They help build new client relationships, retain existing clients and facilitate cross-selling and up-selling of your services. Newsletters demonstrate your knowledge and provide the ideal forum to 'ask' for referrals.

Read and Valued...

A recent survey of 4,000 clients of financial services companies found that:

- 83% read some or most of the articles and 84% find the information useful
- Most respondents took action after reading a newsletter:
 - 72% saved articles for future use
 - 74% visited the provider's website
 - 60% passed on an article to a friend and
 - 40% called for more information.

Cost-Effective Marketing Tool...

A report by the Direct Marketing Association shows that newsletters are the best tool for developing new business. On a scale of 1 to 10, newsletters scored the highest ranking at 7.6. By comparison, seminars/workshops scored 7.1, cold sales letters 4.5 and cold sales calls 3.4.

Newsletters are perfect for starting a conversation with clients and the content is obviously the key. Too many 'off the shelf' accounting and tax newsletters focus on case and tax law that are simply too technical or irrelevant. For maximum impact you need to combine relevance and education that showcase your skills and range of services.

If you aren't using a newsletter you and your clients are missing out. Theoretically you might be able to write and produce your own newsletter but it can be costly, difficult and time consuming. You lose valuable billable hours when writing newsletters and producing a well designed in house newsletter takes more talent and resources than many firms have. Choosing topics, writing articles and managing production pose problems that can stop the newsletter going out on a regular basis.

Despite the popularity of e-mail, print newsletters remain the preferred format. A recent survey found that 33% of respondents prefer print, 21% favour email and 41% wish to receive both. Print newsletters have a longer shelf life than electronic ones and their tangibility often makes a stronger, more lasting impression on the reader. On the other hand, electronic newsletters cost less and are easier to distribute so you can issue them more frequently provided you have an accurate and up-to-date database of email addresses. You may have the most attractive and professional-looking e-newsletter, but if it lands in the wrong inbox it is a complete waste. You also have the option of posting your newsletter on your website as well as using a copy as handouts and including them in all mailings to clients.

On The Money...

We offer accountants a professionally written, high quality quarterly newsletter service called 'On The Money'. The purpose is to educate your clients about money, tax, financial issues and business management but encourages them to contact you for more detailed information. We brand each copy with your logo (that you supply) so you can either mail or email the newsletter to your clients.

A sample copy is available from our office by calling (03) 9824 5300.



Linda McGowan Pty Ltd
'the personal touch'
Director: Linda McGowan CPA - B Bus
Registered Tax Agent
1st Floor, 6-8 Wilson Avenue, Surfers Paradise
Phone: (03) 9387 2060 | Fax: (03) 9387 9473
www.lindamcgowan.com.au
June 2008

Thinking Of Starting A Small Business?

Starting a Small Business requires research, risk, planning and like a game of chess, you need to make the right opening moves.

One of the most important decisions you need to make is how to structure the business. The most common options are sole trader, partnership, limited liability company and shareholding trust.

You should be mindful of the fact that your business can affect:

- Your income tax and capital gains tax positions
- The continuity of the business upon change of ownership
- What registration process you will need to take

There are numerous factors that can influence your decision. You need to consider the business type, if and how your clients are involved in the business, how your assets are to be owned and who is going to be liable for the debts of the business. You also need to consider the relationship, financial and tax positions of all the people involved and the long-term future of the business.

When deciding on your business structure you should look to:

- Maximise the Protection of Your Assets
- Minimise Tax Expenses (Including Capital Gains Tax)
- Allow for Advantages of New Partners or Investors
- Comply with all legal requirements

Let's have a look at the four most popular types of business structures:

- **Sole Trader** is the simplest and cheapest option to establish and run which probably explains why some 500,000 small business operators are sole traders. The sole trader is the business owner and is personally liable for the debts of the business. This means all your personal assets could be at risk including any property owned with your spouse or partner.
- **Partnership** is where between 2 and 20 people go into business and agree to share the risk and profits in accordance with the terms set out in the Partnership Agreement. This agreement regulates the business, sets out the contribution of each partner, the distribution of profits and losses and sets out the terms of the partnership. It is a contract that all partners must sign. It is not a legal document and therefore does not have the same legal protection as a partnership agreement. Partners are liable for the business debts and this applies even if one partner makes more than the other.
- **Private Company** is a separate and independent legal entity registered with ASIC that can sue and be sued.

The greatest compliment we receive from our clients is the referral of their friends, family and small business colleagues. Thank you for your trust.

Miranda Professional Services
8/271 Webb Road, Chelsea Heights VIC 3178
Phone: (03) 9773 3467 | Fax: (03) 9773 2470
Email: miranda@mirandapro.com.au
December 2008

4 Ways To Grow Your Business

There are four essential, but fairly basic, things that you need to do to create a more profitable and valuable business:

- Increase the number of customers (of the type you want)
- Increase the number of items sold to each customer
- Increase the average value of each sale you make
- Increase the number of times a customer comes back

In most businesses, 80% of sales and profits are generated from 20% of the customers so it's really important to take care of the type of customer you want to attract. You also need to understand your customer's needs and preferences so you can market to those needs. It is also important to understand your customer's buying habits and what you do differently from your competitors and make sure you thank your clients for any referrals and continually encourage additional referrals.

Increase the Number of Times a Customer Comes Back

Increasing the "lifetime frequency", or the number of times someone deals with you is an important step to increasing your profitability. In fact, studies suggest it costs up to 5 times less to win a new customer than it does to win an existing customer back again. The most important customer list in the world is the one you already have. You need to provide excellent service that will keep your customers returning and referring. Things like "thank you" letters to re-affirm your relationship with clients, invitations to special events, head "show and sale" or "product launches" will all help to keep you top of mind in your clients' minds.

Increase the Average Value of Each Sale

Increasing your average sale makes every transaction more profitable. The cost of winning a new customer has already been covered in the original purchase, so additional sales are pure profit for you. Customers come to you for help and guidance. So it's important to let them know about all the options, including additional products or services that are available to add to their purchase. Cross selling "related" products like "what if" increases the average value of a sale. While your business may be a little more sophisticated than fast food, you probably will continue to provide food and beverage services. You can increase the average sale value by the amount you are charging for the direct relationship between the 4 key variables in your business - price, volume, lead costs and repeat costs.

Increase the Effectiveness of each Process in your Business

This is more of an all-encompassing strategy. These days the way we do business can be just as important as what we do. When you look at your business as a series of processes you can identify the number of steps in your business. It is important to identify the steps that are most costly and inefficient and then look for ways to streamline the process. This will help you to reduce the cost of your business and increase the profit margin.

The Compound Effect on Sales

To illustrate the compound effect of these 4 key profit drivers let's assume you have 1,000 customers and you want to increase that by 10% to 1,100. Next, increase the number of items your customers come back to you by 10% to 11.

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Schutt Accounting & Tax Pty Ltd
Specialising in tax and financial services
70 Accorodoc Highway, Chrysoth
Phone: 9723 7477 | Fax: 9723 7188
Website: www.schuttfinancial.com.au
Email: info@schuttfinancial.com.au
March 2009

Government Stimulus Package

Immediate Allowance For Small Business

To boost business investment the Government is providing an additional \$2.7 billion temporary tax break to business owners.

Businesses with a turnover of less than \$5 million in 2008 will be able to access the tax break for assets costing \$100,000 or more, while larger businesses will qualify for assets costing more than \$100,000. Flexible operating leases include most types of plant and equipment, vehicles and other assets that are used by the business.

Under the package:

- Businesses will receive an additional tax deduction equal to 30% of the cost of qualifying assets that are acquired from 13 December 2008 to 30 June 2009 as long as the asset is installed and ready for use before 30 June 2009.
- Full assets acquired between 1 July 2009 and 31 December 2009 will be eligible for 15% of the asset's cost. The assets must be installed and ready for use before 31 December 2009.
- The tax deduction is on top of the usual depreciation deduction.
- The tax break will be available for new expenditure or existing assets as well as for new assets. The assets must be used for 12 months.

Individual Tax Return Payment: Do you qualify and how do you receive the benefit?

The Federal Government has also announced that many Australians will receive a one-off tax bonus payment from April 2009. The payment is part of the Government's \$45 billion economic stimulus package.

The amount of the bonus will depend on your taxable income:

- A \$500 bonus will be paid to taxpayers with a taxable income up to and including \$80,000.
- A \$600 bonus will be paid to taxpayers with income between \$80,001 and \$90,000.
- A \$100 bonus will be paid to taxpayers with income between \$90,001 and \$100,000.

To be eligible you must be an Australian resident and have paid tax in 2007/08 using the concessional tax offsets and imputation credits. The taxation office has a tax bonus calculator that you can use on their website at www.ato.gov.au.

Payments of between \$500 and \$1000 will also be made to:

- Single-income families who on 31 January 1, 2009 were eligible for Family Tax benefit Part B
- Families with a February 1, 2009 were eligible for Family Tax benefit A
- Farmers and others who receive Concessional Circumstances related income support
- Business and people outside the concessional tax offsets who are eligible for Family Tax benefit A

Eligibility for the cash entitlement you need to help your 2008 and any outstanding prior year tax returns by June 30, 2009. If you haven't lodged your tax return you need to contact us immediately for an appointment.

The greatest compliment we receive from our clients is the referral of their friends, family and small business colleagues. Thank you for your trust.

Business Benchmarking Tool

Step 1 - Setup Historical Data

Step 2
(Names & Address)

Step 3
(Return No. & Type)

Step 4
(Key Financial info.)

Financial Year Ended 30th June 2008 Rollover the Current Year

Step 4

Key Financial information for Current Year 2008

Total Sales	950,000.00
Gross Profit	312,000.00
Depreciation	2,000.00
Gross Wages	19,600.00
Net profit	51,000.00
Owners benefits	0.00

Step 5

Import Benchmark

ATO Benchmarks	
Standard	Profitable
Gross Profit	74.64%
Wages to turnover	41.02%
Net Profit	3.02%

Step 6 → **Press to Update Client Letter with current information**

29 January 2010

Mr & Mrs Joe Bloggs
Address 1
Address 2

Dear Joe and Jan

RE: BUSINESS ACTIVITY STATEMENT

Please find enclosed the completed Business Activity Statement (BAS) for the quarter ended 30th June, 2008 for:

- > The Bloggs Family Trust
- > Bloggs Pty Ltd
- > The J & J Bloggs Partnership
- > Joe Bloggs

Please sign the declaration where indicated and file with your records.

The BAS indicates an amount payable of \$ 2000 which is due and payable by August 14, 2008. This amount is made up of the following:

PAYG Withholding on Employee Wages	\$ 500
Goods & Services Tax (Net GST)	1000
PAYG Tax - Provision for Tax	500

	\$ 2000

Also attached is your payment slip that needs to accompany your payment. Note that payment can be made at any post office or forwarded directly to the Taxation Office at the address listed on the payment slip.

The graph below compares your quarterly revenue figures for the past 8 quarters and indicates:

- Revenue grew by X% (\$xxxx) compared to the previous quarter
- Revenue grew by X% (\$xxxx) compared to the corresponding quarter last financial year

The 'Business Benchmarking Tool' turns your simple covering letter enclosing tax returns into a meaningful document by comparing your clients' business performance against ATO industry benchmarks.

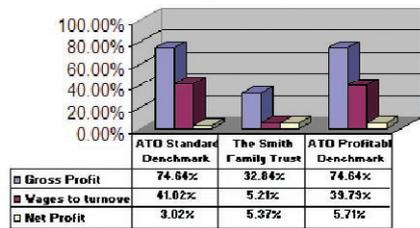
A number of years ago the ATO released a large number of industry benchmarks that captured details of revenue, profit and wages for most industry types. The benchmarks were broken down by the type of business structure and turnover. While the data is now several years old the size of the sample was so large the data remains meaningful. For example, there are more than 1500 sole trader hairdressers that have an annual turnover of between \$100,001 and \$299,999 in the sample.

The process is simple, start by inputting the historical data of the business including revenue, wages and net profit for the last few years. From the drop down menus select the industry, type of business structure and annual turnover range. At the click of a button you can then import the data into the letter and it will automatically embed graphs comparing the business performance against the ATO benchmarks.

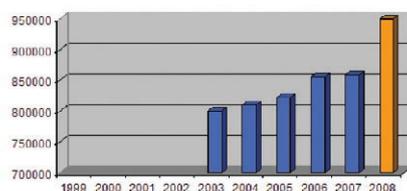
Your letter enclosing the client's tax returns will now contain some analytical information including sales, wages and net profit calculations. Based on prior year data it will also include graphs that highlight positive and negative trends.

Finally, the key graph is the comparative benchmarks which are designed to create a conversation with your client. Clearly, if the clients bar chart mirrors the ATO's chart it would suggest that the client is in the 'normal' range and unlikely to attract scrutiny. If, however, the chart looks abnormal it will create some points for discussion and possibly highlight the likelihood of audit activity. This in turn presents the opportunity for you to 'sell' audit insurance to the client or take action to correct the anomaly.

Comparisons of Your Business against ATO Industry Benchmarks



Comparison of Sales



Practice Brochures

We have developed a range of professional brochures for your practice designed to promote your range of services including several niche markets.

Firm Brochure

Your firm brochure is a comprehensive summary of your range of services and how you assist your clients. This 8 page brochure comes customised with your firm logo and contact details and is designed as an electronic brochure that you can email to prospects and strategically place on your website for download. You could also take it to your printer for publishing in hard copy.

It contains separate sections for topics such as tax solutions, budgets and cash flows, business plans, financial planning, business start ups, growing your business, asset protection and succession planning.

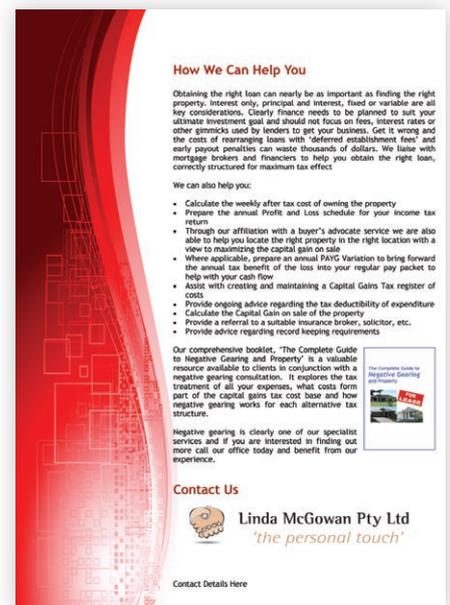
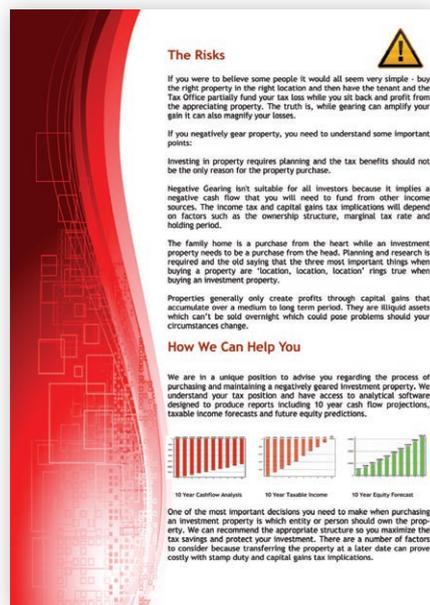
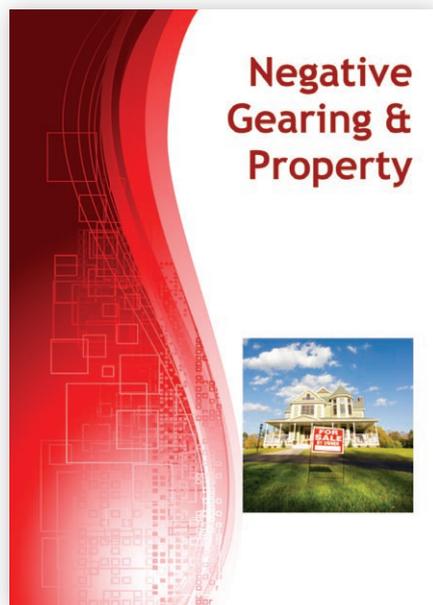
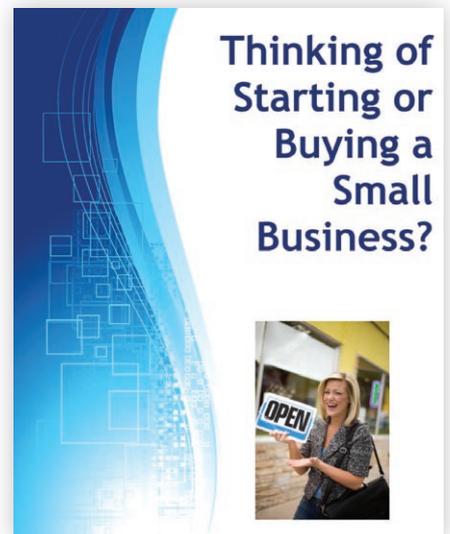
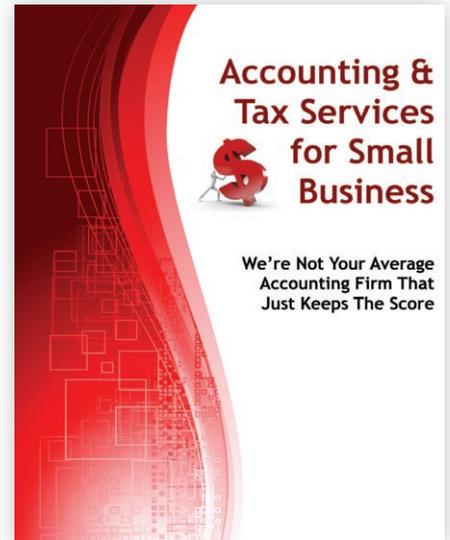
Business Start Up Brochure

Designed to attract clients starting a business, this 4 page brochure also comes customised with your firm logo. It details your experience and the processes you follow with business start ups.

It is also designed as an electronic brochure that you can email to prospects and strategically place on your website for download. You could also take it to your printer for publishing in hard copy.

Negative Gearing Brochure

With so many clients buying negatively geared properties this has become a real niche market for many firms. This brochure (customised with your logo) is also designed as a download from your website and ties in perfectly with the website detailed in this catalogue that features a specific section on negative gearing.



Cashflow Manager

Cashflow Manager is the simplest GST bookkeeping solution for your small and micro-business clients. It is a single entry program that integrates with most of the Accountant's general ledger programs.

Clients simply record their receipts and payments into columns (just like a manual cash book) that are labelled with a 'GST' tax type. The program then automatically calculates the GST and produces reports that make the preparation of BAS's and tax returns a breeze.

If you are frustrated by the 'computerised shoebox' epidemic caused by clients using sophisticated double entry accounting programs, Cashflow Manager is the answer. It is a single entry bookkeeping program that requires no understanding of double entry accounting concepts such as debits, credits and journal entries. Clients also don't need to know the distinction between assets, liabilities, income, expenses and equity.

The program is sold almost exclusively through accounting firms and despite no retail presence there are over 100,000 users in this country. The program is Australian owned, operated and supported and clients don't need to undergo lengthy or expensive training courses. The program is so simple that it comes with a full, no questions asked 90 day money back guarantee.

When assessing a client's business software needs there are two pivotal questions to ask:

1. What are your business requirements - do you need stock, full general ledger or POS?
2. What level of accounting skill do you have?

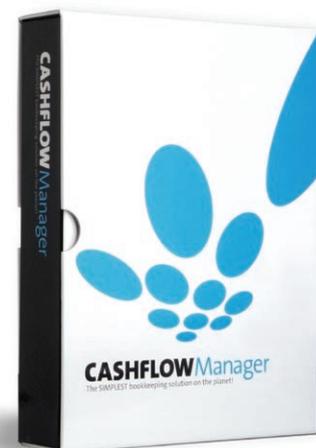
It is the client's needs and skills that should dictate the software to use, not the size of the business, their turnover or the software brand. Remember, quality reconciled client records are proven to eliminate write offs, create efficiency, improve job turnaround times and increase practice profitability and value.

Cashflow Manager Features Include:

- A unique spreadsheet or column layout (like a manual cash book) that makes recording transactions very simple
- The columns can be automatically customised for a business 'type' with specific templates for industries including tradesman, general sales (retailers), medical practices, professionals, associations & clubs, farmers and direct sales
- Each column is allocated a 'GST' tax type that automatically calculates the GST on each transaction (that can also be manually edited)
- You can have multiple bank accounts within each business file
- Easy step by step process to match your records to the bank statement to complete the Bank Reconciliation. If the client uses internet banking they can download their bank statement and import the transactions to quickly and easily reconcile their bank account(s)
- Auto-column selection means you can pre-set a payee to a set column (e.g. Telstra could automatically default to the Telephone column.)
- Unlike other programs where the data disappears from the screen, your receipts and payments stay in columns so you can see the allocations
- The GST Report mirrors the Tax Office GST Calculation Worksheet (G1 to G20) to make completing the BAS a breeze and you can lodge the BAS electronically
- Clients can email their backup file to you that you can restore in seconds
- Integrates with the Invoicing and Wages modules to directly transfer receipts and payments
- You can export your client's Cashflow Manager data into your general ledger program (MYOB AO, Handisoft, Elite, Solution 6 etc.) to save time and money
- Comes complete with the sales module of Invoice Manager so clients can prepare Tax Invoices, Customer Statements, Aged Debtors Reports and control their Debtors
- Clients can print their invoices using the default layout or they can customise the layout with their logo using a Microsoft Word function and email the invoices to customers
- For the adventurous, it also includes a Cashflow Budget and Variance function
- Includes an easy to follow help menu plus instruction manual and video tutorials
- Add on modules for Wages Manager, Creditors plus Inventory Tracking (GOLD version)

Receipts	Payments	Bank Reconciliation	Cash Reconciliation	Budget	Invoicing
1	2	3	4	5	6
7	8	9	10	11	12
13	14	15	16	17	18
19	20	21	22	23	24
25	26	27	28	29	30
31	32	33	34	35	36
37	38	39	40	41	42
43	44	45	46	47	48
49	50	51	52	53	54
55	56	57	58	59	60
61	62	63	64	65	66
67	68	69	70	71	72
73	74	75	76	77	78
79	80	81	82	83	84
85	86	87	88	89	90
91	92	93	94	95	96
97	98	99	100	101	102
103	104	105	106	107	108
109	110	111	112	113	114
115	116	117	118	119	120

Single entry bookkeeping



Cashflow Manager CD-Rom Specifications

- Windows Vista 32 Bit or
- Windows XP with Service Pack 2 or
- Windows 2000 with Service Pack 4

You will need at least 256 MB of RAM (512 for Vista), a Super VGA (800 x 600) monitor with 16 bit colour, 100MB of available hard disk space, a CD-Rom plus internet or a fax connection for product activation.



Cashflow Manager GOLD

Cashflow Manager GOLD is the complete package for small business owners. It lets you prepare computerised invoices, manage debtors, creditors and cashflow plus run your payroll and track inventory.

Cashflow Manager GOLD is designed to help business owners with little or no accounting knowledge keep excellent business records. The GOLD package includes Cashflow Manager, Invoice Manager and Wages Manager in one complete integrated package. It offers the following features:

- Record your receipts and payments using Cashflow Manager's unique spreadsheet or column layout that looks just like a manual cashbook
- The columns can be automatically customised for a business 'type' with specific templates for industries including tradesman, general sales (retailers), medical, professionals, associations & clubs and farmers
- Each column is allocated a 'GST' tax type that automatically calculates the GST on each transaction (that can also be manually edited)
- You can have multiple bank accounts within a business file.
- Easy step by step process to match your records to the bank statement to complete the Bank Reconciliation. If the client uses internet banking they can download their bank statement and import the transactions to quickly and easily reconcile their bank account(s)
- Comes complete with the sales module of Invoice Manager so clients can prepare Tax Invoices, Customer Statements, Aged Debtors Reports and control their Debtors
- Clients can print their invoices using the default layout or they can customise the layout to include their logo using a Microsoft Word function and email the invoices to customers
- For the adventurous, it also includes a Cashflow Budget and Variance function
- Prepare Purchase Orders and keep track of supplier invoices (Creditors)
- Simply and easily manage employee records to save an amazing amount of time on pay days
- Automatic calculation of the tax to be withheld from each employees pay
- Calculates all your employer superannuation contributions
- Save an incredible amount of time when processing year end PAYG Payment Summaries for employees and Tax Office information
- All the reports for your BAS and managing your business and tax affairs

Cashflow Manager GOLD is comprehensive yet simple. It is designed to help clients keep excellent records without having any understanding of double entry accounting. Clients can also email their complete file to you so you can export all the data to your general ledger system (Handisoft, MYOB AO, Elite, etc.)

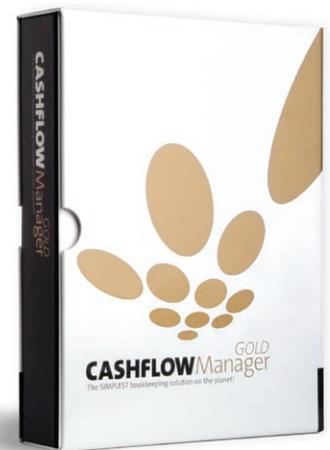
Clients get a 90 day, full money back guarantee.

Cashflow Manager CD-Rom Specifications

- Windows Vista 32 Bit or
- Windows XP with Service Pack 2 or
- Windows 2000 with Service Pack 4



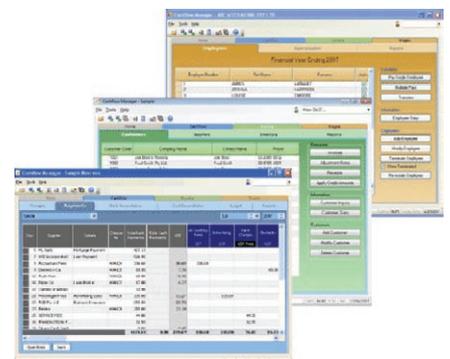
You will need at least 256 MB of RAM (512 for Vista), a Super VGA (800 x 600) monitor with 16 bit colour, 100MB of available hard disk space, a CD-Rom plus internet or a fax connection for product activation.



"Where once we would have spent hours sorting and clearing 'garbage', perhaps doing 7 hours of work, charging for 5 and writing off 2 because most small business clients could not afford it, we have greatly increased our overall efficiency."



Greg Sheridan,
Sheridans Accountants, SA



Wages Manager

Wages Manager is the simple solution for small business owners who employ staff. It is available as a stand alone program or is included in the Cashflow Manager GOLD program.

Processing pays, calculating PAYG tax withholding and superannuation obligations are very simple using Wages Manager. The following automated features also provide employers with added protection from any potential penalties:

- Calculates the correct tax withholding scale based on the tax instalment declaration forms completed by employees. (Other programs make you choose one of the 30 different tax scale options.)
- Determines which allowances require tax to be deducted and which allowances are part of 'Ordinary Time Earnings' for Superannuation Guarantee calculation purposes
- Calculates employer superannuation contributions using the Tax Office definition of 'Ordinary Time Earnings'

Other features of Wages Manager include:

- Pay employees individually or process multiple employees at the same time
- Pay employees by cash, cheque or electronically and into multiple bank accounts
- Calculate pays and generate pay slips for employees employed on a salary, hourly rate, nominated gross or piece rate basis
- Inbuilt special tax scales for Actors, Horticulture Industry and Shearers
- 'Custom Rates' for employees with multiple pay rates e.g. food, hospitality, hospitals etc.
- Caters for RDO's, Allowances, Deductions, Bonuses, Commissions etc.
- Employee Diary to keep notes about employees (warnings, sick days etc)
- Manages employee sick leave and annual leave entitlements
- Automatically calculates the grossed up value of Fringe Benefits for PAYG Payment Summaries
- Transfers payments for wages and superannuation back into Cashflow Manager.
- All the reports you need to manage employee pays, superannuation and end of year tax information including PAYG Payment Summaries
- Full, no questions asked, 90 day money back guarantee

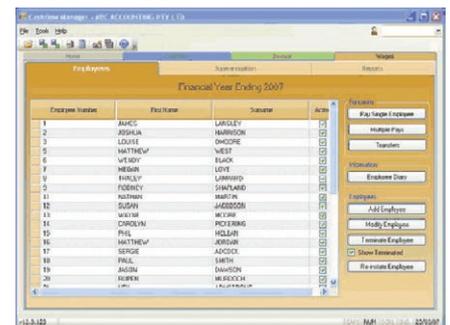
In a recent survey, Wages Manager users indicated the average time saved in producing end of year PAYG Payment Summaries and Tax Office information was approximately 5 hours. The average time to prepare this year end information was as little as 2 minutes per employee.



“Wages Manager has reduced our weekly wage processing time from about 1 hour down to 20 minutes. On top of this, the wages are calculated accurately and we don't have to look up tax tables for every wage anymore! But the real benefit of Wages Manager is all the reports it provides for Superannuation & Taxation purposes. Now all our reporting obligations are met with the push of a button.”



Brett Gooden,
Cannon Street Backpackers



Rent Manager

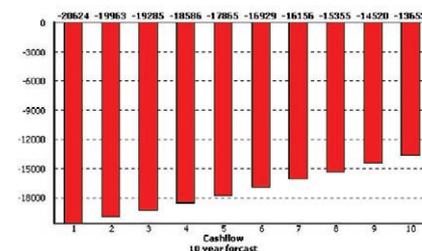
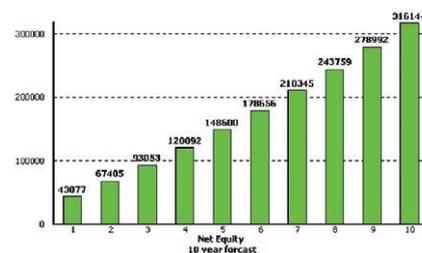
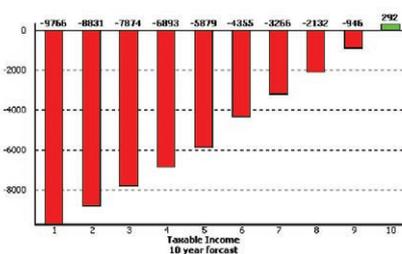
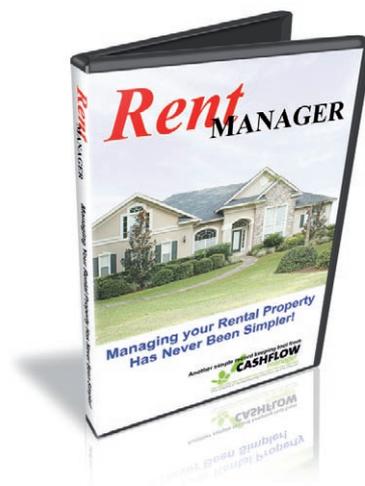
Client can keep excellent records for their investment properties.

Rent Manager is the perfect tool for clients looking to manage their tax obligations on their investment property. It lets them record all their rental income and expenses for their annual income tax return plus it also lets them keep property purchase and cost base information for capital gains purposes.

It also contains a 'property analysis' section that lets accountants analyse potential investment property purchases by their clients.

Rent Manager includes the following features:

- Record the rental income and expenditure for an investment property
- Record information from the real estate agent monthly rental summaries
- Keep track of mortgage interest and bank charges
- Keep a log of travel to the property to collect rent and conduct property inspections
- Record property purchase, sale and improvement details for Capital Gains Tax purposes
- An Annual Summary report provides all the information for completing the Income Tax Return
- Keep detailed records for multiple properties
- Calculate Depreciation on furniture & fittings
- Calculate Tax Deductible Building Allowances
- Easy to follow manual and online help
- Full 90 day money back guarantee



Rent Manager's Property Analysis Module

Use Rent Manager's comprehensive Property Analysis Module to help clients make an informed business decision when purchasing a rental property. Simply key in the variables on the property and you can produce a series of reports and graphs that provide a 10 year:

- Cash Flow Projection
- Taxable Income Estimates
- Equity Forecasts

Rent Manager CD-Rom Specifications

- PC with Pentium 233 or higher processor
- 32 MB RAM
- 50 MB Hard Drive Space
- Windows 98, 2000, NT4, ME or XP
- CD-Rom Drive
- VGA or Higher Resolution





P.J. Camm & Associates Pty Ltd
ABN 70 006 977 484
1355 High Street, Malvern 3144
Postal: P O Box 127, Darling 3145
Phone: (03) 9824 5300
Fax: (03) 9824 5359
Email: admin@pjcammm.com.au
Web: www.pjcammm.com.au