

Welcome to our latest Enewsletter for the 2009 financial year.

Since our last edition we have seen some significant changes in the economic, business and financial landscape.

Changes in the financial markets have been particularly significant with ramifications for business owners as well as property and sharemarket investors.

In this edition we look at the implications of some of these changes on business owners as well as some opportunities presented by borrowing through self-managed super funds.

Read on for more.....

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In this issue.....

Article 1: WHY BUSINESS INSOLVENCY IS RISING. A new report released late last month by the Australian Securities and Investment Commission (ASIC) reveals why more Australian companies are going broke. [More...](#)

Article 2: ARE YOU ON THE TAX OFFICE HIT LIST. How to identify if you're a Tax Office target and what to do about it. The birds are singing, the sun is shining and just when you thought life was good, it's tax time again [More...](#)

Article 3: BORROWING THROUGH YOUR SUPER FUND If you have a self managed superannuation fund (SMSF) you may have heard about recent legislative amendments that allow superannuation funds to borrow in certain circumstances. [More...](#)

Article 4: MARKET TIGHTENS ITS GRIP ON SMALL BUSINESSES. Have you noticed that your customers are paying you a little slower than usual? A recent Dun & Bradstreet survey shows business to business payment days have hit their highest level since 2001. [More...](#)

Article 5: FRINGE BENEFITS TAX WARNING. A recently decided tax case, *Slade Bloodstock Pty Ltd and Commissioner of Taxation*, sounds a warning to all small businesses. [More...](#)

Please feel free to send our newsletter on to your colleagues and friends.

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