GREENTAYLOR PARTNERS

SEPTEMBER 2013

QUARTERLY
Newsletter
CELEBRATING 71 YEARS IN BUSINESS

2013 Movie Night Invite enclosed!

this issue

IMPORTANT DATES

21 September 2013
August 2013 monthly Activity Statements due for lodgement and payment.

9 October 2013
2013 Client Movie Night.

21 October 2013
September 2013 monthly Activity Statements due for lodgement and payment.

21 October 2013
Due date for lodging PAYG withholding payment summary annual report.

28 October 2013
September 2013 quarterly activity statement lodgement and payment due.

31 October 2013
Income Tax Returns for taxpayers without a tax agent due.

31 October 2013
Income Tax Returns for taxpayers with outstanding tax returns due.

21 November 2013
October 2013 monthly Activity Statements due for lodgement and payment.

21 December 2013
November 2013 monthly Activity Statements due for lodgement and payment.

24 December 2013
Green Taylor Partners CLOSED for Christmas break from 12.00pm Tuesday 24th December 2013 reopening 8.30am Wednesday 8th of January 2014.

Maximise your claim for
Motor Vehicle Expenses:

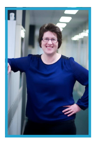
Do you want to claim a higher tax deduction for your motor vehicle? The simple answer is to keep a log book. Without a log book the most you can claim is 1/3 (33.33%) of your expenses for the year—and possibly less.

A log book must be kept for 12 consecutive weeks, recording all business travel during that period. (Note: Travelling from home to work is private travel.) At the end of the 12 weeks the total kilometres travelled for business is taken as a percentage of the total kilometres travelled in the vehicle. This **"business use percentage"** determines how much of the expenses of the vehicle can be claimed as a tax deduction. If this percentage turns out to be more than 33.33% you will be entitled to a higher claim.

If you don't want to keep a log book, there are 3 other ways to claim the business use of your motor vehicle as a tax deduction:

- 1/3 of actual costs—allows you to claim 1/3 of all expenses for the vehicle during the year where you have travelled more than 5,000km for business in a year.
- Cents per Kilometre—this calculates a deduction amount based on the engine size of the vehicle and a cents per kilometre rate issued by the Tax Office. A maximum of 5,000km can be claimed. An example would be 4,200km x 75c = $3,150 tax deduction.
- 12% of cost of the vehicle—this method calculates a tax deduction based on 12% of the cost of the vehicle. This can be used when the vehicle has travelled more than 5,000 business kilometres in a year. An example would be $40,000 cost x 12% = $4,800 tax deduction.

Remember if you operate in a Trust or Company structure the FBT rules apply and you must substantiate the business use back to the 'employer'. This is achieved by completing a log book. The private use of the car is then adjusted back once a year by way of a reimbursement included in income. *Contact us at GTP if you would like to know more...*



Written by ***Karen Grainger***

GTP Ownership Group...


Chris Foster
Director


Peter Cramer
Director


Matt Richardson
Director


Rohan Brown
Director


David Hadley
Director


Kerry Schultz
Director

Australian Government
Australian Taxation Office

ALERT: Tax Law Changes

Some in and some not…

An update of changes that did and did not happen!

Postponed:

- The proposed limit of $2,000 on claiming self-education expenses as a tax deduction which was due to commence on 1 July 2014 has been deferred until 1 July 2015. These expenses include cost of travel, tuition fees, text books, journals & computer expenses.

- Superannuation Trustee penalty provisions – these provisions outlined monetary fines payable by the trustees, not the super fund, for non-compliance with the trustee obligations. These have been postponed, possibly to return, possibly not.

- SMSF's: The proposal to tax income exceeding $100,000 per member from assets supporting pensions – this has been postponed – unlikely to resurface.

Proposals which are now Law:

- The $25,000 tax deduction for super contributions cap will be increased to $35,000 per year:
    - From 1 July 2013 for individuals who were 59 or older on 1/7/13 (i.e. over 60's)
    - From 1 July 2014 for individuals who are 49 or older on 1/7/14 (i.e. over 50's)

  This presents an opportunity to rearrange salary sacrifice arrangements well in advance of the end of the year for those who meet the age criteria. 60 year olds can now salary sacrifice up to a total super level of $35,000.

- Reduced tax concession for superannuation amounts contributed for very high income earners. Taxpayers earning over $300,000 will be levied an additional 15% tax on their superannuation contributions. This measure is to bring the tax saving on super contributions for high income earners more in line with taxpayers on average incomes. The ATO will begin to issue assessments for the additional tax in January 2014.

- Phase out of Medical expenses tax offset. Taxpayers who claim the offset in 2012-13 income year will continue to be eligible to claim in 2013-14 year. However taxpayers who do not claim in 2012-13 income year cannot claim ever again.

- Refund of excess concession contributions. In 2013, if you have exceeded your concessional contribution cap you may be eligible to have the excess refunded if the amount above the cap is $10,000 or less, not have exceeded the cap previously since 2011/12 and lodged a tax return for the year. This applies to the 2013 tax year. Excess Contributions are treated differently for the 2014 tax year – having to be refunded and a tax applied to the taxpayer. The best answer is to make sure you do NOT go over your $25,000 cap! (or $35,000 cap for over 60's).

Proposed Law abandoned:

The proposed ban on off-market transfers between SMSFs and related parties will no longer proceed. This was going to stop off market share transfers and also impose a formal valuation requirement on other assets transferred e.g. land. Fortunately – this looks like it is gone forever!

Written by
Kerry Schultz

ASIC
Australian Securities & Investments Commission

TAKE NOTE IF YOU OPERATE A COMPANY!

From 1 July 2013, ASIC have increased the annual company review fees to $236 for a Pty Ltd Company and $44 for a Superannuation Trustee Company.

These are payable annually and will come to you via a letter from Green Taylor Partners with paperwork requiring you to sign and return, along with payment details.

ASIC late fees for Company reviews have also increased to $72 for one month late and $299 for over one month late.

It is therefore very important to return your annual review paperwork back to us on time!

Please Note: If you have **changed your address** (business or residential) you are required to notify ASIC via Green Taylor Partners within 28 days. If you have, or are planning to change address please notify our Admin team with your new details so ASIC can be advised.

If the change of address form is lodged later than 28 days after the change occurred, the above late fees apply! This also applies to changes of Director/Secretary and shareholdings.

Written by
Peter Cramer

Director Personally Liable for Obligations of the Company?

The Director Penalty regime makes the Director liable to a tax penalty in the following circumstances:

1. Where tax withheld from an employee wages (PAYG) is not paid to the ATO
2. Where the company has not paid its Superannuation obligations (e.g. Super Guarantee)

In the past, it was possible for Directors to avoid this personal liability if they placed the company into Administration or Liquidation within 21 days of the ATO issuing a formal Director Penalty Notice.

However where the PAYG amount or Super Guarantee charge remains unpaid and unreported three months after the due date, the Director is personally liable and cannot escape that liability! In simple terms, if a BAS (or S.G. report) is not lodged within three months of its due date and the PAYG applicable to that BAS is not paid, then automatically after the three month period the Director will become personally liable without escape once the Tax Office issues the appropriate notice.

It is therefore of critical importance that all Directors are aware of such consequences.

It is also very important that no person accept the appointment as a Director of a company unless they are certain that all PAYG and Superannuation Obligations have been met by the company because they in turn will become personally liable even if they were not a director at the time of non-payment! New Directors are given a 30 day grace period to investigate such matters- after which there is no “out.”

Of course if a company pays its PAYG and Superannuation obligations on time then the Company and the Director have no problems.

If a Director is in the unfortunate position of receiving a Director Penalty Notice it is absolutely crucial they contact their Accountant immediately to determine what options they have and to determine what can be done to protect them.

2013 Client Movie Night

Wednesday 9th October 2013

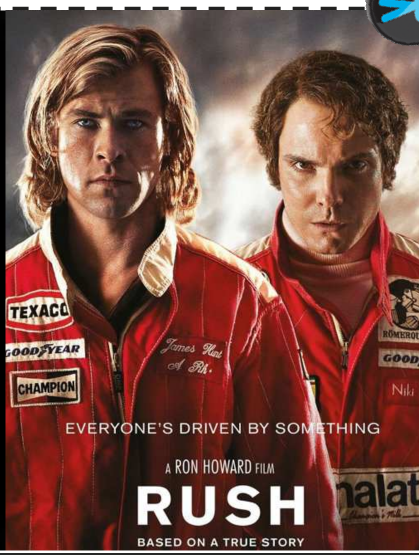
This Movie Night is for you! Drinks, nibbles and a movie on us! A FREE evening to thank you for your support!

Screening 1 Meet at GTP at **5.15pm** for pre-movie drinks and nibbles
Proceed to Horsham Centre Cinema at **6.15**pm (Cinema 2)

Screening 2 Meet at GTP at **7.30pm** for pre-movie drinks and nibbles
Proceed to Horsham Centre Cinema at **8.30pm** (Cinema 2)

The Movie

Set against the glamorous golden age of Formula 1 racing, Rush portrays the exhilarating true story of two of the greatest rivals the world has ever witnessed - handsome English playboy James Hunt (played by Chris Hemsworth) and his methodical, brilliant opponent, Niki Lauda (Daniel Brühl). This epic action-drama follows the two drivers as they push themselves to the breaking point of physical and psychological endurance, where there is no shortcut to victory and no margin for error.



Please detach and return the RSVP slip on the reverse of this page to reserve your seat

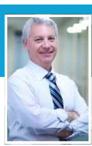
Do you have a great business?

Recently we spent some time with Pitcher Partners (a National Accounting Firm that we have an association with) and discussed some of the traits of a great business. A great business is one;

1. Which is very profitable
2. Produces good cash flows
3. That has a growing and compounding capital value
4. It’s customers love it
5. Employees are passionate about their work
6. Where the owners thrive in and are fulfilled by their business
7. That finds continuing opportunities for growth and innovation
8. Which delivers customer value day after day

Perhaps you should take some time and honestly rate your business against those eight tests?

Fortunately, if you are honest and if you truly desire to take your business to “great”, there are numerous strategies and proven methods to put you on the path and assist you in your journey. Possibly the most important one is for you, the business owner, to commit to improvement and be prepared to undertake the steps necessary. The team at GTP are available to assist you when you are *ready to take action*.



Proudly supplied by
David Hadley — GTP Business Specialist

Taken from an extract of a GTP TV YouTube clip perfect for all business owners…
www.youtube.com/greentaylorpartners

What does 1% mean for *your* Business?

"What's the difference between water and steam? At 99 degrees water is merely hot, but at 100 degrees it turns to steam and can move locomotives! Just one degree—a one per cent change—makes the difference."

This is a great metaphor for business. You know it is always the little things, the small improvements that get the big results. Let's look at what small improvements in the key drivers of profitability have on the bottom line of a business.

When it comes to improving the bottom line, we often look for the silver bullet – the one big innovation or idea that will turn our business around and make people notice.

However, innovation is important in all areas of your business, and often small improvements over time can make a big difference on the bottom line. In fact, a mere 1% improvement in the key drivers of profit, revenue, cost of goods sold, expenses and the physical volume of sales can produce double-digit profit growth!

A 1% improvement on a business with;

	Without 1% Improvement	*With a 1% Improvement*
Sales Volume	10,000 units	10,100 units
Price	$100	$101
Total Revenue	$1,000,000	***$1,020,100***
Cost of Goods Sold	$700,000	$699,930
Expenses	$250,000	$247,500
Net Profit	**$50,000**	***$72,670***

This 1% improvement has increased the profit of the business by $22,670: that's over 45%!

Why not check what your business could do with a 1% improvement... simply contact your Business Advisor at Green Taylor Partners.

How do you know if you are a Small Business?

Often the question arises in relation to a person's activities - Am I in Business? In order to get to an answer, there are a number of questions to ask yourself:

- Is there a prospect of profit?
- Is there repetition of activity?
- Is your activity planned and organised?

"*Yes*" to these questions may indicate a business activity.

Why does it matter?

- Money received may be assessable income;
- You may be able to claim deductions against this income;
- You may be able to offset losses against future income;
- You may need to register for an ABN and you may also need to register for GST.

But, if your activity is a hobby…

- Money earned is not usually taxed;
- You cannot claim deductions;
- Any losses cannot be claimed.

Cont'd Page 5

Please detach and return to reserve your seat

2013 Client Movie Night RSVP
Wednesday 9th October 2013

☐ **Yes**, I/We _______________________________________ would love to attend

☐ **Screening 1: Wednesday 9th October, from 5.15pm**
5.15pm at Green Taylor Partners for pre-movie drinks & nibbles
Proceed to Horsham Centre Cinema at 6.15pm (Cinema 2)

☐ **Screening 2: Wednesday 9th October, from 7.30pm**
7.30pm at Green Taylor Partners for pre-movie drinks & nibbles
Proceed to Horsham Centre Cinema at 8.30pm (Cinema 2)

RSVP by COB Wednesday 2nd October 2013…

Phone: 03 5382 4761 **Fax:** 03 5382 1953 **Email:** email@greentaylor.com.au

Written by
Daniel Blay

Thinking about a Rental Property?

Claim *all* available deductions!

Buying a property to rent out is a popular form of investment. Historically Australians love to invest in bricks and mortar as a rental property can produce **regular income** and over time, the asset will **generally grow in value**. A lot of investors also like the fact that a property is something you can see and touch! Successful property investing still comes down to doing a lot of research, such as targeting a specific location, level of rental yield and the potential growth in value of the asset over time. Another reason people view investing in property as a good investment option is **the tax benefits** and deductions available to offset against the rental income. In many cases deductions can be greater than the income received thereby the investment may become negative geared and will **reduce your overall taxable income**.

There are two types of costs associated with owning an investment property**. Cash costs** which includes costs such as interest payments (mortgage), bank fees, repairs & maintenance, insurance premiums (such as landlord insurance), property agent fees and commissions, advertising costs for rental , council and water rates and, depending on the type of property, potentially body corporate fees/charges. **The other type of deduction available is depreciation, which is a non-cash cost**.

There is a great opportunity for the investor in **claiming the non-cash costs of depreciation**. A depreciating asset is an asset that has a limited effective life and can reasonably be expected to decline in value over the time it is used. You can claim the depreciation against the chattels of a property. For example chattels are items such as furniture, stoves, washing machine, curtains, television sets and so on. You can also claim the depreciation on Capital Works. Capital works is the deduction of building construction costs, the cost of altering a building and the cost of capital improvements to the surrounding property. You can only claim a deduction for capital works on residential properties built after 17th July 1985. The rate of depreciation for these items is 2.5% per year in the 40 years following construction.

Therefore the construction cost of the building, extensions and structural improvements can be deducted over time against your rental income. In this case you need to be able establish the cost base you can claim. You might be thinking, "how do I work out the value of the building?" If you are unable to obtain a record of the construction costs, the best way to obtain construction information is by employing a **Quantity Surveyor** for the task. A Quantity Surveyor **will issue you a report** that includes a schedule of depreciable assets (capital allowances). The capital allowances are the items in which you will be able to depreciate.

By being prepared with the right information for non-cash deductions, such as a Quantity Surveyors report, **you will be able reduce your taxable rental profit and as a result also your tax burden**. The tax deduction from depreciation can place you in a position of a non-cash loss but you could actually be making a cash profit from your investment depending on the combination of the cash position of the rental income and the benefits received in your tax position. **You aim to be growing in wealth but reducing your tax liability.**

If you would like to learn more about deductions for rental properties or the advantages/disadvantages of negative gearing please feel free to discuss further with your accountant at Green Taylor Partners.

Cont'd from Page 4

If you are a Small Business… Can you claim your losses?

Assuming you are in business, but have made a loss – Can you claim those losses?

In order to claim business losses you need to pass ***at least one*** of the following four tests:

1. The business assessable income must exceed $20,000; or
2. The business earned a tax profit in at least 3 of the last 5 income years; or
3. The real property assets used in the business need to be valued at more than $500,000; or
4. Other assets used in the business need to be valued at more than $100,000.

(Note: You cannot claim business losses if you have other taxable income of $250,000 or more).

If one of the above tests is not satisfied, the losses may be quarantined rather than lost forever.

There is one exception: If the business activity is a primary production or professional arts business, the taxpayer can claim the losses provided the taxpayer's assessable income from other sources is less than $40,000.

If you are in doubt, talk to us at GTP.

Written by
Ross Laycock

EXPECTING A TAX REFUND?

Please remember to advise the team at GTP of your bank account details when getting your tax return prepared as the Tax Office will no longer issue refund cheques.

The ATO require your bank account details to direct deposit tax refunds into. Please double check the bank account details on your Income Tax Return to ensure they are correct!

SUPER GUARANTEE NOW 9.25%

A reminder to all employers—the superannuation guarantee rate increased to 9.25% for all wages paid after 1 July 2013. Employers need to ensure they pay the correct 9.25% (previously 9%) to the appropriate Superannuation Funds for employees within 21 days after the end of each quarter.

Please note that many Funds require payment on a monthly basis. You should also check your payroll software immediately to make sure it is now calculating Super at 9.25%.

Responsibilities of Employers

Part 10 in Series

Family-Friendly Workplace Changes: What employers *need to know*

It is essential that employers are fully across the new family-friendly workplace arrangements in the Fair Work Act that became applicable from 1 July. These include an expansion of the right for pregnant employees to transfer to safe jobs and broader access to the right to request flexible working arrangements.

The Key Changes:

- **Right to request flexible working arrangements**—The pool of employees eligible to request flexible working arrangements has been expanded significantly and now includes people aged over 55, all people with a disability or carer's responsibilities, employees experiencing domestic violence or providing support to immediate family or household members experiencing domestic violence, and all parents of school-aged children.
- **Parental leave**—The period of unpaid parental leave a couple may take together has been increased from three weeks to eight weeks and the eight weeks can be taken in two-week blocks, or shorter periods by agreement.
- **Extended protections for pregnant employees**—Under the new arrangements, pregnant employees with less than 12 months' service are now also entitled to be transferred to a safe job if they are fit for work but cannot continue in their current role because of pregnancy-related risks or sickness. If there is no appropriate safe role, the employee is entitled to 'no safe job' leave. This type of leave is unpaid if the employee isn't entitled to take parental leave (for example, if they do not have 12 months' service). It is to be paid leave if the employee has 12 months' service.
- **Special maternity leave**—Any special maternity leave (such as unpaid leave taken during a pregnancy due to a pregnancy-related illness) will now not reduce an employee's entitlement to 12 months of unpaid parental leave.

How do I find out more?	*To find out more please visit the VECCI website at www.vecci.org.au, call the Fair Work Infoline on 13 13 94 or visit www.fairwork.gov.au.*

Rich Habits *vs* Poor Habits

We came across some research by Tom Corley concerning the habits of the rich and those that struggle to get by. Generally speaking people who are focused, set themselves goals and actively "do something" will achieve far greater than those who do not. *Some examples:*

- 80% of wealthy people are focused on accomplishing some single goal. Only 12% of the poor do this
- 76% of wealthy people exercise aerobically four days a week - 23% of poor do this
- 81% of wealthy people maintain a to do list - 19% of the poor
- 67% of wealthy people write down their goals - 17% of the poor
- 88% of wealthy people read 30 minutes or more each day for education or career reasons - 2% of the poor
- 74% of wealthy people teach good daily success habits to their children - 1% of the poor
- 84% of wealthy people believe good habits create their opportunity luck - 4% of the poor
- 86% of wealthy people believe in long life educational self-improvement - 5% of the poor

In summary, if you want to head in the "wealthy direction," have a focus, write down your goals and work towards them, exercise, seek improvement in yourself, your work and your business, and teach your children good financial habits!

Written by
Tracy Richardson

Changes to Private Health Insurance Rebate

The private health insurance rebate is an amount that the government contributes towards the cost of your private health insurance premiums. The majority of people with private health insurance claim the rebate as a reduction in the amount of premiums they pay to their private health insurers (known as a premium reduction).

From 1 July 2012, the private health insurance rebate is income tested which may mean that you may now only be entitled to a much lower rebate than you previously received. ***We are already seeing some tax payers that are being required to make payments back in their 2013 Income Tax Returns.***

In the example below the individual has received a rebate of 30% but based on their levels of income they may only have been entitled to a 10% rebate which would mean they would be required to pay the difference back as part of their final tax bill.

Private Health Insurance Statement 1 July 2012 to 30 June 2013 – **Stephen SMITH**

Health insurer ID		Membership No		Your share of premiums paid in the financial year		Your share of Australian Gov't rebate received		Benefit code		Other adult beneficiaries for the policy
B	ABC	C	123456789123456	J	1,420	K	544	L	30	Mary Smith

If you and all your dependants (including your spouse) did not have complying private patient hospital cover for the full financial year (365 days) you may be liable for the **Medicare Levy Surcharge** – see Individual tax return instructions question M2 for further information

Number of days this policy provides an appropriate level of private patient hospital cover	A	365

Preventative measures for the 2013/14 Tax Year

The rebate levels applicable for 1 July 2013 to 30 June 2014 are:

Singles	≤$88,000	$88,001-102,000	$102,001-136,000	≥$136,001
Families	**≤$176,000**	**$176,001-204,000**	**$204,001-272,000**	**≥$272,001**

Rebate

< Age 65	30%	20%	10%	0%
Age 65-69	35%	25%	15%	0%
Age 70+	40%	30%	20%	0%

If your income falls into one of the red brackets you may wish to advise your health insurer that you only want to claim a reduced rebate when paying for your private health insurance. If you are unsure on which bracket you fall into, it may be prudent to err on the side of caution and nominate the bracket with the lower rebate. ***Otherwise if you choose not to make this election, when you lodge your next tax return you may be required to pay back the amount to the ATO***

CLOUD TECHNOLOGY UPDATE

During the last few months we have experienced more clients starting to utilise 'cloud' based software. The main programs being used have been the MYOB software packages, including MYOB AccountRight and LiveAccounts. The main advantage of this technology is the ability for GTP to access the data in real time and assist with entries and other customisations. We are happy to also recommend upgrading to the latest version of MYOB AccountRight 2013, which we feel is now reaching a respectable operating speed.

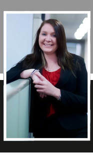
In other news, MYOB have acquired the Banklink company. Many feel this is a strategic move to 'own' possibly the most secure and accurate source of bank data in Australia. It will be interesting to see what changes MYOB make with Banklink and what enhanced data feed changes.

Written by
Rohan Brown

INCOME PROTECTION INSURANCE: Could you survive without *your* employment income?

Could you survive financially for months or years without your employment income? How would you pay your rent, mortgage, or your heating bills in these cold months? There is only so much support you can receive from Centrelink. The answer? Income protection insurance! That is, insurance that replaces your income if you are unable to work—with the average insurance company paying you between 75% & 90% of your pre-tax income (gross salary).

AND don't forget that the premiums on income protection insurance policies held by you personally are tax deductible, so let the tax man help pay for you to be financially protected! A very wise investment indeed!



Written by
Kathryn Bowles

GTP Tidbits...

Welcome to Emily!

Welcome to Emily Telfer who has joined GTP as our newest member of the Admin team. Emily has been busy learning the ins-and-outs of office duties and is Personal Assistant to Chris Foster & Peter Cramer. Emily grew up in the Horsham area and is a keen long distance runner.

Good Luck Finalists!

Good luck to both Kayla (pictured above) & Kathryn who will both be playing in netball finals over the next few weeks for Harrow Balmoral.

Good luck also to Kerry who will be lining up for Warrack Eagles in netball finals too!

Thank You!

Thank you to all who have attended and participated in our recent Seminars/ Webinars, Workshops and Forums.

A special mention to all who have attended the recent GTP Bookkeepers Forums—we hope you are enjoying each session, building relationships and networking.

Pictured: **Rohan** presenting at the recent Bookkeepers Forum

Recipe

EASY SPINACH & RICOTTA CANNELLONI

Serves 4

Cooking Time: 30 mins

Ingredients

- 750g fresh reduced-fat ricotta cheese
- 150g baby spinach leaves, chopped
- 4 fresh lasagne pasta sheets
- 2 cups Italian tomato pasta sauce
- 75g grated tasty cheese
- 60g baby rocket

Method

- Preheat oven to 180C. Place ricotta in a bowl. Add spinach. Season with salt and pepper. Mix to combine.
- Cut lasagne sheets in half crossways. Spread 1/3 cup of ricotta mixture along the centre of each piece. Roll up to enclose filling. Repeat with remaining ricotta mixture and lasagne sheets.
- Spread half the pasta sauce over the base of a 6cm deep, 25cm x 35cm (base) ovenproof dish. Arrange pasta tubes, seam side down, over sauce. Spread with remaining sauce. Sprinkle with cheese. Bake for 30 minutes or until pasta is cooked and top golden brown. Serve topped with rocket.

Supplied by **Emily**

Blogs...

Don't forget our informative Blog articles that are written and released each week on our website and via social media. They are a great way to keep up to date with recent Government announcements, ATO changes and the like. To view each article go to ***www.greentaylor.com.au/blog*** or **LIKE us** on Facebook.

Recent articles include:

- **Cap on Self Education Expenses Delayed**
  By Kerry Schultz
- **What is my Structure?**
  By Rohan Brown
- **13 Tips for Effective Marketing with Facebook**
  By Chris Foster
- **What's all this "hoo-ha" about FBT & Cars?**
  By Matt Richardson
- **The WHY: The Importance of explaining WHY you are in Business**
  By David Hadley
- **Golf & Business… More similarities than you'd think!**
  By Peter Cramer

Contact us at GTP...

43 - 45 Pynsent Street Horsham VIC 3400

PO Box 637 Horsham VIC 3402

P 03 5382 4761

F 03 5382 1953

E email@greentaylor.com.au

www.greentaylor.com.au

facebook.com/**greentaylorpartners**

twitter.com/**greentayloracc**

youtube.com/**greentaylorpartners**

linkedin.com/company/**green-taylor-partners**