

# BMO Accounting & Taxation



## Discover the Difference

BMO is a distinctly different accounting firm that goes way beyond standard tax compliance. BMO provides the highest standard of customer service where expertise, ethics, confidentiality and courtesy are the cornerstones.



### Award winning services

BMO was proud to be the winner of the Dalby Chamber of Commerce and Industry – 2009 Business of the year award and the DCCI 2010 and Western Downs Regional Business Excellence Awards 2011 Silver award. We were also named in BRW's top 100 Australian accounting firms in 2009.



## Accounting & Taxation

The BMO team has expertise in all aspects of accounting and taxation. We're here all-year-round if you need a sounding board to talk over a new idea, a new purchase, a strategy, or plan for the future. BMO prides itself on its 'can do' attitude and will go the extra mile for our clients. We'll meet you at your place or at ours and we'll do whatever we can to get a better understanding of your business and personal goals.

### Accounting Services and Advice

BMO can provide general accounting and business services for small to medium sized businesses.

### Tax Planning Strategies

Get the right advice on the applicable laws which may affect your business. This includes income tax, capital gains tax, GST, Superannuation rules, land tax, payroll tax and employment laws. We provide up-to-date knowledge from an experienced team of professionals.

### Income Tax Returns

No one likes to pay tax – but we make the process as painless as possible. At BMO, we prepare your tax return using professional quality controls to ensure full declaration of income, maximisation of allowable deductions and offsets, correct calculation of capital gains, losses and applicable discounts. We don't treat our clients like a number, as every situation is different. We believe it's important to review your circumstances to ensure your structure and planning provides you with optimal results.

### Financial Statements

BMO can assist with the preparation of financial statements, cash flow reports and benchmarking. The financials can be useful when negotiating finance or expansion options with your lender and can assist you in the running of your business.

### Purchase and sale of a business

Looking at purchasing or starting a business? Or are you thinking of selling up? Talk to us today about a business plan and structure that's right for you. Whether it's the purchase or sale of a business, farm or investment, we can prepare special purpose reports to assist you.

### GST, BAS & IAS

Find it tiresome preparing your BAS every quarter? Let us do it for you. BMO can prepare and lodge your monthly or quarterly BAS, review your PAYG instalments and apply for registrations through the ATO. Along with this, we will advise you on the GST implications of the purchase and sale of a business, property or farm.

## Management Accounting

Many small to medium sized businesses find it difficult to interpret and use information in a way that helps them improve their business profitability. That's why BMO can provide you with useful reports for management to assist you in the running of your business. These can range from one page summaries of your business with some key benchmarks through to more detailed analysis as well as Cashflow Budgets comparing Actual figures to Budget.

## Bookkeeping support

If the pressure of bookwork is getting to you, speak to BMO about tailoring a bookkeeping service to meet your needs. We can provide support with your accounting and payroll records so that you can be assured records are maintained correctly and create an easy flow of information at BAS and tax time. To streamline your record keeping, BMO recommends using BankLink.

### *Hassle-free 'bookwork' with Bank Link*



BankLink is a streamlined accounting system that helps reduce the stress of 'bookwork'.

BankLink is a link straight from your bank to your accountant removing the need for you to spend hours writing out records or sitting at the computer doing "the books". It works by collecting an electronic copy of your bank statement data (with your authority) directly from your financial institution and delivering it straight to us, without the risks associated with online systems such as internet banking.

You still have complete control over your information and can choose from different levels within the BankLink range to suit your individual needs. BankLink allows you to select from a paper-based system, right through to a more sophisticated electronic system complete with estimates, invoicing, budgeting and reporting.

Discover the difference at BMO with a BankLink package tailored to meet your business and personal finance needs. Talk to us today to find out how.

*BMO Partners Kelvin Tyler, Michelle McVeigh, Adrian Rasmussen and Peter McKinnon.*



## *Client Testimonials*

"Meeting with our accountant at BMO is like having coffee with a trusted friend and confidant. You just know they have our best interests at heart and help us work through all the rules and legislation to get the result that's right for us."

"We've moved from Dalby to Adelaide and now Brisbane, and never felt the need to change accountants. BMO offers such great service. Even though BMO has grown in size, it still has that small, friendly approach."

"They understand our business and the pressures of farming. We can call up any time to check things and you never feel like you're asking a silly question."

"They have me on BankLink now and it's just so simple and easy to use, they provide me with support and training."

"We never get the dreaded 'got to go to the accountants' feeling!"



# Menu of services – What we can do for you

## Accounting & Taxation

- Taxation Advice
- Tax Planning Strategies
- Income Tax Returns
- Financials
- BAS & IAS
- GST advice and registrations
- BankLink coaching
- Bookkeeping support
- Management accounting

## Conference Facilities

- Meeting rooms
- Boardrooms
- Conference Room (seats up to 100)
- Equipped with whiteboards and data projection
- Catering options available

## Wealth Creation\*

- Self-managed super fund advice
- Superannuation Planning
- Investment and Retirement Planning

## Wealth Protection

- Life, Critical Illness and Disability Insurance
- Income protection insurance
- Business/Partnership protection insurance

## Loans & Leasing

- Home loans
- Equipment finance
- Chattel mortgage and leases
- Business loans
- Agribusiness loans

## Business Development and Support

- Budgeting and cashflow
- Succession Planning
- Risk Management Advice
- Facilitation
- Business Benchmarking
- Human Resources (including advice on new awards, Fair Work Australia, Wages and Conditions, Employee Issues, Workplace Agreements and Dismissal Procedures)
- Marketing and Communications (including Media Relations, Branding and Advertising, Websites and Emarketing, Newsletters and Brochures)

## Contact Us

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(access via Hogan Street)

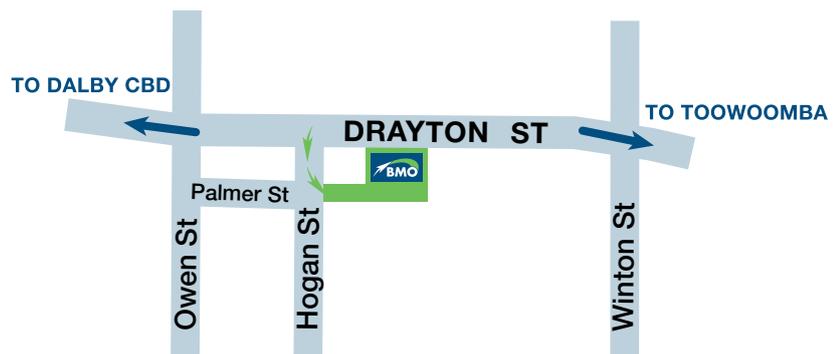
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The BMO Business Centre is fast becoming an icon in the Western Downs region. It's ideally located in the thriving township of Dalby, in a highly visible highway location, set back from the road with ample off-street parking.

The BMO building, which was formerly a bowling alley, was fully renovated and transformed into this superb business centre and officially opened in 2009.

With professional advisors, modern comfortable facilities and friendly team, BMO is a one-stop-shop for all your business and finance needs.



\*Financial advice services provided by BMO Financial Solutions, a corporate authorised representative of Charter Financial Planning Ltd, AFS Licence No 234665.