

FEBRUARY 2009 NEWSLETTER

We like to look for the positives and pass them on to you...

Believe it or not, there are a lot of opportunities in the market now. Our association with AMMA Private Investment is growing all the time. The range of exciting investment opportunities for you to consider in the property and share markets has also expanded into some terrific areas for you, to seriously consider.

The saying 'buy in gloom and sell in boom' is never truer than right now with interest rates dropping to 40 year lows. The smart investor is looking to get into the market now. **The question is how and where.**

Speak with Brett Purchase about the variety of opportunities AMMA has to offer and we'll gladly put you in touch with the right person at AMMA who will work with us to help you find the right investment/s. You can find AMMA at www.ammainvest.com

PAYG Instalment Payment Concession

As a small cash-flow boost for small businesses, the Treasurer has announced that any small business with a turnover of under \$2 Million can opt to reduce their PAYG Instalment due on 21 January 2009 or 28 February 2009 by 20% without penalty or interest.

This means that eligible businesses can simply pay 80% of the instalment amount on their December activity statement.

The concession only applies to PAYG Instalment – other amounts payable (GST, FBT Instalments and PAYG Withholding) will be payable as normal.

For the Treasurer's announcement regarding this concession go to:

<http://www.treasurer.gov.au/DisplayDocs.aspx?doc=pressreleases/2008/140.htm&pageID=003&min=wms&Year=2008&DocType=0>

30% Investment Allowance for Australian Businesses

The Treasurer announced on 15 December 2008 that as an incentive to Australian Business, a 10% temporary investment allowance will apply for all eligible assets purchased by businesses by 30 June 2009. In the latest economic stimulus package recently released, this figure has been increased to 30%.

This concession will apply to all depreciable items either purchased or ordered by 30 June 2009, and held for use in producing assessable business income. This will include most items of plant and equipment, including motor vehicles, to the extent that they are used for business purposes. A deduction of 30% of the purchase price will be available on the 2009 Income Tax Return. The deduction will apply to assets financed under hire purchase arrangements, chattel mortgages or business loans as well as those purchased for cash.

Note that only tangible items that are eligible for Div 40 capital allowances (depreciation) are eligible – this means that buildings, and intangible assets such as good will, are excluded.

Read the Treasurer's announcement at: <http://www.treasurer.gov.au/DisplayDocs.aspx?doc=pressreleases/2008/141.htm&pageID=003&min=wms&Year=2008&DocType=0>



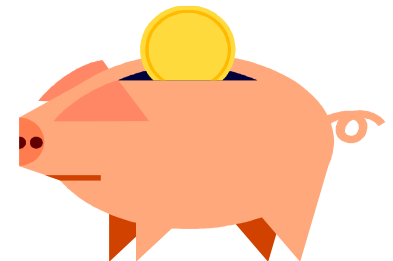
Who doesn't like buying at a discount?

With Australian shares falling in value by over 50% from previous peaks many economists feel we are somewhere near the bottom of the trough and that **now** may be the time for opportunistic, 'risk tolerant' investors to buy in at substantial discounts. As the old saying goes 'buy low, sell high'.

If you'd like to discuss your individual investment goals and get a feel for the opportunities that currently exist, please call our in house financial planner Shaun Thatcher on 9458 5404.

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Please be advised that Domingos Mac will be taking a well deserved break overseas. He will be away from the office from Friday 27th February and will return on Monday 11th May. In Domingos' absence if you have any queries, please do not hesitate to contact our Business Services Manager Jennifer Lilburne.