



At Core we specialise in **business advice**  
and **SMSF strategies** for mature and  
growing **family-owned** businesses and  
**small and medium-sized enterprises.**



# Overview

## WE ARE BUSINESS ACCOUNTANTS & ADVISORS

We become part of your team, only acting in your best interests – as if your business were our own.

Our clients are involved in industries and business sectors that include building and construction, medical, manufacturing, security, property consulting, town planning, primary production, import, export, retail, tourism and business services.

Our commitment is to help our clients to create highly successful businesses capable of supporting and sustaining their professional and lifestyle goals. And importantly, the financial needs of the business owners who operate them.

## Business Advice

We strive to understand individual circumstances and offer objective rationale that marries technical advice with the realities of personal and lifestyle goals.

Our services include:

- ◆ Financial and strategic planning including business plan preparation
- ◆ Analysis of financial data including application of financial ratios and benchmarking
- ◆ Financial statement review (to identify opportunities and potential challenges)
- ◆ Business management mentoring
- ◆ Cash flow projections
- ◆ Risk management

## Cashflow Advice

We provide regular, clear and accurate insights into the 'actual' financial position to create a 'projected' financial position. We help business owners and managers to identify changes and provide advice for countering threats and capitalising on opportunities.

Our services include:

- ◆ Budgeting Advice
- ◆ Sales or revenue forecasting
- ◆ Expenditure management

## Succession Planning Advice

Whether voluntary or forced, business owners need to address the various issues that can arise from the departure of a shareholder from the business. Our advice includes implementing the structures necessary for managing the financial and tax impacts associated with business succession by business sale, retirement or as a consequence of an unexpected or forced exit due to poor health, death, disability or divorce.

## Business Sales, Mergers & Acquisition Advice

We work with business owners and managers to plan and manage the following key tasks:

- ◆ Business valuation
- ◆ Due diligence reporting and analysis
- ◆ Strategies for making your business 'sale-ready'
- ◆ Advice regarding Capital Gains Tax (CGT) and personal tax implications; and
- ◆ Managing commitments that may include staffing and leasing arrangements for plant, equipment and business premises.

## Business Structuring Guidance

Appropriate business structures are central to appropriate and effective management of business operations, tax management and asset protection.

Our services include:

- ◆ Selecting and reviewing appropriate entities for individual circumstances
- ◆ Establishment services including coordination of business name and registration of Australian Company Number (ACN) and Australian Business Number (ABN), Tax File Number, GST and FBT
- ◆ Document preparation including Company, Trust and Self-Managed Superannuation Fund (SMSF) deeds
- ◆ Advice for matters including limiting the personal exposure of business owners; asset ownership, tax obligations including tax considerations for your estate
- ◆ Corporate Governance



## Tax Reporting Services

Our business taxation services include:

- ◆ Business tax strategies
- ◆ Tax effective business structures
- ◆ Capital Gains Tax (CGT)
- ◆ Superannuation fund tax compliance
- ◆ Goods & Services Tax (GST)
- ◆ PAYG, PAYGI and PAYGW
- ◆ Fringe Benefits Tax (FBT) & Payroll tax advice
- ◆ Business Activity Statements (BAS) preparation & lodgement
- ◆ Personal income tax returns for business owners
- ◆ Family Trusts and other structures
- ◆ Tax advice relating to Superannuation & SMSFs
- ◆ Tax advice for estate planning

## Advance Tax Planning Advice

Advance Tax Planning is important for proactive financial and business management.

Offered to complement tax return preparation services, advance tax planning advice is forward looking & proactive, not reactive. Making changes that benefit you, when they can have the best effect. Not accepting how things are if there is a better way that can be implemented.

## Self-Managed Superannuation Advice

Core Business Accountants are licensed superannuation strategists structuring self-managed super funds and offering strategic advice for trustees.

### SMSF Tax Administration & Advice

Core Business Accountants provide professional support for clients and trustees with specialist knowledge, advice and administrative services that include:



- ◆ Advice for appropriate structure i.e. SMSF vs superannuation fund
- ◆ Compliance management
- ◆ Preparation of annual financial statements and member reports
- ◆ Taxation advice for maximising tax-free income
- ◆ Preparation of income tax returns
- ◆ SuperStream advice

Because Core Business Accountants are neither finance nor investments advisors, we work in collaboration with licensed financial advisors.

We hold a limited license with **The SMSF Expert Pty Ltd (AFSL 445113)** for the delivery of qualified advice and services relating to SMSFs for the following matters:

- Establish and wind-up SMSFs
- Funds Rollovers
- Contribution Strategies
- Pension Planning
- Investment Strategies for self-investing
- Structuring Borrowing & Limited Resource Loans, and
- Retirement and Estate Planning



Visit <https://www.corebusiness.com.au/smsf-superannuation> for our Financial Services Guide

## Is SMSF right for you?

Self-managed superannuation funds are a tax effective retirement saving vehicle for individuals and businesses that provide a range of advantages often not available through regular superannuation funds. Depending on the circumstances of the SMSF they can have cost advantages over retail funds. SMSFs can also offer important estate planning advantages and the freedom to take greater control of your investments and the type of assets you may wish to purchase.



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