



# CPH CHATTER



## SINGLE TOUCH PAYROLL - ARE YOU READY?

All businesses with employees will be required to submit Single Touch Payroll (STP) data to the ATO effective 1 July, 2019, each payrun.

Businesses with 5-19 employees have been granted a 3 month grace period before penalties apply.

Micro Businesses (4 or fewer employees) can submit STP data quarterly via their BAS or Tax Agent for 2 years.

**Please contact our office if you require any advice or assistance.**



## TAX PLANNING TIME

Now is the time to look at your business figures and implement strategies to minimise your tax.

Please contact us to discuss your situation and ensure you are prepared prior to 30 June.

## FUEL TAX CREDITS

The fuel tax credit rate changed from the 5 February, 2019.

Off-road is now 41.6 cents per litre and On-road is 15.8 cents per litre.



## CPH CLIENT PORTAL

Many of our clients have taken the opportunity to be set up on our Client Portal.

### Are you interested?

Electronic signing of BAS's, IAS's and tax returns.

Uploading documents and software files.

If you wish to use this service too, please contact our office today.

## ON-FARM EMERGENCY WATER INFRASTRUCTURE REBATE SCHEME

Helping primary producers in drought-affected areas. Rebates for on-farm water infrastructure expenses. Rebates of 25% of the costs for eligible expenses or up to a maximum amount agreed by your state.

Eligibility:

You must be:

- A primary producer.
- A property owner, share farmer or lease holder.
- In an area defined as drought affected (by your state).
- In the grazing industry.



Your new infrastructure must be for grazing livestock that you own (not agisted stock), must be for animal welfare needs and improve your drought resilience.

Your expenses must relate to either:

Buying and installing of pipes, water storage devices such as tanks and troughs associated with stock watering, water pumps and associated electronic systems, desilting dams, drilling new stock water bores and associated power supply such as generators.

**Your expenses must occur in the same financial year as your claim - must be after 30 June, 2018.**

*Funds are limited, so not everyone will be entitled to receive the rebate - see PIRSA for rules:  
[www.pir.sa.gov.au/grants\\_and\\_assistance/drought\\_support/financial\\_assistance/on-arm\\_emergency\\_water\\_infrastructure\\_rebate\\_scheme](http://www.pir.sa.gov.au/grants_and_assistance/drought_support/financial_assistance/on-arm_emergency_water_infrastructure_rebate_scheme)*

Our Financial Planners visit the Port Lincoln and Ceduna offices monthly, please contact our office to arrange an appointment.

## MEET OUR FINANCIAL PLANNERS

### Introducing Key Financial Planners



We are excited about the opportunity of visiting Port Lincoln and Ceduna to help you secure your financial future, with our list of services including:

- Superannuation
- Investments
- Retirement Planning
- Wealth Creation
- Insurance
- Centrelink Advice

**Anthony Prior** - Director and Senior Financial Adviser, Anthony brings knowledge and empathy to his role with over 25 years' experience within the financial planning network. Anthony, having serviced and worked within rural and regional communities he will apply his knowledge of local needs to ensure his clients succeed in reaching financial freedom.

**Wendy Chapman** - Senior Financial Adviser, Wendy has over 28 years' experience within the financial services industry, 12 of those as a financial planner. She specialises in developing wealth accumulation strategies, superannuation and retirement planning along with personal insurances such as Life and Income Protection Insurance.

*We believe that your financial position today is because of decisions made previously; make wise choices today to give yourself financial freedom.*

Please set up your free, no-obligation appointment by contacting CPH Accounting.



### Introducing Vestra Wealth

We have started working closely with CPH to ensure their clients and staff have their financial affairs in order. Lissy has been travelling to Port Lincoln and working from CPH offices. Lissy originates from Kimba and continues to have a passion for agricultural regions, so working back in the Eyre Peninsula was a great opportunity.



We founded Vestra Wealth to ensure our largely rural client base received the level of service we believe they deserve. We have offices in Clare and Adelaide combined with regular trips to country regions including the Eyre Peninsula to ensure we can have face to face meetings with our clients where necessary. Whether it be personal insurance such as life insurance or income protection or plans to increase your retirement income, we are experienced and qualified to provide expert advice. For financial planning advice provided in an honest, straightforward manner with a high level of service please give us a call to see how we can help.

Lissy Wood and Michael O'Brien. Directors and founders of Vestra Wealth.

Please feel free to make contact:  
0488 225 840 or (08) 7228 6109  
[www.vestrawealth.com.au](http://www.vestrawealth.com.au)



## CONTACT US

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*Liability limited by a scheme approved under Professional Standards Legislation.*