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**GREENTAYLOR**  
PARTNERS

2014 DECEMBER

# Quarterly Newsletter

Green Taylor Partners



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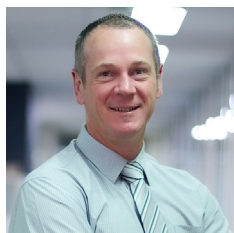
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## Restart program

Shane Bryan

In light of Australia's ageing population and the need to become a more productive nation, the contribution of older workers is becoming more crucial to the workplace. When older Australians lose their jobs, they remain unemployed for a much longer period than younger job seekers often because they face significant barriers to finding work.

With the implementation of the Restart Programs from the 1st July 2014 employers should consider and not discount mature age workers and include them in their recruitment strategies.

### What is Restart?

The Restart programme means employers can receive up to \$10,000 (GST inclusive) if they hire and retain a full time job seeker aged 50 or older, who has been unemployed and on income support for six months or more.

Restart wage subsidy payments are made in four six-monthly instalments:

- ❖ \$3,000 at six and 12 months of employment
- ❖ \$2,000 at 18 and 24 months of employment.

To receive the full payment a business must employ the same employee for 24 continuous months. There is no restriction on the number of Restart wage subsidies for a business, however an employer can only receive one subsidy for each employee.

If a business doesn't need a full time employee, the Restart wage subsidy can be claimed on a pro rata basis if they hire a mature age worker part time, for at least 15 hours a week.

Employers can choose to spend the payments on anything they need to grow their business, such as reskilling staff or investing in new equipment.

### What types of jobs can be offered?

The mature age worker must commence in the position on or after 1 July 2014 and the position must:

- ❖ be for a minimum of 15 hours per week
- ❖ comply with minimum standards for employment according to Commonwealth, state or territory law
- ❖ not be commission-based, subcontracting or self-employment
- ❖ not be for an immediate family member
- ❖ not displace an existing employee, and
- ❖ be ongoing and sustainable.

### What is an eligible employer?

To be eligible for the Restart wage subsidy, an employer must:

- ❖ be a legal entity with an Australian Business Number
- ❖ have not previously received a Restart wage subsidy for the same job seeker, and
- ❖ not be a Commonwealth, state or territory government agency.

### How do I apply?

A Job Services Australia provider will help you find the right mature age worker for your business, and assist you in applying for the Restart programme. Job Services Australia providers are located in almost 1700 locations across Australia. Search for your local provider on the Australian JobSearch website, or call the Employer Hotline on 13 17 15.

### Where do I find more detailed information?

You can find more information on the Restart programme at [www.employment.gov.au/restart](http://www.employment.gov.au/restart) or email [restart@employment.gov.au](mailto:restart@employment.gov.au).

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## The difference between profit and cash flow

**Daniel Blay**

Profit is not Cash flow. It sounds obvious but many small businesses actually rely heavily on their Profit and Loss as a means to assess their cash flow position. However this only provides a part of the picture.

Profit and Cash flow are closely related but they are very different measures of your business. Arguably it's like comparing apples with oranges. You may be surprised to learn that even very profitable businesses can suffer from poor cash flow.

So what is profit? Profit is the financial benefit that is realised when the amount of revenue gained from a business activity exceeds the expenses. Quite simply; Profit = Total Revenue less Total Expenses.

The link between Profit and Cash flow is your Assets. Broadly defined as the things you use to generate income. They are listed on your Balance Sheet. If you have borrowed money to acquire assets then this is also recorded on your Balance Sheet. The value of your Assets less any money borrowed to acquire them is called your Net Assets.

So, Cash flow is the total amount of money being transferred into and out of a business, also known as the cash inflows and cash outflows of the business.

Cash is like the oxygen needed to give life to your business. Without it you will have no business.

Therefore, it's important to consider your Balance Sheet when assessing business cash flow. Balance Sheet items impacted by cash flow include:

- Collection of debtors (also known as Accounts Receivable)
- Payments for inventory/stock
- Stock on hand - levels
- Creditor payments
- Loan repayments
- New or increases to existing loans
- Purchasing assets, for example plant & equipment
- Selling assets
- Cash drawings by owners
- Dividend payments
- Tax and Superannuation payments



## MYOB tips

**Jess Maybery**

### Have an MYOB question?

If you are paying an annual or monthly subscription with MYOB you will have access to MYOB's knowledge base of support and how-to articles as well as live chat with MYOB experts to resolve the query or problem you have.

To access this brilliant resource you will need a my.myob login. Anyone using an AccountRight Live file in the cloud will have one of these, and those who have upgraded to AccountRight 2013

Once set up with a my.myob login you are able to log in and search their knowledge base.

To set up a my.myob login or access the knowledge base visit [www.my.myob.com.au](http://www.my.myob.com.au)

### Receipting from Bank Feeds

Did you know that the MYOB Account Right allows you to receipt directly from your bank feeds which automatically approves and reconciles the transactions? It is as simple as opening the bank feeds window, selecting the orange New button in the centre column next to the transaction and choosing Receive Payment from the list.

The process from here is essentially the same as you would be familiar with, except that the date and amount received are already in the window for you!

### MYOB PayDirect App

We all love our smart phones and love when we can use them to improve our business efficiency. MYOB PayDirect allows MYOB users to create invoices on the spot and email directly to the customer from most Apple or Android smartphones. This app is perfect where businesses could issue an invoice immediately, but generally don't have the computer with them.

MYOB have also taken it one step further teaming up with Visa and MasterCard to develop a Bluetooth credit and debit card reader allowing payments to be received directly through the smartphone. The card reader has an upfront cost of \$199 and costs apply for transactions with the merchant bank.

To find out more visit the MYOB PayDirect website, [www.myob.com.au/paydirect](http://www.myob.com.au/paydirect).





## Farm household allowance

**Carmen Munro**

As of the 1st of July 2014 the Australian Government has brought in the Farm Household Allowance (FHA) to help farmers and their families who are experiencing financial hardship. It has replaced the Interim Farm Household allowance that was available previously.

- ❖ The allowance is paid fortnightly at a rate equivalent to Newstart allowance (currently \$510.50 per fortnight for singles and \$460.90 per fortnight for couples each).
- ❖ A health care card is also provided to recipients.
- ❖ Support can be provided through a dedicated case manager to help farmers and their families assess their situation and develop a plan for the future.
- ❖ Access is also given to a \$3,000 Activity Supplement
- ❖ If eligible, farmers and their partners will be able to access up to 3 years of payments.

### Eligibility

You must be a farmer or the partner of such. If you are the farmer you must contribute significantly, part of your labour and capital to the farm enterprise based on specific criteria, including an income and assets test.

### Income test

- ❖ The income cut-offs before a recipient loses entitlement to the FHA vary depending on the rate of payment, but in general:

- ❖ A single person with no children can earn up to \$990 per fortnight (if Newstart Allowance rate applies)
- ❖ Each member of a couple can earn up to \$906 per fortnight (if Newstart Allowance rate applies)

### Asset Test

- ❖ There is a two-tier asset test for the FHA. Both tiers must be met in order to qualify.
- ❖ First Tier – NON FARM ASSETS TEST – is the same as mainstream social security allowances

The asset limits (as of 1 July 2014) are:

- ❖ Single recipients: \$202,000 (homeowner); \$348,500 (non-homeowner)
- ❖ Partnered recipients: \$286,500 (homeowner); \$433,000 (non homeowner)
- ❖ Second Tier has a NET FARM ASSET value limit of \$2.55 million. The principal family home is excluded including 5 acres.
- ❖ There is a Liquid Assets Waiting Period of up to 13 weeks if liquid assets exceed \$5,500 for singles and \$11,000 for couples.

The above information is to be used as a guide.

For more information contact your local Rural Financial Counsellors in Horsham on 03 5381 1646. There is also the Centrelink Farmer's hotline 132316. Alternatively you can find more information by visiting [www.humanservices.gov.au](http://www.humanservices.gov.au) or [www.daff.gov.au](http://www.daff.gov.au)



## Important Dates

- ❖ **21st December 2014**  
November 2014 monthly activity statement due
- ❖ **24 December 2014**  
12pm GTP Closed for Christmas
- ❖ **7 January 2015**  
8.30am GTP Reopens after Christmas break
- ❖ **21st January 2015**  
December 2014 Monthly BAS due
- ❖ **21st February 2015**  
January 2015 monthly activity statement due
- ❖ **28th February 2015**  
December Quarterly activity statements due



## Capital works deductions on investment properties

**Natasha Gardner**

If you own a rental property, you may be able to claim a deduction for the construction cost of:

- Buildings
- Extensions – such as a garage or patio.
- Alterations – such as adding an internal wall, kitchen renovations, bathroom makeovers.
- Structural Improvements – such as a carport, sealed driveway, retaining wall or fence.

What do you need to know to work out your claim?

As a general rule, you can claim a deduction for the cost of constructing a residential rental property over 40 years from the date the construction was completed, for properties built after 15 September 1987.

However, to be sure you get your claim right; you must have all of the following:

- Date construction commenced
- Details of the type of construction
- Date construction was completed
- Details of who carried out the construction work
- Construction cost (not the purchase price)
- Details of the period during the year that the property was used for income producing purposes.

\*Capital works expenses you incur, form part of the cost base of your property for capital gains tax purposes. If you claim a capital works deduction, you will need to take this into account when you work out your capital gain or loss.

### Where do you get the construction information?

If you carried out the construction or contracted a builder to do so, you should make sure you keep detailed records of the construction costs.

If you purchased the property and do not have a record of the construction costs (for example, where the vendor did not provide them) you will need to obtain this information from an appropriately qualified person such as a Quantity Surveyor.

You can claim a deduction for the cost you pay to obtain this information from an appropriately qualified person in the year you pay it.

Quantity surveyor reports can also include a schedule of depreciable assets (capital allowances). You can claim a separate deduction for the decline in value of depreciable assets.

### Example of the Tax Advantages

Construction costs of the rental property have been calculated as \$127,600.

$\$127,600 \times 2.5\% = \$3,190$  deductible each year.



## GTP Tid Bits

- Congratulations to Penny Fisher on winning the Wimmera League A-Grade Netball Best & Fairest Award.
- Jodie Mills supported the Wimmera Health Care Group by running 5kms in 28 minutes for the annual Move4Life event.
- Matt Richardson participated in the Warracknabeal Fun Run/Walk event.
- Tracy Richardson participated in the Miss Muddy 5km of mud, obstacles, colour, foam and fun.
- All the best to Jess Maybery and Glenn Sluggett who are getting married in February 2015.



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## Fringe Benefits Tax

**Marcus Williamson**

The end of the year is approaching fast and with it employers will look to celebrate the beginning of the festive period by holding Christmas parties and even handing out gifts. While it may seem a like a jolly good idea, Christmas parties and gifts may be subject to Fringe benefits Tax and could possibly attract a tax rate of 46.5% therefore it is crucial that some forward planning is undertaken.

The first step is to create a Christmas party FBT checklist.

- ❖ Will the Christmas party be held on the business premises/ work site?
- ❖ Will the party be held on a working day?
- ❖ Will the party be attended by current staff only?
- ❖ What is the cost of the party per employee?
- ❖ Will gifts be provided and what is the cost per employee?

If the Christmas party is held on the work premises/ site and held on a working day, food and beverages consumed by current work employees are generally exempt from FBT however you will not be able to claim a tax deduction for those expenses. Food and drinks provided to associates, clients and suppliers do not qualify for this exemption.

With the following tips, we aim to make this Christmas period as festive as possible

### Tip 1. Keep the cost per employee under \$300

If the cost of a Christmas party per employee is less than \$300 (\$600 if including a spouse) no FBT is applicable however you will not be able to claim a tax deduction for any expenses paid. Expenses taken into account when calculating cost per head include food, wine, entertainers and leasing of premises.

### Tip 2. Provide gifts less than \$300

Give your employees a gift that is less than \$300. It will not constitute entertainment therefore you are able to claim a full tax deduction i.e. food hampers, perfume, wine.

### Tip 3. Gifts to clients/supplier goodwill only

Food and drink provided to clients and suppliers are goodwill acts only and you will not be able to claim a tax deduction for these expenses.



## Superannuation

**Matt Richardson**

In the last few months the ATO has released guidance on what their "areas of concern" are in relation to the operation of SMSFs. These topics will form the basis of the ATO's compliance activities for the next 12 months:

- ❖ Dividend Washing - this has already been "black-listed" by the ATO. This is the process of selling and buying back the same parcel of shares in order to generate two lots of franking credits on a dividend;
- ❖ Overseas SMSF seminars - offered by promoters in popular tourist locations under the loose premise of being a seminar/convention when really just an excuse to have an overseas holiday. Likely breach of the Sole Purpose Test;
- ❖ Home Loan Unit Trust arrangements - offered by promoters to structure home ownership through a SMSF. Definite breach of the Sole Purpose Test.
- ❖ Dividend Stripping - Having a SMSF receive private company dividends. This will be treated as "special income" by the ATO and maximum tax of 47% will apply;
- ❖ Illegal Early Release - accessing your entitlements prior to satisfying the Condition of Release requirements or Transition to Retirement Income Stream eligibility conditions;
- ❖ Incorrect calculation of exempt pension income - becoming a big focus for the ATO to ensure correct amount of income tax is being paid;
- ❖ Not meeting the minimum pension withdrawal requirements prior to the end of the financial year - If this occurs the SMSF loses its ability to claim an exemption from income tax for the year.

With the ATO's new penalty provisions it is important SMSF Trustees make sure they ask plenty of questions before entering into any suspect arrangements. The Sole Purpose Test has to be referred to at all times. If you have any queries – just contact our office.



## Joint tenancy vs tenants in common

**Karen Grainger**

When holding joint assets with someone it is important to understand the different ways they can be held. This is particularly important when you are planning your estate or have disposed of an asset.

Joint tenancy is where each joint tenant owns the whole property jointly with others. The principle of 'survivorship' applies where if one joint tenant passes away the surviving joint tenants acquire the property automatically by operation of law.

Joint tenancy means the asset will not form part of the estate of the tenant who dies therefore having an effect on estate planning.

Joint tenancy applies to property, bank accounts, shares and cars. It is common in marriage type relationships.

Tenants in common is a form of co-ownership where assets are held in common with others. Each owner holds their share of the asset outright. It can be held in unequal portions eg 2/3 to 1/3.

Assets held tenants in common form part of a deceased's estate and can be passed onto the beneficiaries of the Will.

Tenants in common is more typical for business assets or non-marriage type relationships.

### An example:

Ron owns a rental property with his sister Sue. If Ron was to pass away and the property was held as joint tenants, then under the principle of 'survivorship' Ron's share of the property passes to Sue. If the property was held as tenants in common, Ron's share will become an asset of his estate and passed on by his Will to his beneficiaries.

Ron and Sue should check the title of a property which shows if it's held joint tenancy or tenants in common.

It is a simple process to change from Joint tenancy to Tenants in common. This is completed by a solicitor, only incurring a solicitor fee and a government charge. There is no change of ownership so there is no capital gains or stamp duty.

If you have any questions or wish to discuss any of the above further, please contact your advisor at Green Taylor Partners.



## Finding wage rates

**Rohan Brown**

Finding current minimum wage information can sometimes be difficult, especially when searching the internet for it. Methods commonly recommended in the past were to contact Fairwork Australia or any professional or trade organisations you may be a member of i.e. Vecchi.

A great resource we have recently come across is the website by the Fairwork Ombudsman, PayCheck Plus (<http://paycheck.fwo.gov.au/PayCheckPlus.aspx>). On this site you are able to select your age category, occupation, employment basis and then select the appropriate award that would apply.

The added advantage of this site is for calculating penalty rates that may apply, and particularly where those rates may be compounding on top of each other.

It is recommended that you retain a copy of anything you have based your wages on either as a hard copy or electronically for future reference or proof of the information you had relied on.



**GTP Christmas Message**

*May your celebrations be merry,  
your heart be light, your Christmas  
happy and your season bright!*

*The team at Green Taylor Partners  
wish you all the best for a healthy,  
happy and successful new year!*

**Christmas Closure Dates**

Our office will be closed from 12pm Wednesday  
the 24th of December 2014 reopening 8.30am  
Wednesday the 7th of January 2015





## Counselling services in the Wimmera

**Carmen Munro**

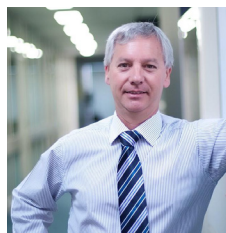
We are all aware that this year may be far from great for our farmers and their families. This can have a devastating effect on people and it is very important to get the message out there that help is available.

There is a vast amount of information and services available, but sometimes this too can be a bit overwhelming. Often isolation and difficulty accessing services can be a challenge faced by farming families in rural and remote communities.

It is important to at least start the conversation. Stress, anxiety and depression all have strong and lasting effects on our health both mentally and physically. It is also known that men do tend to keep things to themselves, often denying what may be going on. This is where family and friends can help people by looking for signs.

There are many resources available. Here is a list of some that will be a great deal of help to get you started.

- ❖ A fantastic resource can be found at the following website; [www.wimmerapcp.org.au](http://www.wimmerapcp.org.au)  
Scroll to the bottom of the home page and click on the Wimmera Counsellors Directory Link. This booklet gives a comprehensive list of professionals who can help.
- ❖ Beyond Blue have many links, articles and resources that are useful. [www.beyondblue.org.au](http://www.beyondblue.org.au)
- ❖ National Centre for Farmer Health is also a good resource, with a section on farmers and depression containing a couple of articles. [www.farmerhealth.org.au/page/tag/farmers-and-depression](http://www.farmerhealth.org.au/page/tag/farmers-and-depression)
- ❖ Human Services have a link with payments and services available. <http://www.humanservices.gov.au/customer/subjects/crisis-and-special-help>



## The personal side of leadership

**David Hadley**

Leadership is principally concerned with key tasks and perspectives - but it also has its personal side. Neglect this personal side, and you'll soon be overwhelmed by the pressures that barrage those in leadership positions.

- ❖ Talk regularly with a confidant - for example, a spouse or trusted friend - about your chief concerns at work.
- ❖ If you don't have a mentor, get one. You should be mentored by at least one relatively senior and influential guiding light who is invested in your development and success, and whose advice you can trust without hesitation.
- ❖ Find a sanctuary, a place you can go to at regular intervals that affords you "a view from the balcony": the chance to reflect on overarching patterns and issues in your work life.
- ❖ Take advantage of professional development seminars that help you refine your leadership skills.

Remember: Delegation is not a sign of weakness. It makes you a better leader, develops the potential of your team, and helps you avoid burnout.



## GTP Anniversaries

- ❖ 22nd November - Shane Bryan (4 years)
- ❖ 10th December - Chris Foster (35 years)
- ❖ 10th December - Peter Cramer (35 years)
- ❖ 17th January - David Hadley (15 years)
- ❖ 29th January - Jess Maybery (7 years)
- ❖ 3rd February - Karen Grainger (12 years)
- ❖ 15th February - Ryan Schirmer (5 years)
- ❖ 16th February - Kathryn Bowles (6 years)
- ❖ 19th February - Jodie Mills (14 years)



## GTP Birthdays

- ❖ 8th December - Karen Grainger
- ❖ 23rd December - Ryan Schirmer
- ❖ 5th January - Tracy Richardson
- ❖ 6th January - Matt Richardson
- ❖ 10th January - Jess Maybery
- ❖ 15th January - Hannah McIlree
- ❖ 13th February - Ross Laycock
- ❖ 18th February - Marcus Williamson





## Returns on investments

**Tracy Richardson**

A frequently asked question is how can I invest my money to optimise the return on my investment or “aka how do I get the best bang for my buck?” So to answer this, we have put together a table showing 3 alternate investment options and the related tax implications of each.

|   | Shares #1    | Shares #2    | Term Deposit |
|---|--------------|--------------|--------------|
| Income paid to investor (a)             | \$390        | \$530        | \$400        |
| Add: Tax withheld (Franking Credits)    | \$167        | \$227        |              |
| Taxable income from investment          | \$557        | \$757        | \$400        |
| Tax payable @ 21c (incl. medicare levy) | \$117        | \$159        | \$84         |
| Less: tax already paid to date          | \$(167)      | \$(227)      | \$0          |
| Total tax bill (c)                      | \$(50)       | \$(68)       | \$(84)       |
| <b>Net cash position (a) - (c)</b>      | <b>\$440</b> | <b>\$598</b> | <b>\$316</b> |

### Shares #1

#### Listed 3.9% Fully Franked

Despite the dividends initially showing a 0.1% lower return than the term deposit (far right) once the numbers are crunched the investor is actually \$124 (\$440 - \$316) better off at the end of the financial year due to the power of franking credits (tax already paid at a company tax rate of 30% on your share of the company's profits).

### Shares #2

#### Listed 5.3% Fully Franked

This share parcel is known for its high paying dividends. These shares are usually less expensive to buy than lower risk shares but does not typically attract capital growth on its share price.

In this instance, as per the net cash position in example above, the investor ends up with a \$598 return on their original investment.

### Investment 3

#### Term Deposit at 4% Interest

Shows the safest investment of the 3 options. Due to the low risk, this will usually offer the lowest returns with banking institutions currently offering 3-4% interest rates.

#### Disclaimer:

You as the investor do need to bear in mind that these calculations will differ subject to each individual's taxable income and tax rates.



## Not a happy new year

**Rohan Brown**

A quick warning to software users regarding dating issues. We often find January is the month of the mis-dated GST and accounting entries. Human error creeps in where people are used to entering 2014 as the year for the last 12 months and continue entering January 2015 entries as 2014. It is compounded since many people are still finalising the December 2014 data whilst processing January invoices etc. As accountants we pick this up when doing the year end work and trying to work out why our opening bank balances are incorrect and after much looking find this to be the cause.

To try and prevent this:

1. Be aware of the issue
2. Use lock period at the end of each BAS
3. Turn on security options to warn of future or prior period entries
4. Perform your year end to bring you into the current financial year (heck, you have a day off on the 1st of Jan to do it)



## ATO Business Portal

### Kathryn Bowles

The Business Portal is the Australian Tax Office's (ATO) secure website for you to manage your business tax affairs.

The Business Portal is part of the ATO's movement to become paperless. This makes all processes and correspondence much quicker. The added benefit of lodging your BAS's and IAS's via the Portal is the extra two weeks given to lodge as there is no time delay as via post.

The portals security is maintained through the use of your individual AUSKey. An AUSKey is similar to your username used to login but made up of software which is stored either on your computer or a USB. Without this software you cannot log on to the business portal from another computer.

You use the business portal for the following:

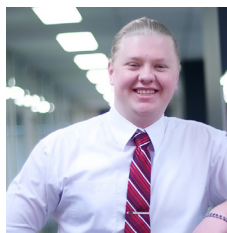
- View, prepare, lodge and amend Business and Instalment Activity Statements (BAS & IAS)
- Transfer funds between your accounts
- View and request refunds from
  - income tax accounts
  - fringe benefits tax accounts
  - excise accounts
  - some superannuation accounts
- Update your business details
- Test, lodge and download selected files
- Communicate with the ATO through a secure mailbox

Recently a client has gained access to the business portal and noticed they had previous IAS's unlodged and overdue. With that, they lodged the overdue statements and avoided any nasty letters from the ATO.

If you feel your business could benefit from the business portal or would like more information, please contact our office.

### Christmas Closure Dates

A reminder that our office will be closed from:  
 12pm Wednesday the 24th of December 2014  
 and reopening  
 8.30am Wednesday the 7th of January 2015



## Meet Ryan

### Team Profile

#### Place of Birth?

Horsham

#### Schooling?

Year 12 at Horsham College. Currently studying at UniSA

#### Pets?

14 year old Border Collie named Rosie

#### Favourite TV Shows?

Game of Thrones, Dexter, Breaking Bad & Criminal Minds.

#### Favourite Movies?

The Godfather, Shawshank Redemption & American History X

#### Favourite Travel Destination?

Queenstown, New Zealand.

#### Who would you most like to meet? Why?

Tony Iommi, because he is the father of heavy metal and I imagine he would have a few good stories.

#### What does your Job at Green Taylor Partners involve?

My role at GTP is basically to help wherever I can from processing Banklink, BAS prep, Superannuation processing, financial statements, Tax returns & auditing.

#### When did you join Green Taylor Partners?

15th of February 2010

#### What activities do you enjoy on weekends?

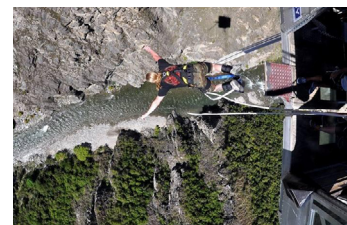
Playing in my metal band 'Goat Fish', I am the vocalist & bassist for the band. Also spending time with my partner Jen and my family.

#### What Sporting or Social clubs are you involved in?

I play pool in the Dimboola District competition.

#### What are some goals that you have achieved? Other bucket list items?

I have done the Nevis Bungy Jump, which is one of the highest in the Southern hemisphere at 134 metres. I would like to work my way up to the biggest bungy.





## Cooking with Kayla

Kayla Hawker



## Christmas Ginger Bread

### Ingredients

- ❖ 250g Butter at room temperature
- ❖ 200g Brown Sugar
- ❖ 250ml Golden Syrup
- ❖ 2 Egg yolks
- ❖ 750g plain flour
- ❖ 2 teaspoons Bicarb Soda
- ❖ 1/12 Tablespoons ground ginger
- ❖ Melted butter to grease

### Directions

**Step 1** – Preheat the oven to 180 degrees Celsius, brush 2 baking trays with the melted butter to lightly grease

**Step 2** – Use an electric beater to beat the butter, sugar, golden syrup and egg yolks together in a bowl until combined. Add flour, bicarbonate of soda and ginger. Use your hands to combine until a firm dough forms. Turn onto a lightly floured surface and knead until smooth.

**Step 3** - Divide dough into 4 portions. Roll out one portion until 3-4mm thick. Repeat with remaining portions. Use some Christmas shaped cookie cutters to cut out shapes. Place biscuits, about 1cm apart, on the prepared trays. Bake for 10 minutes or until lightly brown. Remove from oven and set aside, on trays, for 1 hour or until cooled completely.

**Step 4** – Ice and decorate the biscuits with your favorite icing and lollies and ENJOY!!!

## Thank you!

Thank you to everyone who attended our Client Movie Night on Wednesday 15th October 2014!

Each year we invite you all along to the movies on us!

With nibbles and drinks provided before the movie screening it gives us the chance to catch up socially with you.

Our change of venue at the Horsham Art Gallery proved a real success, a great time was had by all and we cannot thank you all enough for your attendance.

## GTP Blog

Don't forget our informative Blog articles that are written by the team members at GTP and released each week on our website and via social media.

These articles are a great way to keep up to date with recent Government updates, ATO announcements and the like.

To view our blog visit [www.greentaylor.com.au/blog](http://www.greentaylor.com.au/blog)

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