

2017 Federal Budget Highlights

On Tuesday, 10th May 2017, Federal Treasurer Scott Morrison handed down his second Federal Budget and the Australian economy is expected to rebound from the slowdown caused by Cyclone Debbie that hit the coast hard at the end of March this year. The economy is expected to expand at a rate of 2.75 percent next financial year and 3 percent the following year. Treasury now expect a budget deficit of \$29.4 billion in 2017/18 but project a surplus budget of \$7.4 billion in 2020/21.

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BUDGET 2017

Unemployment is forecast to remain steady at around 5.5 percent and inflation is not expected to shift outside the Reserve Bank's 2 to 3 percent target range, meaning less pressure on interest rates.

The budget contained some positives for small business that we have documented in this newsletter including the Turnbull Government's extension of the \$20,000 instant asset write-off on depreciable assets. Businesses with a turnover of up to \$10 million now qualify for this concession and it is proposed that companies turning over up to \$50 million will have their tax rate reduced from 30 percent to 25 percent over the next 10 years.

In a bid to create jobs and grow the economy, the Government have also committed to investing \$75 billion in key infrastructure projects over the next 10 years. These projects are focused around road, rail and airport investments. The budget also targeted Australia's big five banks, multi-national tax avoiders, foreign workers and foreign resident investors, while making voter-friendly announcements in relation to health, education (particularly schools funding) and housing affordability.





\$20,000 SMALL BUSINESS IMMEDIATE TAX DEDUCTION

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The \$20,000 cap is exclusive of GST for businesses who are registered for GST while the \$20,000 is inclusive of GST if you aren't registered for GST. Some key points regarding the concession include:

- The asset can be new or second-hand
- The asset must be first used or installed ready for use by June 30, 2018
- After June 30, 2018, the write off threshold will revert back to \$1,000
- The write-off of the asset is for the 'taxable purpose proportion' which is the proportion of the asset's use in a financial year for producing assessable income (business purposes)

- The instant asset write-off only applies to certain depreciable assets. There are some assets, like horticultural plants, capital works assets (like building construction costs) and assets leased to another party on a depreciating asset lease

While the \$20,000 accelerated write-off incentive sounds attractive to small business owners, spending up to \$20,000 on an asset to simply get a tax deduction may not be prudent. There are specific rules around this tax break so we urge you to seek professional advice before committing to a major asset purchase.

Access to Small Business CGT Concessions

The Government has announced it will tighten access to the small business Capital Gains Tax (CGT) concessions from July 1, 2017.

As part of its tax integrity package, the Government's proposed changes will mean the CGT concessions can only be used in relation to assets used in a small business or ownership interest in a small business.

This is purportedly aimed at taxpayers with an ownership interest in larger business entities that may currently be excluded when considering the eligibility threshold for the concessions.

COMPANY TAX RATES

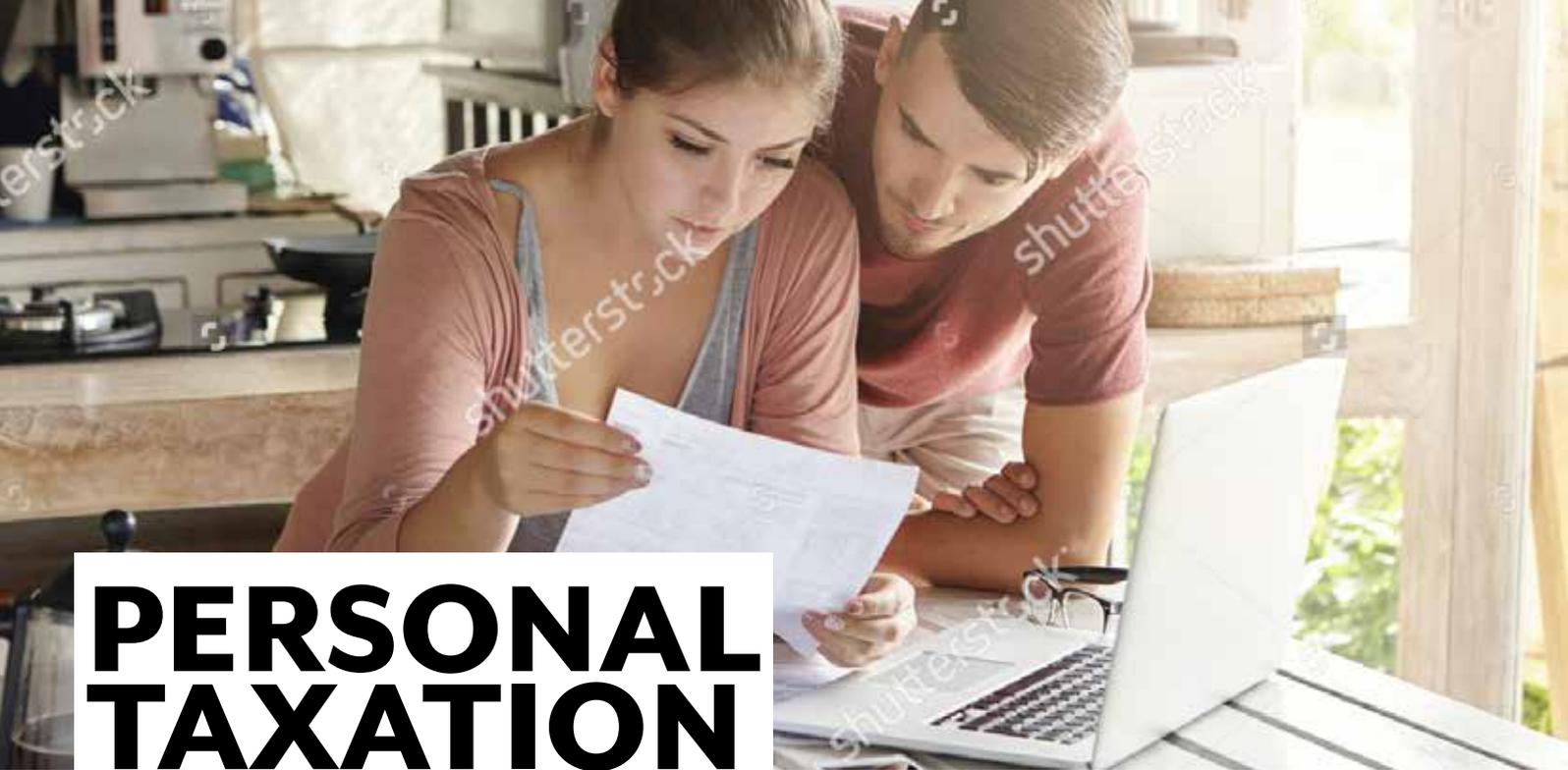
The Government has confirmed its intention to eventually reduce the company tax rate to 25 percent for all companies. This is a positive move to keep Australia competitive with our international trading partners, however, the challenge for the current Government is to get these proposed laws through parliament having already encountered significant opposition.

The following table provides a summary of the proposed company tax rate changes and note the timing of the changes and the qualifying turnover thresholds. Note, these changes are yet to be approved by the House of Representatives.

FINANCIAL YEAR	COMPANY ANNUAL AGGREGATED TURNOVER	COMPANY TAX RATE
2016-17	Less than \$10 million	27.5%
2017-18	Less than \$25 million	27.5%
2018-19	Less than \$50 million	27.5%
2019-20 to 2024	Less than \$50 million	27.5%
2024-25	Less than \$50 million	27%
2025-26	Less than \$50 million	26%
2026-27	Less than \$50 million	25%

Please note, the proposed decrease in the company tax rate and the increase in the qualifying turnover threshold for small businesses will not apply if you operate your business through a family trust and distribute profits to a corporate beneficiary. In this instance, the company is not classified as a business and therefore the applicable tax rate will remain at 30%.

The greatest compliment we receive from our clients is the referral of their friends, family and business colleagues. Thank you for your support and trust.



PERSONAL TAXATION

Individual Tax Rates

There were no changes to personal income tax rates in the Budget. This means that the 2% Temporary Budget Repair Levy will end on June 30, 2017. The following table lists the individual income tax rates for Australian residents for the financial year ending June 30, 2018:

TAXABLE INCOME	TAX PAYABLE
\$0 - \$18,200	Nil
\$18,201 - \$37,000	19% of excess over \$18,200
\$37,001 - \$87,000	\$3,572 plus 32.5% of excess over \$37,000
\$87,001 - \$180,000	\$19,822 plus 37% of excess of \$87,000
\$180,001 and over	\$54,232 plus 45% of excess over \$180,000

* This excludes the 2% Medicare Levy

Changes to the Medicare Levy

The most significant change that will impact individual taxpayers is the increase in the Medicare levy from 2 percent to 2.5 percent from 1 July 2019. This is forecast to deliver \$8.2 billion of additional revenue for the Government that will help fund the National Disability Insurance Scheme.

The across the board increase in the Medicare

levy could be viewed as a way for the Government to replace the loss of revenue from the Temporary Budget Repair Levy that ceases on June 30, 2017. However, unlike the Budget Repair Levy that only impacted individuals with a taxable income over \$180,000, the Medicare levy is not means tested, except against the low-income thresholds. With the removal of the Temporary Budget Repair Levy from July

1, 2017, the effective top marginal tax rate for individuals for the year ending June 30, 2018 will be 47% including the 2% Medicare Levy (down from 49% for the year ended June 30, 2017).

Low income earners will continue to receive relief from the Medicare Levy and the 2016/17 thresholds are as follows:

	2016/17 THRESHOLD
Singles	\$21,655 (was \$21,335)
Families	\$36,541 + \$3,356 for each dependent child or student
Single Seniors & Pensioners	\$34,244 (was \$33,738)
Family Threshold - Seniors & Pensioners	\$47,670 + \$3,356 for each dependent child or student

Restricting Residential Investment Property Deductions

Although the Government has not specifically targeted negative gearing, they have introduced several measures to restrict tax deductions in respect of residential investment properties.

Firstly, travel expenses to and from your residential investment property to inspect, maintain or collect rent will no longer be tax deductible after June 30, 2017. This measure has been introduced because some landlords have been combining private trips with their rental property management and not correctly apportioning their costs to exclude the private portion of the travel expenses. As such, this is the last financial year that travel expenses associated with your residential property management will be tax deductible. A trip to inspect your property planned for July 2017 should be brought forward to before June 30, 2017 to get a tax deduction. This measure does not apply to commercial property landlords or to residential landlords who engage real estate agents to perform property management services.

The second measure relating to investment properties is the limitation of depreciation deductions on removable type assets, typically plant and equipment, acquired with an existing residential investment property.

Depreciation deductions will only be available for newly acquired assets, where the property owner directly incurs the expenditure. This new measure will apply from July 1, 2017 (for plant and equipment acquired after 9 May 2017)

Under this measure, the entire purchase price will be allocated to the property's cost base for capital gains tax purposes, rather than being apportioned between the property and removable assets such as carpets, dishwashers and air-conditioning units. Historically, the allocation of the purchase price between the property and the component assets would normally be performed by a qualified quantity surveyor. This new proposal will not affect investors who already hold residential properties prior to 7:30pm (AEST) 9 May 2017.

Investors that purchase plant and equipment for their residential property after 9 May 2017 will be able to claim the depreciation deduction over the effective life of the asset. However, subsequent

owners of the property will not be allowed to claim deductions for plant and equipment purchased by the previous owner. The plant and equipment costs will be reflected in the cost base for capital gains tax purposes.



Higher Education Reform

The Government has unveiled extensive changes to the fee structure of Higher Education Loan Program (HELP) schemes. These changes include a decrease in the minimum repayment threshold, as well as significant amendments to repayment rates.

The Government also announced an annual increase in student contributions of 1.82 percent, totalling approximately 7.5 percent over a period of four years. The increase will come into effect from July 1, 2018. A new minimum threshold of \$42,000 will be established with a 1% repayment rate and a maximum threshold of \$119,882 with a 10% repayment rate.

By way of background, for 2017/18, the minimum threshold is \$55,874 and the minimum repayment rate is 4%. The maximum threshold for 2017/18 is \$103,766 with an 8% repayment rate.



SUPERANNUATION

For the first time in a few years, the budget contained no major superannuation changes. This is no surprise given the changes from last year's budget are still being implemented.

CONTRIBUTING PROCEEDS FROM DOWNSIZING TO SUPERANNUATION

The Government announced from July 1, 2018, a person aged 65 or over will be permitted to make a non-concessional contribution to their superannuation of up to \$300,000 from the proceeds of selling their principal place of residence. That residence must have been owned for the past ten or more years. The contributions are to be in addition to contributions currently permitted under existing contribution rules.

The contributions are stated to be exempt from the existing age test, work test and the \$1.6 million balance test for non-concessional contributions that may otherwise prohibit the contributions being accepted by the superannuation fund under the current rules. There is a lot of detail that remains unclear including the definition of downsizing

and whether you will be required to contribute the actual proceeds from the property sale and whether the contribution amount will be \$300,000 per couple or \$300,000 each.

Removing the restrictions on non-concessional contributions for people downsizing might help people self-fund their retirement. The proceeds from downsizing a home in this manner are not proposed to be exempt from the Age Pension assets test, which seems to be a missed opportunity to further unlock barriers to downsizing in the current system.

FIRST HOME SUPER SAVER SCHEME

The Government announced a scheme that will allow first home buyers to use superannuation as a means of saving to buy their first home. They will be allowed to salary sacrifice superannuation contributions up to \$15,000 per year and \$30,000 in total can be contributed within existing concessional contribution limits of \$25,000 per annum.

Voluntary contributions to superannuation made by first home buyers from 1 July, 2017 will be able to be withdrawn from 1 July,

2018 for a deposit on a first home, along with associated deemed earnings. Currently, withdrawals usually cannot be made from a superannuation fund until a person has reached 55 to 60 years of age, depending on their date of birth. These concessional contributions and the associated earnings (calculated on the 90 day Bank Bill rate plus 3%) can subsequently be withdrawn from the superannuation member's account. On withdrawal, these funds will be taxed at marginal tax rates less a 30% tax offset.

In most circumstances, the net tax paid on contributions and earnings under the scheme would be 15% and the overall net tax benefit achieved for a first home buyer who contributes and withdraws the full \$30,000 and who has a marginal tax rate of 39% (including Medicare levy) will be \$4,500.

Members of a couple will each have access to the scheme (taking this to potentially \$60,000 in total). Self-employed individuals and employees who are not able to access salary sacrifice will be able to claim a tax deduction on personal contributions.

PURCHASERS TO PAY GST ON NEW RESIDENTIAL PREMISES

From 1 July 2018, the Federal Government will strengthen compliance with the GST law by requiring purchasers of new residential premises and land in new subdivisions to remit the GST on the sale directly to the ATO as part of the property settlement process.

Under the current law, the seller of new residential premises or subdivided land is required to collect and remit the GST associated with the sale to the ATO through its Business Activity Statement. The Government has identified that some property developers are failing to remit the GST on their sales, despite claiming credits for GST incurred on development costs. To combat this non-payment of GST, the responsibility for payment of the GST will be shifted to the purchaser. Given most purchasers use conveyancers to assist with the transfer and settlement of properties, the Government believes this change should not represent a significant additional burden for purchasers.

We expect that property developers will face additional compliance costs as a result of the change, and will be forced to change the settlement statement provided to the purchaser to identify the GST payable on the sale so that the purchaser can remit this amount to the ATO. The change could also result in cash flow issues for developers as they will no longer have the benefit of the GST component of the sale proceeds in their bank account for the period between settlement and lodgement of their Business Activity Statement. Finally, purchasers' conveyancing costs may increase subject to what processes are established by the ATO to facilitate payment of the GST.

DIGITAL CURRENCY & GST

From July 1, 2017, the Government will align the GST treatment of digital currency (e.g. Bitcoin) with money. Digital currency is currently treated as intangible property for GST purposes. Consequently, consumers who use digital currencies as payment can effectively bear GST twice, once on the purchase of the digital currency and again on its use in exchange for other goods and services subject to GST. This measure will ensure purchases of digital currency are no longer subject to the GST.

LOW-VALUE IMPORTS

Retailers will be disappointed to hear that plans to impose the GST on low-value imports has been deferred for another 12 months to July 1, 2018. This will disadvantage them in comparison with international retailers, particularly those that dominate the online sector.

The issue of whether GST should apply to low-value imported goods has been the subject of many reviews and on March 23, 2017 the Government's bill to extend GST to low-value goods imported by consumers was referred to the Senate Economics Legislation Committee. The committee published its final report on May 9, 2017 and noted concerns about the proposed implementation date due to the complexities of the proposed collection mechanism and the policing of non-compliance. It recommended that the bill pass but that the introduction of the new tax be delayed to July 1, 2018.



The Government will continue to target the black economy and will provide \$32 million to extend the funding of audit and compliance programs by the Australian Taxation Office (ATO) for another year.

These programs are designed to counter behaviours related to the black economy, such as non-lodgement of tax returns, omission of income on returns and non-payment of employer obligations.

A further focus of the Government is to prohibit the manufacture, distribution, possession, use or sale of electronic point-of-sale suppression technology and software, which can be used to delete selected transactions from electronic records.

The ATO will continue its compliance work against serious and organised crime and will provide \$28.2 million to the ATO to target serious and organised crime in the tax system. This extends an existing measure by a further four years to 30 June 2021.

Disclosure of Tax Debts by ATO to Credit Reporting Agencies

Having an outstanding tax debt is incredibly stressful. The Australian Taxation Office (ATO) have for some years engaged external debt collectors to pursue the tax debts of small businesses and following a parliamentary inquiry in 2014, the ATO have been working to improve its relationship with small business taxpayers. That inquiry revealed a number of taxpayers were intimidated, bankrupted, had mental breakdowns and contemplated suicide after drawn-out disputes with the Tax Office.

In a new measure, from July 1, 2017 the ATO will be allowed to disclose the tax debt information of businesses to credit reporting agencies unless they have engaged with the ATO to manage their debts. The measure will initially apply to businesses with an Australian Business Number (ABN) and a tax debt of more than \$10,000 that is at least 90 days overdue. Taxpayers that have entered into a payment arrangement or have otherwise engaged with the ATO to manage their debts will not be impacted.

This represents a significant shift in the ATO's approach to managing tax debts where the current consequences for failing to pay tax debts include the imposition of penalties and a general interest charge. As a result, some taxpayers have treated their tax debt as less important than the payment of other forms of debt. This new approach might change that priority as tax debt information reported by the ATO may remain on commercial credit files for five years and impact on future finance and supplier credit applications, even if the debt is subsequently paid.

This change is no surprise given the ATO's latest annual report that shows the total level of collectable debt as of June 30, 2016 was \$19.2 billion. Small businesses make up the majority (65.2 per cent) of taxpayers with debts and only 72.3 percent of small business tax liabilities got paid on time. This change is obviously a strategic move by the ATO under pressure to recover escalating tax debts.

If you have concerns about your tax debt please contact us today to discuss your options.

Deductibility of Website Costs

Your website is probably one of your most important business assets. In the digital and social age, most of your prospective customers start their search online and your website serves as your electronic shopfront, operating 24/7/365. It is your silent salesperson and could be your most important 'employee'.

Your website could be the difference between gloom and boom and it's no surprise to find a lot of business owners are ramping up their investment in their website. Before you rush out and build a new website or invest in a makeover, it's important to understand that not all website expenses are fully tax deductible. The ATO have issued Taxation Ruling TR 2016/3 that states that expenditure on a website can be treated in one of three ways:

1. Immediate Tax Deduction
2. Deductible Over Time (Capital Allowance); or
3. Not Deductible but can form part of the Cost Base of a Capital Gains Tax asset.

In some instances, the expenditure may need be apportioned, with part of the expenditure being an immediate tax deduction and the balance deductible over time (or included in the cost base of a Capital Gains Tax asset). Below is a table that broadly summarises the tax treatment of website expenses, however, we urge you to consult with us if you have any concerns about the treatment of your website expenditure.

TYPE OF WEBSITE EXPENDITURE	IMMEDIATE TAX DEDUCTION	CAPITAL COST
Acquiring or developing a commercial website for a new or existing business		▼
Labour costs (employee or contractor expenses) excluding costs relating to a major enhancement	▲	
Maintaining a website (routine or expected expenses)	▲	
Modifying a website which adds minor functionality and enhancements	▲	
Major upgrade adding new functionality		▼
Acquiring a domain name excluding recurring registration or licence fees		▼

This table is not exhaustive and Taxation Ruling TR 2016/3 contains twenty five different examples of various website costs to help in categorising the expenditure. If commercial website expenditure does not qualify as a general deduction (that is, the amount is a capital outgoing), it may still be deductible over time if the expenditure is in relation to in-house software.

In-house software broadly includes software that allows the website owner to interact with the website users and to provide a user interface. It does not include downloadable software which the website user can use offline. As such, costs incurred by a business to engage an IT developer to significantly upgrade software and improve website usability would typically constitute in-house software according to example 17 of TR 2016/3.

From 1 July 2015, expenditure relating to in-house software can generally be claimed over a five year period from the date that it is installed ready to use. Further, in-house software expenses may be immediately deductible to small business entities for the income year ending 30 June 2017 (provided the expenditure is less than \$20,000 per asset).

We invite you to contact us today if you require further clarification regarding the deductibility of commercial website expenditure or the definition of in-house software.



Quick Tips to Grow Your Business, Increase Profits and Maximise Return On Investment

BUSINESS BUILDERS

Creating blogs and offering your readers valuable and educational content is one of the most effective ways to grow your business. Quality original content can boost your rankings with Google and the other search engines plus it helps your audience to get to know your business and what you offer. Think of your content as a hook and if you can hook your readers, the more likely they are to purchase your products and services and become advocates of your brand.

Your content can be in different formats including newsletters like this one, blogs, videos, eBooks and white papers.



2017 TAX RETURN CLIENT CHECKLIST JUNE 2017

2017 - INDIVIDUAL TAX RETURNS

INCOME

- Gross salary, wages, allowances, benefits, earnings, tips, Directors Fees and Insurance for lost wages.
- Income from business activities.
- PAYG Payment Summaries.
- Details of any non-cash benefits received including discount(s) on employee shares or rights.
- Lump sum and termination payments. All documentation should be provided including an ETP Payment Summary from the employer or fund.
- Government Social Security payments, including pensions, unemployment and sickness benefits.
- Details of any CGT asset sales (e.g. shares, business and real estate). Please include dates of, and costs associated with, acquisition and disposal (You can save tax if you qualify for the variety of CGT concessions).
- Annuities, including allocated pensions or superannuation income streams.
- Income from trusts and partnerships. Statements of distribution should be provided where appropriate.
- Rental income.
- Interest and dividends received from any source including life insurance or friendly society bonuses and any tax deducted. Include details of franked dividends (i.e. imputation credits).
- Foreign source (employment and pension) income and details of any foreign tax credits, assets or property.

DEDUCTIONS

- Investment and property expenses (carefully detail interest and repair claims), supply statements.
- Work-related subscriptions or memberships (not including sporting or social clubs).
- Employment related expenditure such as self-education, protective clothing, tools, union fees, uniform and laundry expenses.
- Motor vehicle expenses, car finance lease statements (include petrol, repairs, parking and maintain a Motor Vehicle Log Book where necessary).
- Donations of \$2 and over.
- Income Protection Insurance Premiums.
- For Self-Employed persons, details of any Superannuation Contributions made.
- Home office expenses where employment requires use of your computer, phone or other device.
- Tax Agent Fees and other accounting/tax audit fees.
- Special deductions (Australian films, investment shelters and agribusiness-type schemes).
- Unrecouped prior year losses.

NEW CLIENTS

- Last year's Notice of Assessment and Tax Return (if available)

REBATES

- Private health insurance annual statement.
- Details of superannuation contributions where no tax deduction can be claimed.
- Any changes in dependants, children's details, DOB and any Centrelink benefits applicable (income of spouse should also be provided).
- Details of any income received in a lump sum which was accrued in earlier income years (e.g. assessable pensions).
- Details of any remote work performed for 183 days or more.
- Note: The net family medical expenses tax offset is being phased out and from 2015/16 to 2018/19, and is restricted to net eligible expenses for disability aids, attendant care or aged care.
- HECS Debt details.

8 MOST COMMON ERRORS IN INCOME TAX RETURNS

1. Omitting Interest Income
2. Incorrect or Omitted Dividend Imputation Credits
3. Capital Gains/Losses are Incorrect or Omitted
4. Understating Income
5. Home Office Expenses
6. Depreciation on Rental Property Fixtures and Fittings
7. Depreciation on Income Producing Buildings
8. Borrowing Costs associated with Negative Gearing



2017 TAX RETURN CLIENT CHECKLIST

JUNE 2017

2017 - COMPANIES, PARTNERSHIPS, TRUSTS AND OTHER BUSINESSES

INCOME

- Trading Income.
- Other Income (e.g. Rent, Interest, Royalties).
- Stock on Hand at June 30, 2017 (and basis of valuation) – note any obsolete stock.
- Work-in-Progress at June 30, 2017
- Primary Producer subsidies (if assessable).
- Details of CGT assets (e.g. shares and real estate) sold, including dates of, and costs associated with acquisition and disposal.
- Dividends, including details of franking credits.
- Income from foreign sources including details of any foreign taxes paid.

DEDUCTIONS

- Repairs and maintenance.
- Salaries, including fringe benefits.
- Fringe benefits tax paid.
- Rates, land taxes and insurance premiums.
- Advertising expenses.
- Interest on borrowed monies.
- Deductions relating to foreign-source income.
- Prepaid expenses (subject to transitional rules).
- Retirement payments and golden handshakes.
- Bad debts actually written off during the year.
- Donations of \$2 and over depending on the recipient.
- Commissions.

- Legal expenses.
- Lease or Chattel Mortgage payments on motor vehicles and equipment.
- Losses of previous years (or intra-group transfers).
- Superannuation contributions.
- Subscriptions.
- Car expenses (remember to include petrol, repairs and parking and maintain a log book where necessary).
- Tax agent's fees and other accounting and tax audit fees.
- Royalties paid.
- Details of the destination and purpose of any interstate or overseas trip. Expenses must be fully documented where travel involves at least one night away from home. Travel diaries should be included where travel exceeds five nights.
- Research and development expenditure.
- Bank fees (where the credit or deposit represents assessable income).

LIABILITIES

- New loans taken out during the year and their purpose, including any new lease or chattel mortgage agreements on vehicles, equipment or machinery.
- Statements from the lending authority detailing the opening and closing balances of existing loans during the financial year.
- Provisions for long service and annual leave.
- Creditors at June 30, 2017.
- Details of loan accounts to directors, shareholders, beneficiaries and partners.
- Accrued expenses (e.g. audit fees, interest payments).
- Commercial debts forgiven.

ASSETS

- Details of depreciable assets acquired and/or disposed of during this income year, including:
 - type of asset;
 - date of acquisition;
 - consideration received/paid.
- Lease commitments.
- Debtors at June 30, 2017.
- Commercial debts forgiven.

ADDITIONAL INFORMATION REQUIRED

- Franking account details/movements.
- Overseas transactions, exchange gains/losses.
- Private companies – remuneration or loans to directors, shareholders and their relatives.
- Changes to the capital of the company.
- Whether family trust elections have been made in relation to trusts.

Note: To ensure that you obtain the maximum deductions to which you are entitled and in consideration of the penalty provisions, FULL DETAILS of any claim should be provided and supporting documentation made available. For employee taxpayers and for travel and motor vehicle claims by self-employed taxpayers, documentation must be a receipt, tax invoice or similar document which contains certain details. For other taxpayers, documentation may comprise receipts, dockets, diary notations or reasonable and supporting estimates.



Unit 13/484 Graham Street, Port Melbourne
Locked Bag 33, Port Melbourne 3207

p: 9646 6377

e: info@austens.com.au

w: www.austens.com.au

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