

FinCare

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FinCare Christmas Message

FinCare would like to personally thank you all for your support during 2014 and look forward to working with you again in 2015. We would like to wish all our clients a Merry Christmas and a happy and safe holiday.

Our offices in Sutherland, Wollongong and Menai will be closed from 5pm on **Monday, 22 December 2014** and will **reopen on Monday, 12 January 2015.**



Has your marriage or relationship broken down? Do you have an asset?

As a general rule, capital gains tax (CGT) applies to all changes of ownership of assets on or after September 1985. However, if you transfer an asset to your spouse as a result of the breakdown of your marriage or relationship, there is an automatic rollover relief, in certain cases.

To read more [click here](#) - If you have an asset and a marriage or relationship breakdown has occurred, it is recommended that you see an accountant to examine the best possible solution from a taxation perspective.

What is the PPS Register and why, as a business owner, should I use it?

The PPS register is a single point of contact register for consumers, businesses and the finance industry. As a business owner who sells personal property on credit, consignment or on retention of title arrangement, registering your interest in the property on the PPS register is a must. To read more and watch a video on the PPS register and its importance [click here](#)

Super Contribution Limits - 2015

There are limits on how much you can contribute to your super fund. The different limits (known as caps) depend on the type of contributions you make into your super fund. To view the contribution caps for 2015 [click here](#) and if you have any further queries please call our Sutherland Office on (02) 9542 4655, Menai (02) 9543 2266 or Wollongong (02) 4243 1172.

Do you require assistance with managing your SMSF or want to set up a SMSF?

As accountants we know that running a Self-Managed Superannuation Fund (SMSF) takes time and effort. There is a lot to do and keep track of at every stage of your fund. We are often approached about setting up SMSF's or providing assistance with managing an already established SMSF. We have a simple checklist of what you should consider when setting up an SMSF and what we can assist you with [click here](#)

Have you moved address and does the ATO have your current address recorded?

One of the benefits of using a tax agent is that we can ensure all your details are correct and updated as necessary with the Australian Taxation Office. This includes your postal, physical addresses, emails and bank details etc. To read more [click here](#)

There are many benefits of dealing with a tax agent! If you need assistance with updating your details, or know someone who would like to start using an accountant please contact our office on (02) 9542 4655.

What is the ATO General Interest Charge (GIC)?

We are often asked by our clients what rate of General Interest (GIC) is charged to their account by the ATO. The GIC compounding rate now covers most taxes, including Income Tax, Fringe Benefits Tax (FBT), Goods and Services Tax (GST) and Pay as you Go (PAYG) to find out more about how the GIC is calculated and the current rates [click here](#).

Our December featured client profile

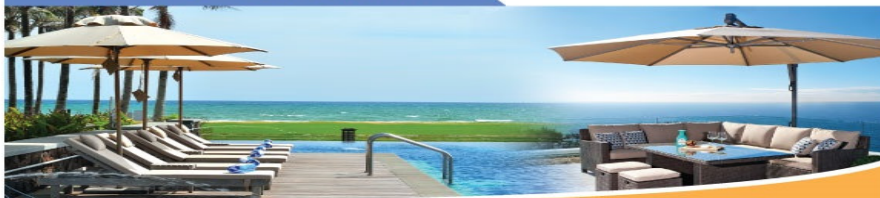
Shade Australia

MARKET LEADERS IN UMBRELLAS & SHADECLOTH



Shade Australia has the widest range of Cantilever Umbrellas in Australia and lead the market in commercial umbrellas such as our Sunranger Umbrellas and Italian Piazza Commercial Umbrellas. They also specialise in folding marquees, beach umbrellas, popup tents and shade cloth fabrics. Shade Australia is a very customer focused company and treat every single sale with the utmost importance.

MENTION THE CODE FINCARE14 FOR A FREE BLACK OR WHITE GOLF UMBRELLA WHEN YOU SPEND OVER \$120



Shade Australia supplies a wide range of high quality made-to-order and ready-made shade and shelter solutions. They currently handle the most extensive range of high end outdoor umbrellas in Australia.

Shade Australia was started in 2000 and since then the company has expanded and is now one of the most well-known and respected in the industry. With a large Western Sydney Warehouse they are sure to have stock on hand to meet your needs from umbrellas, industrial fabrics to beach tents and pop up gazebos.

So, this summer why not call Shade Australia and protect yourself and your loved ones from the harsh Australian sun the right way!

Showroom: 17 Norwich Road Ingleburn Sydney NSW 2565
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