



# IT'S ALL SORTED

Proactive tax and accounting service for small business that pays for itself in tax savings

**inspire**<sup>TM</sup>  
inspire.business



# THE PROBLEM

Business owners are paying way too much tax. Why?

## 1) Your accountant isn't proactive

Everyone pays tax. But hidden within the tax you pay, is tax you don't need to pay. The only way to tell the difference between the two, is through proactive advice from your accountant.

## 2) Your accountant charges by the hour

Many old school accountants get too focused on clocking time, and not enough time on making an impact - like saving you tax. Ben, the Founder of Inspire CA promised to never charge a client using timesheets, after seeing many dishonest practices in the industry.

## 3) Your accountant is slow to respond

If you're a small fish - in the eyes of your accountant - it can take days, weeks or even months to get a response. And when they do respond, you fear getting slapped with a bill. This lack of communication can almost guarantee that you are not taking advantage of cutting edge tax strategy.

## 10 SIGNS YOUR ACCOUNTANT IS A DINOSAUR



1. **Charge by hour**
2. **Not proactive**
3. **Surprise bills**
4. **Slow to respond**
5. **Just do tax**
6. **Not tech savvy**
7. **You push them**
8. **Not entrepreneurial**
9. **\$\$ to ask questions**
10. **No Tax Savings**

## TIME TO CHANGE ACCOUNTANTS?



# OVERVIEW OF 'IT'S ALL SORTED'

## COMPLIANCE

- Annual Tax Returns
- ASIC Compliance (if applicable)
- BAS/IAS
- ATO Correspondence

## 3 PROACTIVE MEETINGS

- Goal Setting
- Tax Planning
- Annual General Meeting

## SUPPORT

- Help desk - 24 hr response
- Dedicated accounting Team
- Investment structure
- Online Training
- Inspire Family collaboration
- Activation Session
- MyProsperity



# DOES YOUR ACCOUNTANT MAKE YOU MONEY, OR TAKE YOUR MONEY?

We are well known for a campaign in 2016 called Save \$500,000 Tax. It was a bold and audacious target to save our clients half million dollars in tax by proactively implementing cutting edge tax saving strategies.

We didn't think we'd actually get the \$500,000 tax savings but we knew that we had to **GO BIG** or **GO HOME**.

We ended up saving our clients a huge \$1.26M in tax in 12 short weeks and went on to be name Top 100 Companies in Australia and featured on many platforms including The DENT Podcast, Small Business Big Marketing, The Courier Mail and TEDx, to name a few.



**Most importantly since that "Save Tax" campaign we've now been able to help our clients save over \$11 million dollars in tax by implementing cutting edge tax saving strategies.**

That's about \$18,000 in tax savings for each business we serve each year, which means our tax & accounting service pays for itself 3 - 4 times. Our clients tell us they use these savings to reinvest back into growing their businesses and taking their families on holiday. What would you do with \$18k?



**I'VE NEVER SEEN SUCH GROOVY,  
AMAZING AND CONNECTED  
ACCOUNTANTS IN MY LIFE.**  
**PHILLIP DI BELLA | DI BELLA COFFEE**



# OUR PROACTIVE MEETINGS

## 1) Annual General Meeting (April to July each year)

An Annual General Meeting (AGM) is a very special service we do when your **ANNUAL FINANCIAL STATEMENTS AND TAX RETURNS** are done, to give you recommendations on how to make the next financial year the best year yet.

Together we'll cover:

- **Report Card:** How much Revenue, Profit & Tax did I make / pay this year compared to last?
- **Tax Forecast:** How much tax can I expect to pay in the next 3 years and when?
- **Tax War Chest:** How much tax should I set aside in a separate bank account this year?
- **Get Cashed Up:** 3 recommendations to make it your best year yet

And more!

**GLAD TO HAVE YOU LOOKING  
AFTER OUR ACCOUNTS**  
**DANIEL FLYNN | THANKYOU**





## OUR PROACTIVE MEETINGS

### 2) Proactive Tax Planning

Stop giving half your profits to the tax man.

No one wants to give the Tax Man a tip, right? So at Inspire we will proactively take you through a process in April to June every year called Tax Planning. This is about exploring every legally available tax saving strategy based on the current laws and looking for ways to help you implement them. On average we've saved our clients \$18,000+ in tax each year, which is how our accounting services can pay for itself.

Here are some of the Tax Saving strategies and the impacts they have made on small business owners.

#### EXAMPLE TAX SAVING **STRATEGIES**

- Distribute profits to a company
- Max out your super contributions
- Write off bad debts before EOFY
- Don't pay tax on \$ not yet received
- Distribute profits to retired parents
- Keep a motor vehicle log book

### 3) Goal Setting - 21 Goals

Our third annual proactive meeting is our Goal Setting meeting. This is where we catch up on your business and family goals to make sure that our advice is in alignment with that, and we can keep you accountable, or refer to help to make your goals a reality.



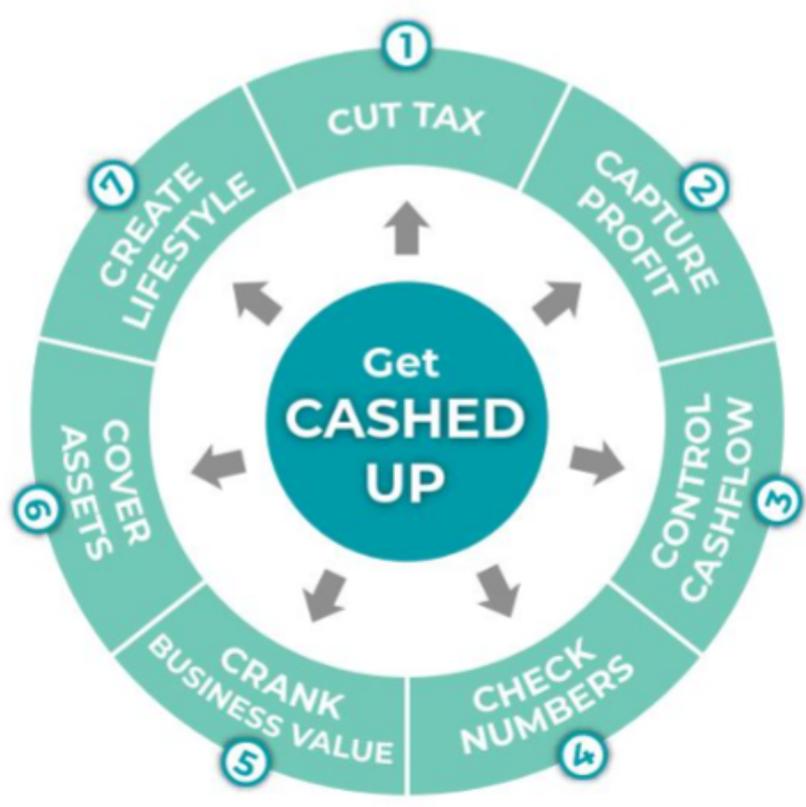
# '21 Goals' Template

NOW	Where are you now vs where do you want to be?	FUTURE
DATE	21 Goals to achieve in the next 3 years	DATE
Paying Too Much Tax	Tax	Your Fair Share
	Days in Office (per week)	
	Business Revenue	
	Business Profit	
	Business Value	
	Size of Team	
	Giving to Charity	
	Personal Hobbies	
	Annual Family Holidays (weeks per year)	
	Dream Holiday Destination	
	Dream Holiday Destination	
	Dream Holiday Destination	
	Family Goals	
	Business Debt	
	Personal Debt	
	Family Home	
	Family Car	
	Investment - Property	
	Investment - Shares	
	Investment - Super	
	Anything Else?	



# GET 'CASHED UP!'

Money is NOT the most important thing in the world. However at some point in time, money is going to control where you live, what you eat and where you choose to holiday. So it's important to have a plan. A plan for how to pull more money, time and happiness from your business. If you want to get Cashed Up, your plan must address these 7 steps -



# If your business was truly Cashed Up, here's what you'd be doing:

## CUT TAX

- You'd own your business premises in your SMSF and have your own business pay you rent.
- You'd have a 'Tax War Chest' to comfortably pay your fair share in tax (and not a cent more!).
- You and 3 other members of your Self Managed Super Funds would be maxing out your super contributions, every year.
- You'd be using a Family Trust to distribute profits to lower income family members to reduce tax.
- You'd be working closely with your accountant every year to proactively save tax before the EOFY.
- You'd distribute profits to your church and favourite charities.

## CAPTURE PROFIT

- You'd have a small dynamic team who are paid super well.
- You'd be highly profitable.
- You'd be a business for good - making a major annual contribution to charity.
- You'd be executing a Debt Recycling Strategy - knocking down non-tax deductible debt first.
- You'd have paid off your bad debt - car, credit card, personal loans etc.
- You'd have a personal assistant.
- You'd always be taking advantage of the latest tech.
- You'd be settling on a property deal every year.

## CONTROL CASHFLOW

- You'd be paid upfront for all your products / services.
- Your revenue would come mainly from recurring sources (retainer, subscription, repeat order)
- You'd have a Cashflow Forecast
- You could tell 3 months in advance if there will be a shortfall or excess of cash.
- You'd cycle business expenses through platinum credit cards for the points
- You'd use points earned from business expenses to take overseas family holidays and fly business class

## CHECK NUMBERS

- You'd have a 'Emergency Rainy Day Fund' - with 3 months of business & family life.
- You'd have a weekly 'slush fund' - that you could spend 100% of absolutely GUILT FREE
- You and your team would know how much money NEEDS to hit the bank account each week.
- You'd have a bookkeeper, financial planner, business advisor, proactive accountant and mentor.

- You'd be making smart financial decisions, everyday.
- You'd have a budget that you review regularly.
- You'd have a Financial Dashboard daily showing your business performance.

## CRANK BUSINESS VALUE

- You'd have a business advisor keeping you accountable to your business performance targets
- You'd read a book a week
- You'd be a member of EO or similar exclusive access peer group
- You'd have a mentor and you'd be someone's mentor.
- You'd spend \$100K+ annually on personal & professional development
- You, your team and or your business would be winning awards for business excellence
- You'd love the game of business.
- You'd feel like you're be playing a game of real life monopoly.
- You'd know that success takes time, energy, creativity & diligence.
- You'd be in it for the long run.
- Your business would deliver incredible value, results and impact to its team, clients and community.
- You'd be fending off acquisition offers.
- You'd have a a recent independent valuation of the business.

## COVER ASSETS

- You'd be worth nothing on paper - making you less attractive to frivolous legal claims
- You'd have a comprehensive Will & Estate Plan, with all your loved ones taken care of.
- You'd have all your insurances sorted - Private Health, TPD, Life & Trauma etc
- You'd have a buy / sell agreement in place with your business partner.

## CREATE LIFESTYLE

- You'd take 8 to 12 weeks of holiday a year
- You'd work in the office 2 or 3 days a week
- Your partner would work only because he / she wants to
- You'd have a housekeeper
- You'd be able to do school pick up / drop off most days you wanted to
- You'd go on a regular date night
- You'd be in great physical shape and healthy
- You'd have a hobby you participate in regularly outside of family & business

# TAX WAR CHEST

No more surprise tax bills with no way to pay.

## The Problem

In a world where we tend to spend what we earn, it's common to find ourselves at the end of the year with a ATO bill but no money to pay for it. This can cause high levels of panic, stress and anger. Repeat this cycle over time and the ATO may shut your business down.

### THE OLD WAY

Get paid > Pay bills > Get tax bill > Panic > Stress > Anger > Miss Payment > Get Fined > Start ATO Payment Plan > No Profit.



## The Solution

Setting aside a small portion of every invoice that comes in ensures that you have enough in your reserve to pay your invoices in full and on time. It also ensures you aren't funding your business on someone else's money

### THE INSPIRE WAY

Get paid > Set aside 15% in Profit War Chest > Pay bills > Get Tax Bill > Pay Tax Bill > In Full > On Time > Stress Less



REVENUE  
ACCOUNT



TAX WAR  
CHEST



THE TAX  
MAN

- Tax War Chest
- Separate Acc
- Separate Bank
- Smart % of income

- BAS
- PAYG
- IAS
- Tax

inspire™ inspire.business Payable

# 3 YEAR TAX FORECAST

## Because nobody likes \*surprise\* tax bills

We like some surprises - flowers, weekend away, date night - but not Tax Surprises. If you've had a surprise tax bill before you'll know the frustration (and sometimes even anger).

So not only are we constantly implementing strategies to ensure you only pay your fair share (and not a cent more) we also maintain a 3 year tax forecast for you = no surprises.

**I NO LONGER HATE TAX &  
ACCOUNTANTS**  
RACHEL SMITH



**INSPIRE TAKES THE FEAR  
AWAY FROM NUMBERS**  
SHARON | MARKETING



**THAT'S \$38K I DON'T HAVE TO PAY THE  
GOVERNMENT!**

KENDRICK MEYERS | ROOFER



**I HATE PAYING TAX ... BUT HAVING A TAX  
WAR CHEST WITH MONEY IN IT MAKES  
PAYING THE BILLS SO MUCH LESS STRESSFUL**

AMANDA RAPPAZZO | PHYSIO



# 2021 FY CLIENT CALENDAR

LODGEMENT + PAYMENT DUE DATES	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN
BAS Review & Preparation [QRTLTY lodgers for GTS]		25			25			28			26	
IAS Review & Preparation [for Monthly PAYGW]		21	21		21	21		21	21		21	21
FBT Return												25
Annual Financial Statements & Tax Returns [for most entities]											15	
Tax Planning Review & Advice										Season: March - June		
Trust Distribution Resolutions												30
Quarterly Super Payment*	28			28			28			28		
STP Finalisation Declaration **	14 or 31		30									
Taxable Payments Annual Report		28										

\* If using Xero's Auto-Super feature, payment must be processed in Xero by the 21st of the respective month. This will ensure the payment is processed through the bank account by the 28th.

\*\* STP Finalisation Declarations are due by 31 July if a business started reporting through STP in the 2020 year and have 19 or fewer employees.



# INSPIRATIONAL ACCOUNTANTS BY YOUR SIDE

## QUICK RESPONSE

We're here for you.  
**We aim to get back to you within 24 hours.**

## HELP DESK

Quick phone calls and emails are free! We'd hate for you to make a major financial decision without running it past us first.



inspire™

## INSPIRE FAMILY (PRIVATE)

Network and collaborate with our family accountants and other clients of inspire in our private Facebook group.

## CLIENT ONLY WEBINARS

Join our founder of Inspire for exclusive webinars on how to get Cashed Up.



**GIVING BACK**

**WE GIVE ONE DAY OF  
ACCESS TO FOOD, WATER,  
HEALTH, OR SANITATION TO  
A FAMILY IN NEED, FOR  
EVERY DOLLAR IN TAX WE  
PROACTIVELY SAVE A  
SMALL BUSINESS.**

AS AT JANUARY 2021, WE'VE GIVEN:

**11,252,078**

DAYS OF LIFE CHANGING HELP GIVEN TO FAMILIES IN NEED TO END  
GLOBAL POVERTY (OUR GOAL IS 1 BILLION BY 2030)

*Every business has the power to change lives by integrating giving into its  
everyday business activities.*

**inspire™** inspire.business



## Take control of your finances with a personal wealth portal.

Say hello to your financial world's new command centre. Set yourself up for success with the portal's powerful organisation, analytics, and collaboration tools.

### **Keep your finances organised**

From property and bank accounts to loan repayments, insurance, and estate planning, connect all aspects of your financial world in one place.

### **Build your A-Team**

Invite family members and professionals, like your property manager and lawyer, to collaborate. Assign permissions to control what they can view or change.

### **Track your spending, create new habits**

Whether you're spending too much on travel, coffee, or shoes, your portal helps you manage your spending with easy-to-use cashflow and budgeting features.

### **Make smarter decisions**

With powerful reports and purpose-built wizards like the Tax Assistant, the portal is chock-full of tools to make managing your finances a breeze.

### **Stay on target with monthly reports**

Stay on top of your goals with monthly financial health checks delivered straight to your inbox. Get updates on your budgets, goals, and tax deductions.

### **Reach your goals**

Planning to retire at 50? Buy a third property? Create a legacy for your family? Whatever your goals, the wealth portal can help you get there.



**Sign up at:** <http://insp.red/wealthportal>

**inspire™** inspire.business

## Everything you need, in one place

### Live feeds for a live view of your financial world

Enable live feeds for a live, comprehensive snapshot of your financial position. Watch as it evolves over time.\*

### Next-generation document management

More than just budgeting, use your portal to securely store important documents for easy collaboration.

### Smart cashflow & budgeting

Experience pain-free budgeting with auto-categorised transactions, tags, and the ability to create tasks and attach receipts.

### Cross-device to-do list for yourself & your team

Create and assign tasks. Set deadlines and get reminders on both desktop and mobile.

### Goal calculators to achieve your goals

Create goals and pair them with an account or credit card to understand how - and when - you can achieve them.

### Tools for tax, property, estate planning & more

Your portal can do much more! Whatever your needs, we're just a few clicks away.

Whether you're looking for peace of mind or a platform to reach your goals, your wealth portal has the right features to help you get there.

### Layered defence

Layers of security are embedded throughout the platform to ensure the safety of your financial data.

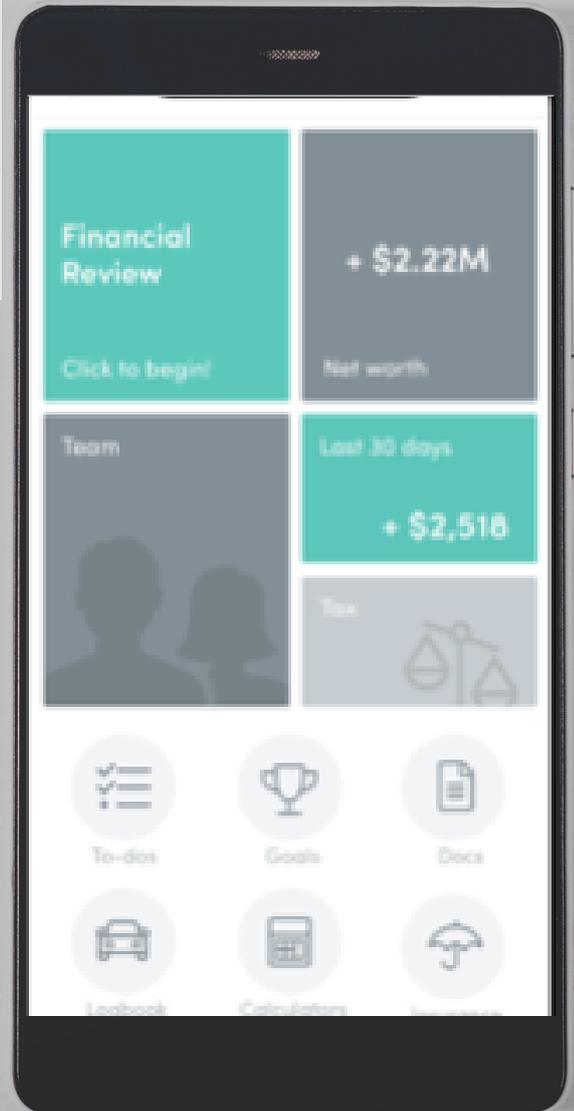
### Bank level security

We use the same levels of encryption as banks and other financial institutions.

### Your money is untouchable

As a read-only service, the wealth portal cannot be used to move or modify funds.

\*Not all features are available by default, and some, like live feeds, may come at an extra cost. Talk to us today for more information.



# PERSONAL FINANCES ON MOBILE

Track your finances at home and on the go with our mobile app

## Get a live snapshot of your entire financial world

Keep track of everything you own and owe with a live view of your personal finances.

## Save time with productivity tools

From managing documents to organising to-dos, your portal is packed with tools to make your financial year easier.

## Track your success and reach your goals

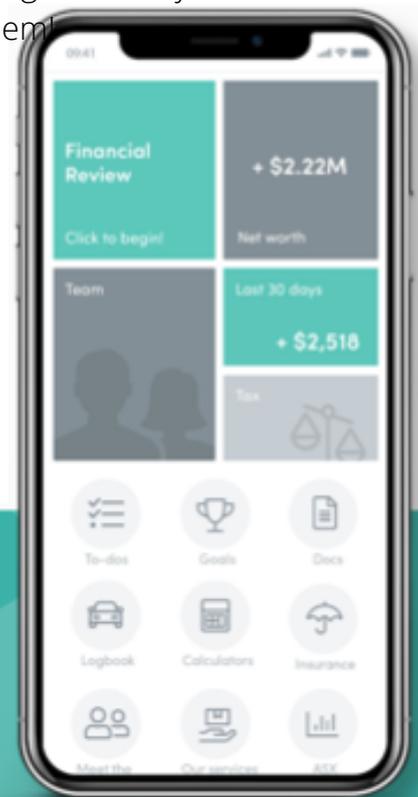
Whether you're buying a property or saving to start a family, track your progress with financial goals

## Use smart money tracking for better budgeting

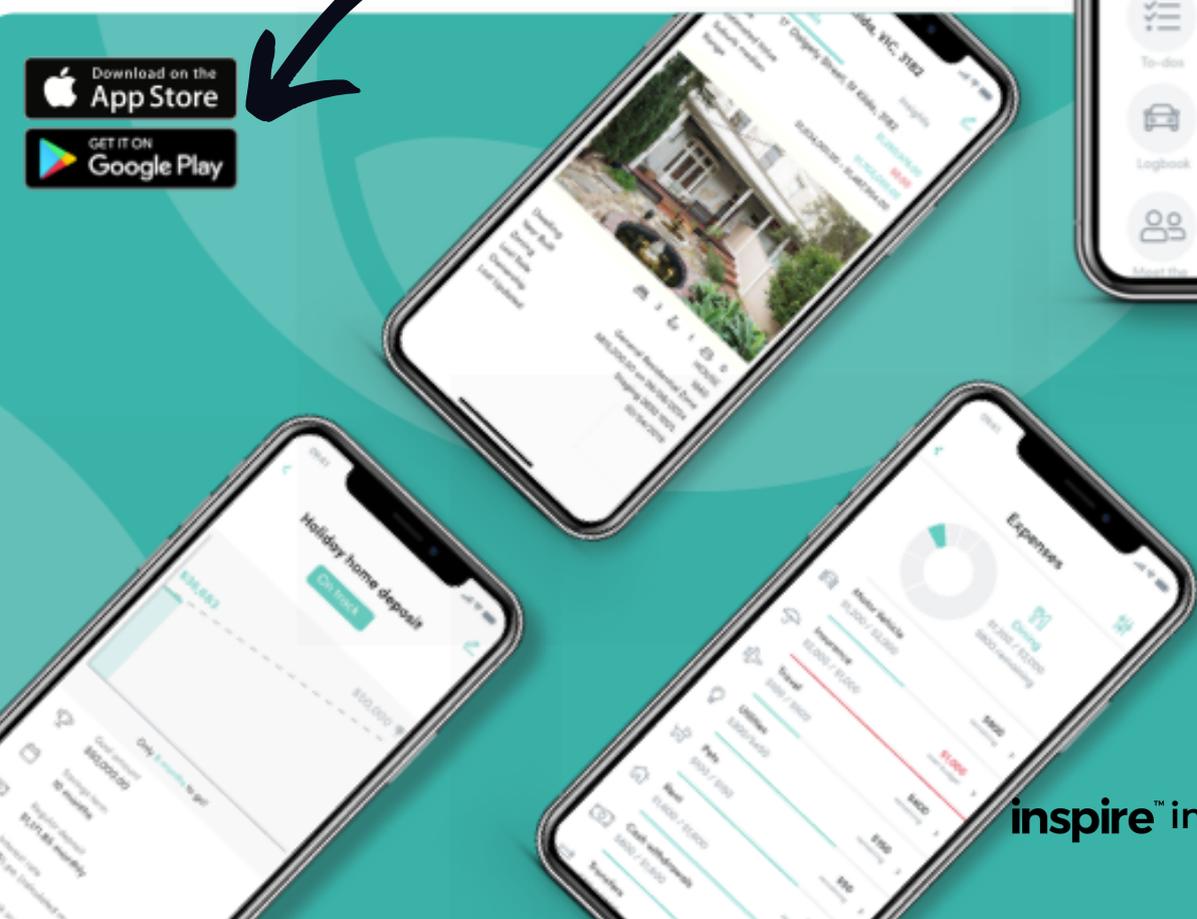
Stay on top of your money with auto-categorised transactions and monthly budget reports.

## Get easy access to your finance professionals

Connect with your adviser, accountant and property manager for easy access when you need them!



Search for "Inspire CA" in the App Store!



# WHY YOU SHOULD DO A 'LOOK UNDER THE HOOD'

Got a feeling you might be paying more than your fair share in tax? You probably are. Over the last 8 years we've been able to save our small business clients \$11.5M in tax, by implementing leading edge tax saving strategies. Find out how much we can save you.

## Ben says:

*"It's nearly impossible to get Cashed Up if you're giving half your profits to the tax man. So let's make sure you're paying your fair share - and not a cent more! It's just \$500 and we guarantee to find you at least \$500 in tax savings or it's free."*



## WHO IS A 'LOOK UNDER THE HOOD' FOR?

- Physiotherapists
- Dentist
- Doctor
- Marketing
- Construction
- Business coach
- Transport & Logistics
- HR Specialist
- Professional Speaker
- Landscaping
- Lawyer
- Consultants
- Electrician
- Dietician
- Workplace health
- IT specialist
- Gym Owners
- ... and more!

**Perfect for founders of 6 & 7 figure businesses who are in business for a purpose higher than profit.**

**GREAT WAY TO UNDERSTAND  
WHERE YOUR FIGURES  
SHOULD BE**

**JOEL HARDING | VIDEOGRAPHER**



**SUCH VALUABLE &  
INSIGHTFUL INFO**

**AIRLIE | BOOKKEEPING**



# WORKSHOPS



## PROPERTY MASTERCLASS

**Learn how to pay off a 30 year mortgage in 8 years!**

Learn the strategies to build a 5 year property plan towards financial freedom and leaving a lasting legacy for your family.

You'll learn things like what would make a 'tax effective' investment property, what the market is currently like (post covid) and with the right strategy in place, how to pay off a mortgage in just a fraction of time.

More info visit

<https://info.inspire.business/propertymasterclass>

## WEALTH FOR LIFE

**Are you ready to create true Wealth For Life?**

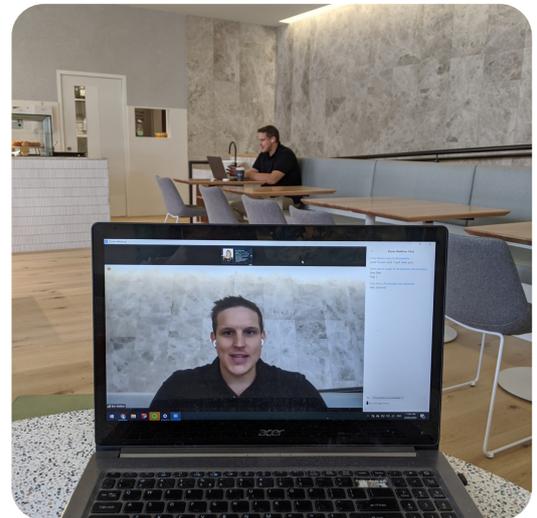
When it comes to building wealth, the three common problems we see:

- Spouses are often not on the same page when it comes to the business / personal finances;
- Personal finances are often a mess, with key documents like wills either not done, or hugely out of date;
- Business owners often re-invest most of the profit back into the business, without creating wealth outside it

Ben Walker is going to be sharing with you his strategies to creating true Wealth For Life and building a lasting legacy for your family.

Discover more at more at

<https://info.inspire.business/wealthforlife>



## SAVE TAX

**Got a feeling you're paying too much tax?**

Join a 2 hour masterclass with the founder of Inspire, Ben Walker. Learn the tax saving strategies that have save our clients \$11M+ in tax.

In the workshop we will run through;

- Two hours of education on how to legally reduce your tax
- An understanding of the best business structure for you
- Ability to ask questions to accountants
- Your 'Save Tax' workbook

Find out more at

<https://info.inspire.business/save-tax-workshop>



# Get Cashed Up.

If you think it's about Tax & Accounting, you've missed the point. It's about pulling more money, time and happiness out of your business.

## CONTACT

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**inspire**<sup>TM</sup>

