

SMALL BUSINESS TAX BASICS

小生意者基本税务知识

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BEFORE COMMENCING 生意开始之前

Business Structures – 生意架构（形式）

- Sole trader – 个体小生意营业者
- Partnership – 合伙经营者
- Trust – 信托方式经营
- Company (Pty Ltd) – 有限公司经营

Business Obligations – 生意的义务

- 注册 ABN, ACN
- GST, TFN (Tax File Number) – 注册消费税，税号
- Business Bank Account – 生意银行账户

BUSINESS COMMENCING 生意开始运作

- **Starting Date & Start-up Cost** — 生意开始的时间和产生的费用
- **Black hole expenditure** – 生意之前的黑洞花销 20% pa five years
- **Assets you brought into business** — 你注入公司的资产
- **Good record keeping system** — 建立一个好的会计记录系统
 - *Source documents & transaction records* — 原始凭据和收支记录
 - *Cash book/ employee records* — 现金和员工记录
 - *Business Activity Statement (BAS)* — 商业活动声明?
 - *Tax Returns* — 年终退税
 - *Payment Summary*

OPERATING BUSINESS 1 生意正式运作 1

In	Out
Sales Income – 生意收入	Business Expenses – 生意支出
Asset Sales – 资产卖出	Assets Purchase – 资产购入
Owner Contribution – 经营者投入资金	Drawings - 经营者取出资金
Finance – 生意贷款	Loan by Business – 和生意借钱
GST Collected – 收集到的消费税	GST Paid – 支出的消费税

- **Paying yourself – 付钱给你自己的方式**
 - *Sole Trader Partner – Drawings (not deductible)* – 取出自用
 - *Trust – Trust distribution* – 信托利润分配
 - *Company – Director's Fee, Wages & Dividends*
- 董事费，工资薪水和股息

OPERATING BUSINESS 2 生意正式运作 2

- **Goods & Services Tax (GST) – 消费税**
 - *Registration (turnover \$75,000) – 注册 (总营业额75, 000)*
 - *Valid tax invoice – 有效的发票凭证*
 - *Cash basis v Accrued basis – 现金制和权责发生制*
 - *GST free, Taxable & Input taxed*
 - *BAS (PAYG Withholding & PAYG Instalment)*
- **Superannuation guarantee – 退休金保障**
 - *Company/Trust 9% - Late payment not tax deductible – 9% 迟报不能抵税*
 - *Sole Trader Partnership no obligation if do tax deductible – 个体户没义务可抵税*
 - *Reportable Super Contribution – on Payment Summary – 退休金汇报*

OPERATING BUSINESS 3 生意正式运作 3

- **Major Deductions – 主要的扣税项目**

- *Motor Vehicle – 汽车*
- *Travel Expenses – 差旅费*
- *Working from Home – 用家的一部分办公*
- Depreciation – 折旧*

- **End of Year – 年终**

- *Employment Summary – 雇员摘要*
- *Reconciliation – 对账：检查总账和明细账是否一致*
- *Stocktake – 存货盘点*
- *Tax Agents – 找会计师做年终帐和退税*

CEASING BUSINESS & CASH ECONOMY

生意中止及现金交易

- **Ceasing Business – 生意终止**

- *Cancel ABN & ACN – 取消 ABN, ACN*
- *Lodge Final Tax Return – 做最后一次年终退税*
- *GST Adjustment – GST调整*
- *Close the Accounts - Sale of Assets and Paying off the creditors – 关公司帐*
- *Close the Business Bank Account – 关公司银行账户*

- **Cash Economy – 现金交易**

- *Small Business Benchmarks – 小生意行业基准*
- *Data Matching – 数据匹配*
- *Personal Living Expenses – 自己的费用入公司*

Disclaimer 声明

Please note: This presentation is intended to provide general information only. It is not a substitute for legal advice. You should obtain professional advice to find out how the taxation law will apply to your particular circumstances. Each situation is different and there could be numerous variations to the procedure depending upon your particular circumstances.

以上所述仅供参考。它不能取代专业法律咨询建议。你应该从专业人士处取得相关专业意见，从而获知税法会在您的案例中产生何种影响。另外，根据您的不同情况，由此产生的结果也会有所不同。

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