

COMMUNITY CHOICE  
FINANCIAL SERVICESPartnership  
for life!**1300 555 541**

# Community Choice News

Unit 8A, 117 Garling Street, O'Connor, WA 6163

T: 9331 7633 F: 9331 8032

184 South Road, Mile End, SA 5031

T: 8234 1144 F: 8234 1133

## Happy New Year!

### From all of us at Community Choice Financial Services

#### Get ready for a prosperous 2007!

I hope you had a great festive season and that you're now ready to enjoy a prosperous 2007.



By Dan Brandenburg  
Managing Director

Last year was a great one for Community Choice Financial Services (CCFS) and there's every expectation that this year will be even better.

We've added to our team and are moving into new areas so we can continue to build on our services to CCFS clients.



#### New Commercial Projects

In early 2006, I began focussing on expanding our commercial business.

We found a lot of our clients have enjoyed the benefit of a rapidly growing economy in WA and were now looking at expanding into the commercial sector with our help.

I'm proud to say we now have considerable influence in this arena and I'd like to tell you about three large commercial developments we're currently involved with around Perth.

The first is an 8 storey residential and commercial tower worth around \$27m. When it's finished, this tower will be the tallest building in North Perth.

Gaining approval for a structure of this height was only possible through our lobbying efforts to have the zoning changed from R80 to R160.

We're currently associated with a \$10m land subdivision in Landsdale which will be over 4 hectares of residential blocks.

The third project is a 12 storey tower in South Perth worth over \$60m. It's well under construction and you'll see our

banner on the front of the building as you drive down the freeway.

As a result of this recent expansion, we're now in a position to help clients become involved with commercial property, property developments and business lending.

If you'd like to know more, simply give us a call on 1300 555 541.

#### Interest Rate Rise

When announcing the most recent rise, Reserve Bank Governor, Glenn Stevens said he remained concerned about inflation and wages.

"There is still a significant risk inflation may exceed the bank's target band of between 2% and 3% in the medium term," Mr Stevens said.

It's clear that we're on an upward trend. With interest rates and inflation running at 3.9% during the September quarter there will be pressure on the Reserve Bank to increase rates further during 2007.

Many borrowers are hedging their bets by locking in a fixed interest rate for the next 3 or 5 years. Call us now to discuss your options.

#### Winner Announced

I'd like to thank everyone who stopped to chat with us at the various lifestyle expos we participated in last year. It was great to meet you all and discuss your financial needs.

Many of you took the time to enter our show competition and we're pleased to announce that Walter Panameno of Huntingdale is the lucky winner of our Barbeques Galore Entertainment Pack, valued at \$1,000.

It's a fantastic prize and I'd like to personally thank the team at Barbeques Galore, Myaree for all their support throughout the year.

I hope you'll enjoy this edition of Community Choice News. And if you're thinking about a dollar or a cent... I hope you'll be thinking about Community Choice. We're here for you and because of you.

#### Missed Your Tax Deadline?

Call us to avoid penalties  
Contact Linda Harwood  
on 1300 555 541

Tax returns starting from \$79  
For existing CCFS  
customers only

# South Australian partnership doubles the benefit for clients



Mark MacNab  
Director CCFS SA

**One of the great bonuses of working in the finance industry is the partnerships you develop over time.**

Several months ago we teamed up with the Property Asset Planning Group, headed by Mr Brian Chant.

We've quickly realised the benefits to our clients through forming a working relationship with his organisation.

Property Asset Planning is a South Australian company that helps people to get the maximum return from an investment property.

Since the initial discussions, we have developed a real synergy in working with Property Asset Planning. Typically, we'll sit down with a client and correctly structure the finance for their investment to minimise their taxation while giving the future flexibility to pay the investment off sooner.

Then Property Asset Planning will

show them how to get the maximum benefits out of an investment property, before they make the purchase. It's not hard to show prospective investors how to get between \$30 - \$40,000 dollars worth of tax deductions out of one property, if it's set up correctly.

Finally, through their links with Raine & Horne Real Estate's Investment Division at Ingle Farm Pooraka, Property Asset Planning will help the client find the property best suiting their financial situation.

## Milestone

This month sees the first anniversary of Community Choice Financial Services opening in South Australia.

During the past 12 months we've built a strong team and developed great partnerships with financial planners and, of course, Property Asset Planning.

Readers of this column will be pleased to learn that South Australia currently has one of the lowest median house prices in the country with an average of \$286,000.



Brian Chant (left) and Mark MacNab get down to business

Combine this with the tightest rental vacancy rate on record - just over 1% - and you begin to understand why it's an ideal time to invest in the South Australian property market.

There is a massive shortage within South Australia for Quality Rental Properties. Don't put it off any longer talk to a CCFS Mortgage Planner now on 1300 555 541.

## And the winner is....

Congratulations to Sandra Bell of Pooraka, the winner of the show competition stainless steel 6 burner barbeque.

It's a fantastic prize. Many thanks to Casual Living, Keswick for their support.

See our website at [www.communitychoice.com.au](http://www.communitychoice.com.au) for more information.



## Tax Tip: Plan your tax or it will cost you!

By Linda Harwood  
Director of Accounting and Tax

**For those of you in the higher income tax brackets, it's critical that you start planning your taxation now for the end of the current financial year.**

I can't emphasise enough the importance of being pro-active when it comes to tax matters.

Discovering in June that you have a problem won't leave you enough time to work around or solve it. A great example of planning ahead for people with an investment property is the issue of pre-paid interest.

Try contacting your financial institution to see if you can pre-pay the interest for the following 12 months in June - this will give you an extra deduction for the 06/07 financial year. But you need to organise it

now. In fact, you need to develop a total tax plan now and start working towards it.

I'll have some end-of-financial-year tax tips in the March edition of Community Choice News. In the meantime, if you'd like to develop a tax plan for your situation, then please call me on 1300 555 541 so we can get it started now.

## Have you thought of an additional investment?

### Agribusiness: An alternative asset class...

The growing sophistication of Australian investment markets means that individual investors are no longer limited to the traditional asset classes of shares, property, fixed interest and cash.

Investors now want a diversified portfolio across a range of asset classes to leave them less vulnerable to market fluctuations. In particular, they want investments where performance is not correlated in terms of movements in market prices and returns with other asset classes.

The Australian Agribusiness Group (AAG) confirms that agribusiness is negatively correlated to other asset classes and that agribusiness activities in a portfolio can increase returns and reduce risk.

The returns from agribusiness investments do not depend on the share market, property market or prevailing interest rate levels. They depend on the market for the particular commodity grown. With the right project backed by a sound credible manager who has ensured there is a market for the produce, before releasing a project for investment, investors can feel confident they have bought a wealth creating asset.

### Answer this:

If you're looking for an investment offering sound commercial returns and you answer yes to one or more of these items call Laurie Formentin at CCFS on 1300 555 541 to arrange an appointment to learn more about how agribusiness investment may assist you in building future wealth.

- I expect to earn more than \$70,000 this finance year
- I have sold an investment property this year
- I have a capital gains liability this year
- I want to fast track my retirement savings plan
- I want to repay my directors loan
- I want to start a family with the next five years
- I want to provide for my children's private education
- I want an environmentally friendly investment
- I want a tax effective investment
- I have a Self Managed Super Fund



By Richard Buswell  
Mortgage Planner

**It's the smile on people's faces as they take that first step to owning an investment property that still gets me excited.**

As a mortgage planner, I specialise in investment loans and it's great to see people commence wealth creation with their first property.

With the substantial increase in property prices over the past few years, many people now have enough equity in their home to allow them to take on an investment property.

However, one of the biggest concerns people have with taking on an investment is the out of pocket expenses that happen along the way.

That's why it's important to structure a loan properly at the outset, to ensure you have a loan right for your situation.

By doing this, we ensure that a few years down the track you aren't wanting

**It's the smile on people's faces as they take that first step to owning an investment property that still gets me excited.**

to get out of the loan because it's having an adverse effect on your cash-flow.

So, having structured a loan that's appropriate to your needs, we then need to find you an investment property.

That's why we've teamed up with Guardian Property Specialists, a West Australian property company who educate our clients in property investing before selling them a property.

This helps prevent the client from making a bad investment in poor quality or overpriced properties.

Another benefit of being a Community Choice client is that we make sure you are protected.

We have our own financial planning division to ensure that investors have the appropriate insurance in place.



It's one thing to help people create an asset but I'd only be doing half the job if I didn't help them protect it too.

If you'd like a confidential discussion about investing in property, then call me on 0418 941 837 - together, we can start you on the road to wealth creation.

## Win a 12 month holiday from your mortgage repayments.

By using the expertise of an accredited AFG broker to do all the leg work for you, in selecting a mortgage from 800 products, you get the chance to be rewarded!



**AFG**  
AUSTRALIAN FINANCE GROUP

\*The condition of entry is the settlement of a home loan that was submitted via an AFG accredited broker by the 30/08/07 at 5:00pm EST. Draw will take place at AFG, Level 6, 499 St Kilda Rd, Melbourne, VIC 3004 on the 09/07/07 at 10am EST. Winners will be notified in writing. Entry is automatic based on settlement of the home loan. For full terms and conditions please refer to the AFG web site at [www.afgonline.com.au](http://www.afgonline.com.au).

The prize is a "12 month holiday" from the winners current mortgage repayments to a maximum of \$16,372.20 which equates to \$1,364.35 per month on a 30 year Principle and Interest mortgage of \$200,000 at an interest rate of 7.25%.

Permits: VIC - TP 06/3301, NSW - TPL 06 /10334, SA - T 06/4000, ACT - TP06/03842

**Call 1300 555 541 for more information**

# Helping people take the first step

## Have any of these things happened to you?

- Received a sudden increase in income such as ETP?
- Sold an investment property and incurred a capital gain?
- Moved into the maximum tax threshold?
- About to lose your Centrelink benefits due to an increase in income?

Managing these issues requires careful planning. However, leaving it till June will be too late!

That's why it's important to be proactive when it comes to taxation matters.

Let us help you with your tax planning enquiries by calling 1300 555 541.



## Could you use assistance with your property investment portfolio?

**Property coach offering free sessions to CCFS clients for a limited time**

Guardian Property Specialists is a research-focused, national property investment company.

**Six ways you'll benefit from the help of a property coach:**

- Learn the fundamentals of property investing.
- Identify what kind of property will suit your current portfolio and circumstances.
- Save time and money by avoiding the common mistakes other investors make.
- Determine a clear investment path and stimulate investment ideas.
- Learn research techniques to help identify emerging investment trends.
- Receive assistance with purchasing investment property throughout Australia.

The property coaching sessions are conducted on a one-on-one basis and usually consist of two, two-hour sessions.

## Free coaching sessions valued at \$950!

We're currently offering FREE property investment coaching to a limited number of CCFS clients. Contact Laurie Formentin at CCFS now on 1300 555 541 to arrange an appointment.

## Directors

# Community Choice Team



**Dan Brandenburg**  
Managing Director  
(08) 9331 7633



**Neil Colwell**  
Director / Chartered Accountant  
(08) 9331 7633



**Mark MacNab**  
SA Director  
0433 408 232



**Malachy "Mac" O'Donnell**  
Director/Financial Planner  
0403 182 661



**Linda Harwood**  
Director/Registered Tax Agent  
0412 443 022

## Support Staff



**Janet Bannon**  
Office Manager  
(08) 9331 7633



**Laurie Formentin**  
National Marketing  
Manager  
0433 143 127



**Kyla Needham**  
Client Liaison  
Officer SA  
(08) 9331 7633



**Kelly Brandenburg**  
Client Liaison  
Officer WA  
(08) 9331 7633



**Maria Rotondella**  
Receptionist  
(08) 9331 7633

## WA Team



**Howard Lee**  
Senior Mortgage Planner  
0418 910 493



**Kris Ogden**  
Snr Residential/Commercial/  
Mortgage Planner  
0414 575 126



**Adam Charlton**  
Snr Residential/Commercial/  
Mortgage Planner  
0433 042 140



**Louisa Bowman**  
Tax Assistant  
0403 625 955



**Rochelle Begley**  
Tax Assistant  
0433 575 311



**Richard Buswell**  
Mortgage Planner  
0418 941 837



**Mike Fitzgerald**  
Mortgage Planner  
0419 907 443



**William Tierney**  
Mortgage Planner  
0433 143 129



**Adam Donald**  
Mortgage Planner  
0411 102 603



**Mark Gabriel**  
Mortgage Planner  
0414 834 146



**Sudha Narthakumar**  
Mortgage Planner  
0433 818 550

## SA Team



**Linda MacNab**  
Mortgage Planner  
0402 240 094



**Leath Margrie**  
Mortgage Planner  
0414 981 703



**Kellie Withers**  
Mortgage Planner  
0408 888 561



**Chas Hayward**  
Mortgage Planner  
0409 371 231



**Mark D'Silva**  
0409 298 131



**Anthony Bent**  
Mortgage Planner  
0433 986 256



**Cory Brewer**  
Mortgage Planner  
0403 126 550



**Stephen Oliver**  
Mortgage Planner  
0433 177 247



**John "Bushy" Martin**  
Mortgage Planner  
0419 819 879



**Randall Hurrell**  
Mortgage Planner  
0417 835 511

Email us at: [admin@communitychoice.com.au](mailto:admin@communitychoice.com.au)