



G.J. Walsh & Co
Certified Practising Accountants
TAX AGENTS, BUSINESS ADVISORS AND AUDITORS

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Newsletter

November 2009

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Final Budget Outcome 2008-09: deficit lower, tax receipts higher

On 29 September 2009, the Treasurer released the final budget outcome for 2008-09 which he said shows a "modest fiscal improvement" reflecting the effects of economic stimulus as well as some one-off factors. Key points from the results include:

- The Australian Government general government sector recorded an underlying cash deficit of \$27.1bn (2.3% of GDP) for 2008-09. This was \$5bn better than expected at the time of the 2009-10 Budget, reflecting lower than anticipated spending of \$2.2bn and higher cash receipts of \$2.8bn, the Treasurer said.
- Total tax receipts were \$3.3bn above the estimate at the 2009-10 Budget, primarily due to stronger than expected company income tax receipts of \$3.6bn, partly offset by lower than expected personal income tax receipts of \$0.5bn.
- The Australian Government net debt position has also improved. At the end of 2008-09, the level of Australian Government net debt was -\$16.1bn, which is \$11.5bn better than expected at the time of the 2009-10 Budget.
- The Treasurer warned that the effects of the global recession will be felt in Australia for some time, 'with ongoing impacts on the Budget and further rises in unemployment'.

Data matching leading the fight against ID fraud: Minister

Minister for Human Services, Chris Bowen, says sophisticated technology is helping the Federal Government to fight the battle against those who use false information or stolen identities to defraud taxpayers of Government payments and benefits. Mr Bowen has used National Identity Fraud Awareness Week from 5-11 October 2009 to send a clear message that fraud against the Government will not be tolerated.

Human Services Portfolio agencies, such as Centrelink and Medicare, have specialist teams who use highly developed computer data matching programs to detect identity fraud, Mr Bowen said. He said these agencies work closely with other agencies such as the Child Support Agency and the Tax Office, as well as various state departments, to regularly match information to detect inconsistencies.

The Minister said that in 2008-09, Centrelink undertook almost 4,000 investigations into identity related fraud which resulted in 166 cases being referred to the Commonwealth DPP. Centrelink also identified debts worth \$13m. He outlined a recent case study where data matching with the Tax Office detected a Centrelink recipient who was working under a false name while collecting the Age Pension. This person was found to have been working since 1989 but had not declared any earnings to Centrelink - the person was hit with an \$88,000 debt.

Qld OSR compliance program 2009-10 launched

The Qld Office of State Revenue (OSR) has released details of its Investigations Program for 2009-10. The OSR said the roll-out of its new revenue management system *OSRConnect* in July 2009 has enabled it to better identify instances of non-compliance, improve case selection and audit processes. Main focus areas of this years' Program include:

- Businesses and their payroll tax obligations. This includes registration with the OSR once their Australian wages exceed the annual \$1m threshold and payments to contractors. The OSR will also focus on the obligation to register as a group where businesses are linked by common ownership or control, or share employees.
- Trusts and partnership transactions are also being examined along with share dealings in land rich companies to ensure that transfer duty has been properly accounted for. Areas for focus will include the failure to lodge dutiable transactions and relevant acquisitions, and issues relating to the valuation of land and other property.
- High value and complex transactions will also be examined. Focus areas include corporate reconstruction exemption claims, failure to lodge transfers of business assets, including goodwill and stock in trade, and failure to disclose aggregated transactions.
- Home-buyers and whether they have satisfied the conditions of the transfer duty home concessions and first home owner grant.

Man jailed after stealing family members' identities in tax fraud

Brett William Bransby, 36, was today sentenced to four years and six months jail in the Perth District Court for GST fraud of \$446,867.

From November 2007 through to December 2008 Bransby used personal details of family members, friends and four high-profile sporting identities to register ten false businesses without their knowledge.

Bransby lodged several fraudulent claims using these false businesses, receiving \$334,797 in fraudulent refunds. The Tax Office also stopped a further \$112,070 in attempted fraudulent refunds from being received.

In December 2008 Bransby admitted to lodging a total of 27 false BASs and 36 amended BASs.

Tax Commissioner Michael D'Ascenzo said the Tax Office supports honest businesses by taking firm action against those seeking an unfair advantage.

"We focus on people whose lifestyles don't match the income they report or whose businesses operate with income levels below what is normal," Mr D'Ascenzo said.

In 2008-09 the Tax Office conducted 570 audits of small businesses who were involved in serious fraud and evasion. These audits raised net liabilities of approximately \$56 million in GST.

Bransby will serve two years and three months jail before being eligible for parole and has been ordered to pay back \$334,797 to the Tax Office.

New benchmarks making it fair for all small businesses

The Tax Office has released a new range of small business benchmarks to help businesses meet their tax obligations.

More than 50 new benchmarks were released last week with a total of 100 to be published by June 2010.

The new performance benchmarks are in addition to the existing range of Tax Office input benchmarks and have been developed based on information reported by small businesses on income tax returns and business activity statements.

Small businesses can use the new benchmarks to compare their performance against industry averages to ensure they are on the right path with their tax obligations, particularly in relation to cash income, with the opportunity to adjust things if required.

They are also a useful reference for tax agents preparing and lodging returns for their clients. There are often good reasons why a business might report outside normal ranges for their industry; however it may also be an indication the business is not meeting its tax obligations, particularly in relation to cash transactions.

Small business benchmarks are one way the Tax Office can support honest businesses by identifying and taking firm action against those that are avoiding their obligations.

Specifically, the benchmarks make it easier to identify possible non-reporting of cash transactions. Comparing a business against the benchmarks for its industry is one way the Tax Office will identify businesses for audits.

If a business falls outside the benchmarks they should review their records, returns and income, and contact the Tax Office if they have made a mistake.

Example of the benchmarks at work:

A Melbourne-based concreter received a tax bill for \$115,953 after an audit showed he had omitted \$142,000 from his tax return.

The taxpayer came to our attention because he had been reporting very low levels of income for a number of years. The concreting benchmark helped us to understand the taxpayer's business relative to the industry.

During the audit, the taxpayer said his business was based on smaller suburban work, for which he received very little cash. He said he always issued tax invoices to his customers. The concreter had declared a taxable income of \$18,000 for the year. He recorded only four concrete purchases during one of the quarters.

Third party data acquired from his supplier for that quarter showed eighteen concrete purchases some of which were paid for in cash. Further examination showed many of his jobs were for cash; they were not recorded in his records; and his customers did not receive tax invoices.

Using information gathered from all sources, the auditors formed the view that there was significant unreported cash income and expenses.

As the taxpayer's record keeping was inadequate, the auditors calculated his income by applying his normal sale price per square metre to his actual purchases of concrete.

The audit resulted in tax liabilities of close to \$67,000 and additional penalties of nearly \$50,000.

Non-commercial losses - changes to restrict loss deductions for high income individuals

In the 2009 Budget, the government announced changes to the non-commercial losses rules. These changes will further restrict the deductibility of business losses incurred in relation to non-profitable business activities. The measure will ensure excess deductions from unprofitable business activities cannot be used to reduce salary, wage and other income of high income earners.

From 1 July 2009, taxpayers with income for non-commercial loss purposes of \$250,000 or more will instead have excess deductions quarantined to the business activity. The existing rules will continue to apply to taxpayers with income for non-commercial loss purposes of less than \$250,000.

Taxpayers will still have the ability to apply to the Commissioner of Taxation for relief from the rules if there are exceptional circumstances or because the nature of the activities means that they are temporarily carrying on an unprofitable business but the activities they are undertaking are nonetheless independently assessed as commercially viable.

GST and integrity of business system risks: ATO

The Tax Office has recently identified common errors made by businesses and explained how ineffective business systems and processes can cause GST reporting errors. Businesses may report incorrect amounts of GST if their systems for capturing and recording GST information fail. The Tax Office referred to these errors as "integrity of business system risks".

According to the Tax Office, businesses going through change are most at risk of incorrectly reporting GST. For example, businesses experiencing rapid growth, restructure, mergers or demergers, installation of new accounting software or changes to accounting staff. The Tax Office said other common causes include: failure of accounting systems; incorrect or incomplete BAS; incorrect interpretation of the GST legislation; classification of taxable supplies as GST-free or non-taxable.

Results of GST business system risk review

In the 2007-08 year, the Tax Office said it contacted 1,864 large, small and medium enterprise (SME) taxpayers at risk of incorrectly reporting GST and raised \$363m in GST liabilities as a result of its review of those taxpayers. The Tax Office said, in 2007-08, the industries with the highest number of GST reporting adjustments because of business system risks were:

- **Large market:** manufacturing accounting for 29% of adjustments, followed by mining accounting for 18% of adjustments, then financial and insurance services accounting for 18% of adjustments;
- **SME market:** retail trade accounting for 17% of adjustments, followed by rental, hiring and real estate services accounting for 14% of adjustments, then construction accounting for 13% of adjustments.

To identify businesses at risk, the Tax Office said it used information reported on tax returns and BAS, company published reports, information reported in the media and information on external databases such as ASIC.

Inadequate, non-existent or poorly documented controls can lead to a wide range of errors. Some of the major common errors identified by the Tax Office (based on its 2007-08 review) include:

- **Change of accounting staff:** The Tax Office noted that lack of understanding about internal processes led to errors in capturing and reporting GST information.
- **Incorrect supply status:** Incorrectly recording the transaction as GST-free or non taxable is an example of a common error, the Tax Office said.
- **BAS preparation:** Examples of errors identified by the Tax Office include: transposing figures incorrectly when completing BAS; claiming GST credits without a valid tax invoice; excluding invoices produced outside normal accounting system; and transferring of GST information incorrectly between associated entities.

- **Change of accounting software:** The Tax Office indicated that errors occurred when new accounting system automatically overrode entries that had been recorded as non-allowable. Errors can also occurred when incorrect GST codes were allocated as GST-free on non-taxable items.

The Tax Office said taxpayers can take the following steps to reduce the risk of making errors. Taxpayers should:

- Review their business systems and ensure controls are adequately documented and employees know and understand those controls.
- Review how they manage significant one-off transactions and ensure transactions are properly documented and appropriately processed.

The Tax Office encouraged taxpayers who discover a discrepancy to make a voluntary disclosure. It said reduced penalties will apply to those who disclose before an audit is conducted.

Another tax refund email scam: ATO issues warning

The Tax Office has warned taxpayers about another bogus email circulating that claims to offer a tax refund. The email claims to be from the Australian Taxation Office, and shows a Tax Office email address as the sender. The email uses the Tax Office logo and includes the words "You are eligible to receive a tax refund of \$250.50" or similar. The email asks people to complete a refund form by clicking on a link in the email which directs them to a bogus Tax Office website and asks for personal and credit card details. Second Commissioner David Butler said anyone who receives the email should delete it immediately.

The small business hit list: is the Tax Office targeting your business?

Last month, the Tax Office released a raft of new benchmarks for small business. Under the gentle guise of 'helping small business with their tax compliance', the benchmarks are, in reality, one of the key indicators used to identify who is likely to be scrutinised by the Tax Office.

The industries benchmarked are high on the 'likely offenders' list for the cash economy and the Tax Office make it clear that "businesses reporting outside of these benchmarks are likely to attract attention."

The small business benchmarks provide an indication of likely costs relative to turnover for different industries. Up to five ratios are used:

Cost of goods sold to turnover	$(\text{Cost of goods sold} \div \text{turnover}) \times 100 = \text{cost of goods ratio (\%)}$
Labour to turnover	$(\text{Labour costs} \div \text{turnover}) \times 100 = \text{labour/turnover ratio (\%)}$
Rent to turnover	$(\text{Rent} \div \text{turnover}) \times 100 = \text{rent/turnover ratio (\%)}$
GST-free sales to turnover	$(\text{GST-free sales} \div \text{turnover}) \times 100 = \text{GST free sales/turnover ratio (\%)}$
Motor vehicle expenses to turnover	$(\text{Motor vehicle expenses} \div \text{turnover}) \times 100 = \text{motor vehicle expense/turnover ratio (\%)}$

So, for a pub with sales between \$250,000 and \$750,000, the expected cost of goods sold to turnover ratio is 36%-50%. In this same example, the expected labour to sales ratio is 15% - 23%. If the pub falls outside of this benchmark, the Tax Office will take a closer look at their records and determine if an audit is required.

The danger is that if your business falls outside of the benchmark for legitimate reasons, you still need to ensure that you can justify the reasons for the variations. This will be a common problem where businesses do not neatly fit into an industry definition.

The Tax Office small business benchmark hit list

Accommodation and food services		
Chicken shops	Coffee shops	Fish and chips shops
Kebab shops	Pubs, taverns & bars	Restaurants
Sandwich shops	Takeaway pizza shops	Takeaway food services
Sushi takeaways		
Administrative and support services		
Building and other industrial cleaning services		Pest control services
Construction		
Air conditioning, refrigeration and heating services		Bricklaying
Blocklaying	Concreting services	Electrical services
Fence construction	Painting services	Plumbing services
Plasterboard installers	Plastering and ceiling services	Roof guttering installation
Roof painting and repair	Roofing services - includes roof tiling and metal roofing services	
Tiling - floor and wall	Tiling and carpeting services	
Timber floor sanding	Timber floor installation	
Manufacturing		
Cake shops and patisseries	Bakeries and hot bread shops	
Plasterboard installers	Plastering and ceiling services	Roof guttering installation
Rental, hiring and real estate services		
Video and other electronic media rental and hiring		
Retail trade		
Clothing retailing	Computer retailing	Floor covering retail
Florists	Fresh fish and seafood retailing	Fresh poultry retailing
Fruit and vegetable retailing	Furniture retail	Grocery retailers and general stores
Houseware retailing	Liquor retailing	Meat retailing and butchers
Newsagents	Tyre retail	
Transport, postal and warehousing		
Courier services	Delivery services	Furniture removalists
Road freight transport services	Taxi drivers and operators	Towing services
Other services		
Barber and men's hairdressing	Beauty services	Hairdressers
Laundry and dry-cleaning services		Nail salons

KEY DATES

November 2009

Wednesday 11

- Quarterly activity statement, quarter 1, 2009–10, due date for lodging and paying if you are lodging via paper or electronic commerce interface.

Saturday 21

- October 2009 monthly activity statement, due date for lodging and paying.

Wednesday 25

- Quarterly activity statement, quarter 1, 2009–10 – due date for lodging and paying if you are lodging via ELS or the Tax Agent Portal.

Saturday 21

- *Due date for lodging Superannuation guarantee charge statement quarterly*, and paying the super guarantee charge for quarter 1, 2009–10, if the employer did not pay enough contributions on time.
- Employers who are lodging a *Superannuation guarantee charge statement – quarterly* can choose to offset contributions they paid late to a fund against their super guarantee charge for the quarter. They will still have to pay the remaining super guarantee charge to us.
- The super guarantee charge is **not** tax deductible.
- Use our online super guarantee charge statement and calculator tool for help working out the super guarantee charge and preparing the *Superannuation guarantee charge statement – quarterly*.

December 2009

Tuesday 1

- Income tax for taxable large/medium business, company and superannuation funds, due date for payment.
- Lodgment of return due 15 January 2010.
- Income tax for taxable head company of a consolidated group that has a member deemed a large/medium business taxpayer in the latest year lodged, due date for payment.
- Lodgment of return due 15 January 2010.
- Income tax for companies and superannuation funds where lodgment of the income tax return was due 31 October 2009, due date for payment.

Monday 21

- November 2009 monthly activity statement, due date for lodging and paying.

G J WALSH & CO FINANCIAL SERVICES

G J Walsh & Co have enjoyed a very close and productive relationship with Planwealth for a number of years now. This alliance has provided our clients tailor- made financial planning solutions with very beneficial results.

Planwealth has recently been successful in obtaining its own Australian Financial Services Licence (AFSL) and this became operational on October 20th. This has long been a goal of Planwealth as they want to be able to offer our clients access to options that their previous licensee was not in a position to offer.

What does this mean to GJ Walsh & Co clients?

More individualised investment structures which focus on a high level of asset diversification.

An “in-house” financial planner to discuss your needs.

Soon to be released new investment offerings which

- Provide you better control by using directly held securities (no possibility of ever being frozen)
- Provide you with better transparency of the assets in your portfolio
- Provide a better system of managing your investments - this is likely to lead to more efficient administration, as well as added value for you
- Provide a method of enhancing how investment risk is managed
- Provide a new way of investing in international shares

Enhanced Strategic Opportunities:

- Gearing properties and shares into your Self Managed Superannuation Fund (SMSF)
- Having your SMSF purchase your business property
- Having your SMSF own and pay for your life insurance, disablement cover and trauma cover
- Having your SMSF own and pay for your business succession or “buy/sell” insurance
- Planning how to legally reduce your income and capital gains tax and create additional wealth at the same time



FINANCIAL PLANNING SERVICES

Including...

- Salary Sacrificing
- Insurance Services
- Retirement Planning
- Superannuation
- Wealth Creation
- Transition to Retirement Planning
- Corporate & Estate Planning
- Life Insurance
- Mortgage Elimination
- Risk Management
- Trauma Insurance
- Income Protection
- Investment Strategies
- Stock Brokering Services
- Managed Investments



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G J Walsh & Co Financial Services is pleased to introduce Matthew Nicholson, who is licensed through Planwealth Pty Ltd AFSL324595. Matt is our “in-house” financial planner and is available for you to discuss all these strategies and more, to see if he can help you improve your financial position.

We will speak with you during the coming months to determine which of these ideas may be of interest to you and if appropriate, will arrange a preliminary meeting with you and Matt at our office.

Matt is available to talk to you, in our offices, Monday to Thursday inclusive.

How to Improve your Super Fund Balance AND Maintain your Lifestyle

You may not be aware that for people over age 55 and still working, there is an opportunity to replace a portion of your fully taxable wage with a more tax effective income stream and at the same time increase your accumulation of superannuation benefits.

Yes - it is possible.

As your accountants we would like to draw this opportunity to your attention to see if it can work for you. We are referring to current Superannuation rules which provide greater flexibility for individuals to access their superannuation from age 55.

Recognising that this level of planning requires specialised expertise, we are pleased to be able to provide our clients with this service through Matt Nicholson, our “in-house” financial planning professional. Matt is an important member of our team here at GJ Walsh & Co, operating through our Financial Services Division.

Retirement Strategies

Planwealth has devised a number of innovative strategies to help individuals

- Receive income in a more tax effective manner
- Increase the rate of accumulation for your retirement
- Allow a person to reduce their working hours as they approach retirement
- Commence an income stream that supplements reduced salary income.

We look forward to discussing this with you further to see if it is possible for you to improve your superannuation nest-egg.

At GJ Walsh & Co Financial Services we want you to benefit from our professional, in-house financial planning to grow and protect your wealth.

Team Members

Meet our team members and feel free to phone, fax or email them with any enquires or for professional advice.

Partner - **Greg Walsh FCPA FTIA**

Email: greg@gjwalsh.com.au

Greg is the founding partner of G J Walsh & Co. He has worked as a practising accountant since 1983 after graduating from the Queensland Institute of Technology in Brisbane. He is a Fellow of CPA Australia having been a member of this professional body for 25 years. He is also a Fellow of the Taxation Institute of Australia. He has worked with clients throughout Australia since the practise was established. His specialties include taxation, small and medium business advice, financial reporting, auditing of clubs and associations and small business and taxation planning. Greg has given his time to the local community for over 20 years, having sat on various school boards and committees during this time. He has coached rugby league and cricket at local and representative levels, been actively involved in various categories of motorsport from local to international levels. Greg is currently Chairman of Brothers Leagues Club Ipswich Inc and has served on this board since 1995, chairman since 2003 and served as an executive board member from 1997. Ipswich Brothers is one of the leading Queensland Clubs and founding Club in the confraternity of Brothers Clubs.

Partner - **David Richardson CPA**

Email: david@gjwalsh.com.au

David has been part of G J Walsh & Co for almost 10 years, taken on as a graduate accountant in 1999. David was schooled locally at St Edmund's College and completed his degree at Queensland University of Technology. During his time with the practice he has seen the practice grow from a small energetic team of 4 employee's to a dynamic team of 14 accountants, admin staff and financial planners. David obtained CPA status in July 2002 and enjoys working with a vast variety of clients that the practice brings. He specialises in working with all problems that confront small to medium sized businesses, taxation advice and planning. David's client base has been built on a strong referral basis. It is his belief that 'word of mouth' is the strongest form of achieving growth. In July 2004 David was admitted as a partner within the practice.

Angela Leisemann B Bus

Email: angela@gjwalsh.com.au

Angela has been a part of the G J Walsh & Co team since May 1995. Over the years she has built a career in the accounting profession and maintained a loyal relationship to the Practice. This has enabled her to enjoy both career and family life. She has maintained her interest in tax compliance and business accounting skills and takes pride in attention to detail. The growth in the Practice over time has ensured she has been involved in many and varied tasks of the accounting profession. Away from work she is a Mother of 2 young children and continually seeks to find the right balance between family and commitment to her work. Working for G J Walsh & Co has provided her with the enviable position of having the best of both worlds.

Adam Ault B Bus

Email: adam@gjwalsh.com.au

Adam completed a degree in Bachelor of Business majoring in Accountancy in June 2004. Following the completion of his degree, Adam started work with our practice in August 2004. During the 4 years at G J Walsh & Co, Adam has progressed to become a competent accountant in many small business areas including Goods & Services Tax, Taxation, Auditing of Incorporated Associations, use of various accounting software & ASIC compliance matters. He is currently in the final stages of completing studies to become a CPA.

Timothy Sauer B E Com

Email: timothy@gjwalsh.com.au

Tim is currently completing his post graduate studies in the Certified Practising Accountants program, having obtained a Bachelor of Electronic Commerce majoring in Accounting from the University of Queensland. Tim has been a member of the G J Walsh & Co community since January 2007, he has gained invaluable experience in his time here and looks forward to the challenges of becoming a professionally accredited accountant. Tim enjoys the team environment which G J Walsh & Co offers, and this carries through into his spare time where he enjoys playing rugby league and cricket.

Erin Holcombe B ComEmail: erin@gjwalsh.com.au

Erin became a team member of G J Walsh & Co in September 2008 after working part time in accounting firms throughout Brisbane. She finished her studies at The University of Queensland St Lucia in December 2008, obtaining a Bachelor of Commerce with majors in accounting and finance.

Erin grew up in the Esk region, and enjoys the upside of smaller towns. In her spare time, she enjoys travelling, the outdoors, horse riding and spending time with family and friends. Erin has recently started her postgraduate studies, benefiting from additional knowledge gained from the CPA program.

Simone HauschildtEmail: simone@gjwalsh.com.au

Simone recently joined our office and is currently studying Bachelor of Commerce majoring in accounting and finance at The University of Queensland. Simone brings to our office valuable experience working in a law firm for the past 3 years. Simone is looking forward to completing her degree and starting her CPA studies in the future.

Leonie Wilkins B ComEmail: leonie@gjwalsh.com.au

Leonie recently joined our firm after working for an Accountancy Practice in Brisbane for the last 10 years. Since obtaining her CPA status in 2002 she has gained valuable experience in Accountancy and Taxation matters affecting Small businesses and Superannuation Funds, including Fringe Benefits Tax and Goods and Services Tax. As she is a mother to 2 young children she has strived to achieve that right balance between family and work and feels she has found it at G.J. Walsh & Co.

Joshua BuffettEmail: joshua@gjwalsh.com.au

Josh is currently entering his final year of study for a Bachelor of Business degree at QUT. Josh has had valuable experience in the past working with government organisations and business within the travel industry. In his spare time Josh enjoys playing cricket, soccer and tennis.

Matthew NicholsonEmail: matt@gjwalsh.com.au

Matthew has been employed within the Financial Services industry since 1998. Matthew holds a Bachelor of Economics and a Post Graduate Diploma in Financial Planning. Since joining the industry Matthew has held a number of roles including that of Paraplanner, Senior Paraplanner, Qld/NT State Manager Paraplanning for one of Australia's major banks and funds management organisations, Financial Advisor with a national full service stockbroking firm, and his current role of Financial Planner with Planwealth.

Jayde BognudaEmail: jayde@gjwalsh.com.au

Jayde is our Client Services Manager and has been working for G J Walsh & Co since 2005. She is responsible for all customer liaison, administration and team and workflow management within the practice. Any issues in relation to administration and employee workloads will be dealt with by Jayde. She is also responsible for providing all Corporate Compliance Services and Self Managed Superannuation Fund administration services.

Louise IkonmouEmail: louise@gjwalsh.com.au

Louise is responsible for the reception and assists Sharna and Amanda with general administration matters.

Sharna DilgerEmail: sharna@gjwalsh.com.au

Sharna assists our Partners and administration team with general administration matters. She is also responsible for all filing and electronic filing and document retrieval for the practise. Sharna also assists with reception.

Amanda WalshEmail: amanda@gjwalsh.com.au

Amanda joined our office during 2008 and has taken over the role as Greg and David's PA (partners assistant). She is responsible for all administration, marketing and finance matters within the practise. Amanda brings to our office experience in customer service.

Editor's Note: Please note that the contents of this newsletter are intended to be general information only. They are not specific advice and should not be acted upon without first obtaining advice from a qualified, professional person. While we have taken every care in the preparation of this publication, no warranty is given to the correctness of information and no liability is accepted by the firm for any statement or opinion, mis-statement, error or omission.