

Welcome to our January Newsletter

CrosbyNews provides you with interesting news once a month. We are especially focused on providing information which is applicable to small and medium sized businesses and individuals. You can find articles about Accounting and Financial Planning News in here and general information which is relevant to you. The Crosby Dalwood Team will also be writing lifestyle articles and keeping you updated with upcoming events and team news.

ACCOUNTING



Key dates for businesses

21 Jan 2017

Monthly BAS Due (December)

28 Jan 2017

Quarterly super guarantee due

07 Feb 2017

Monthly payroll tax return lodgement and payment due

21 Feb 2017

Monthly BAS due

28 Feb 2017

Quarterly BAS due & charge statement for late super guarantee payments due

BUSINESS NEWS



Superannuation

Find out with this checklist if you are on top of your superannuation obligations for your employees.

[read article](#)

The business owner's checklist

5 essentials that every small business owner should factor into their business plan.

[read article](#)

FINANCIAL PLANNING



Government changes

The Government is making significant changes to super contribution rules which will be effective from the 1st of July 2017.

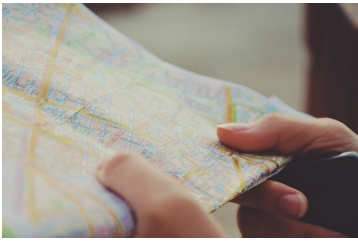
[read article](#)

Estate Planning

It is important to ensure that your assets are distributed in the most effective manner and without adverse tax consequences for your beneficiaries.

[read article](#)

PERSONAL TAX



Zone tax offset

Eligibility for the zone tax offset has changed. You must reside or work in a specified remote area for more than 183 days in an income year.

If your usual place of residence was not in a zone, you are not eligible for the zone tax offset. Certain types of workers are likely to be affected, for example, 'fly-in-fly-out' and 'drive-in-drive-out' (FIFO) workers.

STUDY DEBT



Repaying your HELP or TSL loan from overseas

If you live overseas and have a Higher Education (HELP) or Trade Support Loan (TSL) debt, you now have the same repayment obligations as those who live in Australia. This applies if you already live or intend to move overseas for a total of more than six months in any 12-month period.

From 1 July 2017, if you are living overseas and earning an income that exceeds the minimum repayment threshold, you will be required to make compulsory repayments towards your debt.

BLOG



Online selling - hobby or business?

If you sell products or services online, you need to understand whether you are doing it as a hobby or carrying on a business.

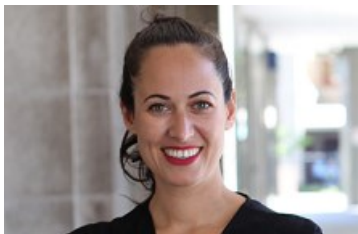
One of the benefits of registering a business is that you can claim tax deductions for business expenses against your taxable income.

[read article](#)

11 tricks to motivate yourself to reach your goals

[read article](#)

WORKSHOP



Kickstart your presence online in 2017

There will be a 5 hour hands-on workshop for small businesses at our office in Kent Town on the 8th of March 2017. Estelle Oliveri will be talking about essential online marketing tools and strategies.

EVENTS



Seminars

Register for our Economic Update seminar on the 21st of February 2017 at our office in Kent Town. This seminar also includes a presentation from Neil Sachse of the Neil Sachse Centre.

[View invitation](#)

Register for our Aged Care seminar which is being held on various dates at our office in Kent Town.

TEAM NEWS



See photos from our Christmas party

[View here](#)

Our Financial Planning Client Service Officer - Tim Renfrey is now a Review Paraplanner.

Our 'CD News' app for smartphones has been replaced by the monthly newsletter. It can now be deleted from your device.