

2020 SEPTEMBER

Quarterly Newsletter

Green Taylor Partners



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Deductions summary: Work related self- education expenses

Georgia Francis

What are self-education expenses?

Some general expenses you may be able to claim include:

- Tuition fees paid directly by you
- Computer consumable and stationary
- Textbooks
- Student union fees
- Car expenses for trips that are from your home to your place of education and back, or from your work to your place of education and back
- Depreciating assets such as computers
- Professional, trade or academic journals
- Home office/study running costs if you have a room set aside for self-education purposes

Just to name a few! It's important to note that you can only claim a deduction for the portion of these expenses that is directly related to your eligible self-education, for example, if your computer is used half for self-education and half for personal, then you can only claim 50% of the depreciation deduction for the computer for the year.

What can't you claim?

- Course and tuition fees paid by someone else, this includes your employer or if you were reimbursed
- Any compulsory or voluntary repayments you make under government loan schemes such as HECS-HELP, TSL etc
- Accommodation and meal expenses associated with day to day living expenses
- Home office occupancy expenses such as rent, mortgage, interest and rates
- Car expenses for trips that are from home to your place of education and then to work, or from work to your place of education and then to you home

When can you claim these expenses?

To be eligible to claim any work related self-education expenses, you must satisfy one of the following conditions:

- You are upgrading your qualifications for your current employment for example, upgrading from a Bachelors degree to a Master qualification;
- You can show that the courses undertaken result in, or is likely to result in, an increase in your income from your current employment;
- You are improving specific skills or knowledge used in your current employment

When can't you claim these expenses?

You cannot claim a deduction for your self-education expenses that relate only in a general way to your current employment or profession or will enable you to gain new employment such as moving from employment as a nurse to a doctor.



SWOT analysis

David Hadley

SWOT is an acronym for strengths, weaknesses, opportunities and threats. In this everchanging world that we are currently operating in is the ideal time to do a SWOT analysis on your business. This will give you a snapshot of where your business is now and where you want it to head for a successful future.

Strengths and Weaknesses are the internal factors of your business. Generally, these are things you and your team have control over. Things like your work environment, team capabilities, quality of products and so on. Many of these may fall under more than one of these areas. You may find some issues are closely related and may be both strengths and weaknesses.

Opportunities and Threats are the external factors affecting your business. These might be things like competition, customer preferences, industry trends, or legislation.

Once you've created a list of all your business's strengths, weaknesses, opportunities and threats—keeping in mind that some issues may fall under more than one area—rate each item on a scale of 1 to 10. Focus on the highest rating issues first and brainstorm ideas for how to handle each one.

For instance, do you adequately promote your greatest strength? How can you minimise the

effects of your greatest weakness? What can you do to maximise your greatest opportunity? How will you protect yourself from your greatest threat?

Now you can create an action plan and assign tasks to bring these thoughts and ideas into fruition. But don't rest on your business laurels too long though! You should actually conduct regular SWOTs to make sure you always know where you are, and that you're on track for where you're going.



Bank accounts for children and tax implications

Kystal Osborne

It can be a good idea to start saving for your child's future, however it can be tricky to understand what tax implications there are when opening a new bank account for your child. Do I open it in the child's name or in the parent's name? Does the child need a tax file number (TFN)? Do I need to lodge a tax return for the child if interest is earned?

Regardless of whose name the account is opened in, for tax purposes it is important to consider who provides the money and who will be making the deposits and deciding how it is spent. If it is the parent using the account, providing regular deposits and deciding how the money is spent the interest earned on any account regardless of whether it is in the child's name or not must be declared in the tax return of the parent.

The ATO understands that parents need to be signatories on accounts opened for children but the money needs to genuinely belong to the child (birthday money, gifts etc.) and not just spent on them (school fees, lessons etc). If the parent is using the account under the name of the child for the child's expenses, the interest earned is declared in the tax return of the parent.

To open the account in the child's name it is important to understand the limits in place on income earnings for children who are less than 16 years old, in this case the interest from bank accounts.

If the child is any age and earns less than \$120 per year from savings accounts per year, their financial institution will not withhold tax.

If the child earns between \$120 and \$420 per year from savings accounts a tax file number (TFN) for the child or their date of birth needs to be provided for the financial institution to not withhold tax and you will not need to lodge a tax return for the child. If a TFN or date of birth is not supplied the institution will withhold pay as you go (PAYG) tax at 47% and will need to lodge a tax return to get it refunded.

If the child earns \$420 or more from their saving accounts per year and has provided a TFN the financial institution will not withhold tax. However, if a TFN is not supplied the institution will withhold PAYG tax at 47% and they need to lodge a tax return to receive a refund.

For 16 or 17 year old children if they earn \$120 or more from their savings accounts per year and provide a TFN the financial institution will not withhold tax but if a TFN is not provided the financial institution will withhold tax at 47% and the child will need to lodge a tax return to receive a refund.

It is important to understand that when the child turns a certain age (can be 12-14 years old, check with your financial institution) and the account is opened in their name, the

child can use the savings account, making withdrawals and deposits without parental consent. This is because the child is the owner of the account therefore has signing right provided they can be identified correctly to bank standards. To avoid this, bank accounts can be set up under the parents' name in trust for the child. This setup is considered an informal trust and the parents tax file number is provided; any interest earned will be declared on the parents' tax return. This also prevents the possibility of the child accessing the funds at an early age and can only be done by the parent whose name is on the account.

The other option for investing for children is to setup a formal trust with the help of your accountant.

Horsham Rural City Council Covid-19 Grants Upskill and Invest

Currently there are grants available within the Horsham Rural City Council to assist local businesses who have been negatively impacted by Covid-19. This grant program is open until March 2021 or until funding is fully allocated.

To be eligible you must:

1. Be located in the Horsham Rural City Council municipality,
2. Have an active ABN,
3. Be able to demonstrate how the grant will support your business,
4. If successful, claim the grant and complete the project or activity by 30 June 2021,
5. Wherever possible use local suppliers in the Horsham Rural City municipality.

The grants are available for businesses that may benefit from:

- ❖ Business mentoring
- ❖ Improved financial recording
- ❖ Business planning
- ❖ Marketing plans
- ❖ Improved on-line presence
- ❖ Skills development
- ❖ Infrastructure/equipment upgrades

More information regarding these grants can be found at <https://www.hrcc.vic.gov.au/Our-Services/Grant-Information/Covid-Support-Grants-Program>



Web conferencing and meetings – the new norm

Rohan Brown

The Covid-19 period has created massive shifts in the way we all live. One such area that this has seen significant change as social beings is the way we communicate and interact with each other. Gone are the simple face to face meetings across the desk and now usage of online meeting applications are the new norm. Zoom, Teams (some of us still call is Skype) and FaceTime are now just part of our social consciousness whether we use the applications or not.

With this fast-tracked take-up there are several issues attendants and organisers need to be aware of. Just as over the years we considered email etiquette such as use of capitals, inference of our wording etc, we must equally be aware of web-based meeting etiquette. Many of the issues of email and written communication etiquette can be solved with Web meetings, but there are now new behaviours to be aware of and we all have been guilty at times of not be conscious of them.

Below are a few Web Meeting etiquette items:

1. Mute your microphone when you are not talking

There is nothing more frustrating hearing attendees echo between each other in open offices, hearing them eating or tapping away on their keyboards. Simply mute yourself when not talking and when required to speak un-mute yourself. Some applications have the ability to press the space bar or alike to open the mic and close again once released.

2. Be aware others can see you

When using a web camera, remember those on the other end can see you! Unlike a phone call, they can see when you are checking your phone, looking at emails, getting up and moving around as well as generally not paying attention. Just as a face to face meeting they can read body language cues, such as rolling your eyes and shaking your head etc. This is especially the case in small groups sessions.

Be aware of your surroundings, what is in view of the camera, who may be in the camera field of view are and actions on camera such as eating or drinking on camera. If you need to take a drink, blow your nose etc, you are better to excuse yourself and move out of view (with the mic muted) and attend to your matter quickly and efficiently.

Alternatives are to not have your camera on at all or if the background is an issue use a virtual background. Just be aware some backgrounds appear to cut off your limbs and

ears off at times. But that is way better than seeing the unmade bed in the background.

When in a meeting be aware of what you are wearing, how you sit and the location of your meeting. You don't want to see your advisers lounging back on the couch in their tracksuit or gym gear with washing in the background for a professional meeting. There is a time and place for certain styles of meeting so pick your time, place and audience.

3. Position your camera properly

Ensure the camera is stable and eye height. We don't want to see up your nose or the top of your head. Equally look forward on as much as possible. The camera should be positioned to see you sitting up right, straight and natural, with the camera fixed, not being handheld. It does not matter what the weird contraption you have your camera on, especially when using a phone provided the camera is stable and gets a good view.

Sometimes in a meeting a straight on view of the camera cannot be helped if you are dealing with information on paper in front of you or other screens to the side. In that case excuse yourself with the attendees so they know why you are looking away, they will understand, but as much as possible look at the (the camera), particularly when they are talking to you specifically.

A good habit is to keep the camera lens and the attendants preview near each other. That way you tend to look at the camera even if looking at the person on the screen. When talking try looking directly at the camera lens, that way it the attendees feel you are looking directly at them eye to eye.

Also be aware of lighting. Limit bright light from behind you and try to increase lighting in front of you. Excessive lighting from behind will cause the camera to darken what is in front of the camera. You want the focus on you, not the window to the side and behind you.

4. Test your camera and sound before you start

Try and ensure before admitting others to your meeting or attending that you know your camera is working, lens cover off and you know how to enable the camera/start video (and ensure the camera is positioned correctly).

Ensure that the sound is coming from the correct microphone and speaker. For instance, if using a headset, are you getting sound from the microphone on the headset or your webcam? Often the one on the headset will sound clearer and with less background noise.

If broadcasting through your speakers, you may end up with an echo for attendees or hear a delayed sound of yourself which can be unnerving. Ideally invest in quality discrete earphone or headphones. Ideally not the big over ear style you listen to music on.



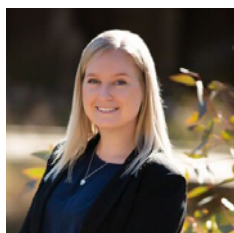
5. Understand if you are hosting or attending a Meeting vs Webinar

If attending a meeting there is an expectation of genuine interaction between attendees. You may need to be able to speak and be seen by other attendees.

Whereas if a webinar and you are simply an attendant, there is generally no need for a camera and possibly a microphone. As a presenter you may wish to mute all other attendees, limit screen sharing to just co-presenters and you may also need a moderator to view on the side chat and questions.

If attending a webinar, ensure you are in a suitable location and away from other distractions. As a presenter, sessions should be short and to the point to assist in this. If you are taking the time to attend a webinar, treat it as any other face to face style conference. Stay focused and attentive, try not to multi-task and limit interaction with others. Treat the presenter and other attendees with the same respect you would have in a face to face session.

These are just a few helpful hints and tips when being involved in online web meetings. Don't let the concern of the meeting detract from getting out there, being involved and overall socialising. Ask others around you for help and be patient of others in the session still coming to grips with the applications.



Latest update for MYOB AccountRight users
Georgia Francis

MYOB have released their third update for the year. The newest version to upgrade to is now 2020.3 and we recommend updating your file to the latest version.

This can be done a few different ways, you may be prompted to upgrade your file when logging in or alternatively you can visit <https://www.myob.com/au/support/download-accountright> and select the Download AccountRight now button and this will start the download for you. Then all you need to do is open your file in the newest version and MYOB will update your file for you so that it is compatible with the latest software.

It is always good practice to update your MYOB file when a new version has been released as they include bug fixes and upgrades essential to ensure your bookkeeping software continues to run smoothly.



Mental health during Covid-19
Hannah McIlree

It is easy to feel overwhelmed during this new and uncertain time. As a lot of people are now working from home and/or home-schooling their children, it has had a major impact on our work/life balance and health, both physical and mental. Below are a few tips on how to reduce anxiety and stress during this time.

Find a balance in how much information you're taking in

- While it's good to stay informed, a large amount of news consumption can lead to a spike in anxiety. Make sure you're always getting your information from a reliable source.

Take a practical approach

- Always follow the advice of professionals in regard to the regulations and restrictions. Try not to make assumptions.

Show kindness and compassion to yourself and others

- Covid-19 doesn't discriminate, it can affect anyone regardless of age or gender.

Create a routine

- Creating a daily routine helps to stop overthinking and dwell on thoughts. By having a structured timeline, you can see what is ahead and give purpose for each day.

Pick up a new hobby

- Reading a book
- Painting/drawing
- Baking
- Exercise
- Craft
- DIY Projects

Seek support

- It is normal to feel stressed and overwhelmed during this time. If you have a prior history of mental health concerns or this is your first time experiencing these feelings, we encourage you to activate your support network and seek professional advice/help.

If you or anyone you know is struggling right now, please contact the below numbers and seek support immediately.

We're all in this together.

Beyond Blue

- 1800 512 348
- <https://coronavirus.beyondblue.org.au>

Lifeline

- 13 11 14



BMT

10 steps to reduce tax on your investment property

BMT Tax Depreciation

Maximise your returns with these 10 steps on how to reduce tax on your investment property.

1. Know what you can claim

Many of the expenses involved in owning an investment property are tax deductible. Property investors can typically claim deductions for the interest incurred on a home loan, property management fees, any insurance costs, council and water rates and land taxes. A property investor may also be eligible to claim thousands of dollars in depreciation deductions.

2. Understand the difference between capital improvements, repairs and maintenance

One of the most common mistakes made by property investors when completing their annual tax return is confusing repairs, maintenance and improvements.

Repairs are considered work completed to fix damage or deterioration of a property, such as replacing part of a damaged fence. Maintenance, on the other hand, is work completed to prevent damage or deterioration of an asset, such as oiling a deck.

Capital improvements refer to instances where a new asset has been purchased or an existing asset has been improved beyond its original state. These expenses are depreciated over time as either capital works deductions or plant and equipment deductions.

3. Don't forget scrapping when renovating your investment property

Scrapping allows you to claim depreciation deductions for the residual value of removed assets. To take advantage of deductions for scrapped assets, a depreciation schedule must be arranged both before and after renovations. The pre-renovation depreciation schedule will detail asset values and can act as evidence in the event of an Australian Taxation Office audit.

Once the renovation has been undertaken, a Quantity Surveyor will compile an itemised schedule detailing the depreciation deductions available for the brand-new plant and equipment assets and capital improvements. The depreciation schedule will also show the undeducted value of the removed structural assets.

4. Prepay expenses

Is your taxable income close to the income tax threshold? Consider pre-paying investment property expenses. Pre-paying 12 months interest on your fixed-rate loan will allow

you to claim it as a deduction in your annual tax return.

Interest on loans to finance renovations, undertake property repairs and pay for depreciating assets like hot water systems can also be claimed as a tax deduction if the property was rented or genuinely available for rent. If it wasn't 100 per cent rented or available for rent, you can only claim for the apportionment of time when it was.

5. Claim for vacant land

If you purchased land with the intention of building an investment property, you may be able to claim tax deductions for holding cost expenses, loan interest and council rates. To be eligible, you need to prove active and genuine steps are (and have been) underway to construct the property and rent it once completed.

If you change your mind and decide to sell the land before construction is completed, you must cease claiming deductions immediately. Keep records of expenses as they will impact the cost base when calculating a capital gain or capital loss of your investment following the sale.

6. Claim borrowing expenses

Look at the borrowing expenses you're paying on your investment property, as the following are some areas where deductions can be claimed:

- ❖ Broker fees
- ❖ Legal fees and costs when preparing and filing mortgage documents
- ❖ Title search fees charged by your lender
- ❖ Valuation fees required for loan approval
- ❖ Loan establishment fees
- ❖ Mortgage insurance
- ❖ Mortgage stamp duty

7. Maintain records

Maintain records and keep your receipts because if you can't verify it, you can't claim it. Doing this will ensure you reduce tax on your investment property and protect yourself if audited. MyBMT offers a complimentary interactive portal allowing you to track income and expenses, uploading property files, photos and receipts.

8. Understand capital gains tax

Capital gains tax is the fee you pay on any profit made from the sale of an investment property. This profit is referred to as a capital gain and is the difference between what you paid for the property and what you sold it for. It's included in your assessable income and taxed at your marginal rate.

If you're an Australian resident and have held an investment property for more than one year, you're eligible for a 50 per cent discount on your net capital gain. This reduces your assessable income and therefore the amount of tax you will pay.



9. Pay As You Go (PAYG)

PAYG allows investors to receive investment property expense deductions at regular intervals throughout the year by opting for a withholding variation, as opposed to waiting to receive a lump sum payment at the end of the financial year. Expenses that can be claimed this way include repairs and maintenance, rates, interest, capital works and plant and equipment depreciation. Your employer can adjust your income and the amount of tax you pay to offset any potential tax liabilities. Read more about the benefits of setting up PAYG withholding variation.

10. Engage experts

Investors should engage a specialist Quantity Surveyor such as BMT Tax Depreciation to discuss the depreciation potential of any investment property. BMT can provide a comprehensive depreciation schedule outlining the deductions investors are eligible to claim when completing their annual income tax return.

A BMT Tax Depreciation Schedule has a one-off fee which lasts the life of the property (forty years) and will ensure you claim your depreciation entitlements correctly. A depreciation schedule is also 100 per cent tax deductible.

For more information on how depreciation deductions can help you, Request a Quote by visiting bmtqs.com.au/apply-online or speak with one of the expert team at BMT Tax Depreciation on 1300 728 726.



JobKeeper to be extended to 28 March 2021

Daniel Blay

On 21 July 2020, the Government announced that due to the ongoing Covid-19 crisis, the JobKeeper Payment scheme will be extended by six months until 28 March 2021, from the original end date of 27 September 2020. The period of the extended scheme comprises 13 fortnights, doubling the length of the original scheme.

From 28 September 2020 a two-tier payment rate will apply based on workers' average weekly work hours during a reference period;

- ❖ The **first tier** will apply to eligible employees and business participants that work 20 hours or more a week on average (during the four weekly pay periods prior to reference period);
- ❖ the current \$1,500 per fortnight payment rate will be reduced on 28 September 2020 to \$1,200 and reduced further on 4 January 2021 to \$1,000 per fortnight;
- ❖ the decline in turnover will be retested on a quarterly basis; and
- ❖ the decline in turnover test will be based on actual GST turnover.
- ❖ The **second tier** will apply to eligible employees and business participants that work less than 20 hours a week on average in the reference period;
- ❖ the current \$1,500 per fortnight payment rate will be reduced on 28 September 2020 to \$750 and reduced further on 4 January 2021 to \$650 per fortnight;

On 7 August 2020, the Treasurer announced further changes to increase access to the scheme during the proposed extension period (28 September 2020 to 28 March 2021), driven by the ongoing crisis and the implementation of Stage 4 business restrictions in Victoria.

Under these revisions, from 28 September 2020, entities will only have to meet the quarterly decline in turnover test for the previous quarter.

The employee eligibility test date will also move from 1 March 2020 to 1 July 2020. The new reference date will apply for the last four fortnights of the legislated scheme as well as the duration of the proposed extended period. Staff who were hired after 1 March 2020 may now be eligible for JobKeeper.



Important Dates

- ❖ **21st September** - Lodge and pay August 2020 monthly business activity statement.
- ❖ **21st October** - Lodge and pay September 2020 monthly business activity statement
- ❖ **28th October** - Lodge and pay quarter 1, 2020–21 activity statement
- ❖ **21st November** - Lodge and pay October 2020 monthly business activity statement



GTP Anniversaries

- ❖ 18th September - Kerry Schultz (14 years)
- ❖ 24th September - Krystal Osborne (1 year)
- ❖ 3rd November - Daniel Blay (12 years)
- ❖ 22nd November - Shane Bryan (10 years)



Paid Pandemic Leave

Shane Bryan

On 2 August 2020 Victoria entered a State of Disaster. The Federal Government has now confirmed a pandemic disaster leave payment of \$1500 will be available to Victorians who are required to self-isolate and do not have access to other leave or benefits. The payment will be administered through Services Australia (formerly Centrelink) and is not to be funded by employers.

Importantly, workers will only be eligible to receive the payment once a direction from the relevant medical authority to self-isolate has been issued. The payment will be available to all workers, including casuals with no requirement to complete a prescribed period of service. There is currently no limit on the number of times the payment can be accessed. Further information on the operation of the scheme is expected to be released shortly.

Paid pandemic leave and the modern awards

The Fair Work Commission has recently issued a Decision to provide paid pandemic leave to aged care workers who are covered by the Aged Care Award 2010, Nurses Award 2010 and Health Professionals Award 2020. The paid pandemic leave entitlements under these awards will be available from 29 July 2020 until 29 October 2020.

The specified awards enable an aged care worker to take up to 2 weeks' paid pandemic leave on each occasion an aged-care worker is prevented from working (including working from home) because:

- (a) the employee is required by government or medical authorities to self isolate or quarantine;
- (b) the employee is required by their employer to self isolate or quarantine;
- (c) the employee is required on the advice of a medical practitioner to self isolate or quarantine because they are displaying symptoms of Covid-19 or have come into contact with a person suspected of having contracted Covid-19;
- (d) the employee is in isolation or quarantine while waiting for the results of a Covid-19 test; or
- (e) of measures taken by government or medical authorities in response to the Covid-19 pandemic.

An employee will not be entitled to paid pandemic leave unless the employee:

- (a) (a) has undertaken a Covid-19 test in connection with the applicable circumstance described above; or
- (b) undertakes a Covid-19 test at the earliest opportunity

Workers will be entitled to access the leave regardless of where the contact occurred. This means even though the requirement to isolate may be unrelated to work, the employer will still be required to make payment.

For a full-time employee, paid pandemic leave is paid at the employee's base rate of pay for the employee's ordinary hours of work in the period of the leave. For a part-time employee, payment for paid pandemic leave will be the greater

of:

- (a) their agreed ordinary hours of work under clause 10.3(b); or
- (b) the average of their weekly ordinary hours of work for the previous 6 weeks.

For a casual employee, payment for paid pandemic leave shall be calculated on the average weekly pay received by the employee in the previous 6 weeks, or where the employee has been employed for less than 6 weeks, for the duration of their employment.

If an employee is unfit for work, an employee is not eligible to take paid pandemic leave if the employee could instead take paid personal/carer's leave. If an employee become entitled to workers compensation benefits because of contracting COVID-19, the employee cannot take paid pandemic leave. A casual employee is not entitled to paid pandemic leave unless engaged on a regular and systematic basis.

Implications for employers

- ❖ If your business operates under an Enterprise Agreement, the paid pandemic leave provisions in the specified awards mentioned above will not apply unless your agreement operates in conjunction with, or incorporates, terms from the specified awards. If you are unsure about whether the paid pandemic leave applies to your business, please contact the Victorian Chamber's Workplace Relations Advice Line on 8662 5222.
- ❖ If your employee is entitled to paid pandemic leave, businesses are urged to check eligibility for financial assistance from the State or Federal Government. More information about this can be found here: <https://www.victorianchamber.com.au/business-support/crisis-information/covid-19-coronavirus-resources/covid-19-government-rescue-measures>



Victorian Business Support Fund Expansion

Jess Sluggett

In early August the Victorian Government announced an extension to the Business Support Fund which provides grant money to support businesses through the Covid-19 period. Applications for the one-off grants of \$5,000 for regional businesses, and \$10,000 for businesses in metropolitan Melbourne and Mitchell Shire, are open until 14 September 2020. Basic eligibility includes businesses that:

- ❖ operate within Victoria, and
- ❖ are in receipt of JobKeeper, and
- ❖ have employees, and
- ❖ were registered with WorkSafe on 30 June 2020, and
- ❖ have annual payroll of less than \$3 million, and
- ❖ held an ABN at 30 June 2020, and
- ❖ were registered for GST at 30 June 2020, and
- ❖ were registered with the responsible state of federal regulator (eg ASIC).

Through the application process businesses will need to provide supporting documents such as proof of business premises (for example a utility bill or rates notice), proof of JobKeeper eligibility and their WorkSafe employer number.

The funding can be used for meeting business running costs, seeking professional advice, developing the business and any other supporting activities.

Grant money received under the Business Support Fund is taxable to the business.

Access to the application, along with support material and frequently asked questions, can be found at <https://business.vic.gov.au>.



GTP Birthdays

- ❖ 18th October – Kayla Hawker
- ❖ 22nd October – David Hadley
- ❖ 24th October – Georgia Francis
- ❖ 16th November – Natasha Gardner
- ❖ 24th November – Emma Koschitzke

GTP Easy Sudoku

1	3	4	2
		1	3
		2	4
4	2		

GTP Medium Sudoku

					2	9	6	
	9		6	7		4	8	2
4	2	6		8		3		1
	8				6	7	4	
				2	4		1	8
				9	8		3	
		2	5	1		6		
						1		
	1	4	2		9	8		

GTP June Word Search Answers

Q C Y K M M G Y R O H A N V E D E B I T
 F N N E E E P L E I N A D M X D R I N H
 R A E R O C R O S S X K Z W N Q Y R A K
 I Q N R D F N C R V P B J B W W A N J U
 W E G Y A G P A R L O D G E M E N T N H
 X I V N J K Q F L A D M I N H A N X L Y
 A S A C C O U N T A N T S M H A K A L R
 W A F G K B O Q T W B S J X T C T I E C
 K L L O R Y A P D V X E E A U S M C H Y
 A E A F D Q E Y L D S N S S Y E E Q N X
 T B L P O X A D T S F H W R N I R N G F
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 Y E K D D I R E C T O R S N C M Z X T L
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 A O P A O K I S A L L Y U T S X D D P J
 M N S E H O O M X K B Y T B N E A Q O Q
 M D N J C S H V C H U N C J R I R D Y L
 E P Q U F I N C O M E N U C Z Y I R L K
 E X G N I T N U O C C A V U R E E U S O I



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