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**ATO small business benchmarks**

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Small business benchmarks are financial ratios developed from information provided to the ATO by businesses on their tax returns and activity statements. The ATO make the benchmarks available to help you compare your performance against similar businesses in your industry.

The ATO also uses benchmarks and other risk indicators to identify businesses that may be avoiding their tax obligations by not reporting some or all of their income. If a business does not have evidence to support their return, the ATO may also use the benchmarks to determine income that has not been reported. For each industry there is a key benchmark which is used to predict income or turnover.

Benchmarks are published for businesses with different turnover ranges across more than 100 industries. They are generally published as a range, to recognise the variations that occur between businesses due to factors such as location and the businesses circumstances. Businesses reporting outside the benchmarks may attract ATO attention.

There may be reasons for this difference, such as higher costs or lower selling prices than others in the industry, but it may also be an indication that a business is not recording and paying tax on all its transactions, especially cash transactions.

As part of our general procedures in preparing your tax return, we check your figures against the benchmarks for your industry, if available. Where your figures fall outside the benchmarks, we will contact you to discuss the situation before we lodge your return. To find out more about ATO benchmarks [click here](#)

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## Sharemarket recovery on solid footing

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As we enter the final quarter of the calendar year, the prospects for the Australian sharemarket are looking more positive than they have for some time.

In fact, some analysts are predicting that the ASX 200 will reach the all-important milestone of 6000 - last reached in November 2007 - by the middle of next year.

If you want to discuss your current asset allocation and investments, we recommend you make an appointment to review your investments with our senior financial adviser, Michael De Haan.

The initial meeting is at Michael's cost and there is no obligation to proceed. The only initial investment from you is your time.

To read more about the sharemarket recovery [click here](#)

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## Is a trade mark registration the same as a business or company name registration?

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No - a trademark and a company name registration are not the same! If you think having your business or company name registration means you own the name and can use it to protect you against business identity theft, then you need to read on.

This is a common area of confusion and can easily result in huge financial stress and loss, if not approached in the right way at the right time. If you want protection and ownership, you need a trademark registration.

To learn and understand more please [click here](#)

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## Cut through the clutter! by Sonja Van Den Bosch

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We live in a world with information overload. The internet is becoming more and more crowded. As we get more and more messages thrown at us via all different types of media channels it seems like there is less and less downtime. The upside is that we have many more communication tools available to get in contact with our potential clients and customers, but the new challenge is to break through the clutter!

How do you make your message stand out from the crowd? To read more [click here](#).

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## Our featured client profile this month is RJ Graphics Design

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FinCare would like to welcome our new client RJ Graphics who is one of Sydney's leading branding and design studios. They have a solid reputation for consistently achieving outstanding results for a wide variety of clients, having successfully operated in the design industry for more than 25 years. Their multi-media experience effectively shapes their approach to design and branding across multiple platforms including:

- Brand Management
- Brand Strategy
- Direct Marketing Design and Execution
- Web Design for conversion
- Web Development
- Social Media Design for LinkedIn, Twitter and Facebook
- Mobile App Development
- Full outsourced online marketing

At RJ Graphics they believe it is their job to make sure that their client's designs and identity are relevant, innovative and appealing to their target audience. If you would like to find out more information about RJ Graphics view their website by [clicking here](#)

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