



COMMUNITY CHOICE
FINANCIAL SERVICES

July 2006

Partnership
for life!

Community Choice News

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TAX TIME! CCFS Accounting and Tax services can help you

Yes, it's that wonderful time of year when you must pay a visit to your accountant. Do you have one?



By Dan Brandenburg
Managing Director

Over the last few years, we've recognised the convenience clients enjoy by being able to access all financial services in one place. This is why CCFS is continuing to build its suite of financial services and why we now have CCFS Accounting and Tax to assist you.

See page 3 for an investor tax tip from our accounting and tax expert, Linda Harwood.

CCFS Financial Planning

A further addition to our suite of services is the CCFS Financial Planning division, through which we're endeavouring to take that extra step in helping you plan your future.

While we're organising your home loan - or at any time - should you require any assistance with any aspect of financial planning, whether it's shares, insurance or anything else, we can help.

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Positive outlook despite rate rise

As you are aware, the Reserve Bank increased interest rates by 0.25% in May. However, this doesn't seem to have affected the real estate market at all.

In terms of our own ability to measure this, CCFS has doubled its business, from \$10m to \$20m per month in new business - just in our WA office. We're also extremely happy with projections quoted at the MIAA National Conference in Perth in May.

The CEOs and managers of every financial institution attended and agreed WA looks likely to continue its exciting growth, outperforming every other state.

Thanks to a combination of strong marketing and much-appreciated referrals from loyal clients, Community Choice seems to be making its mark in WA.

This is already ringing true in South Australia as well, with the SA office having made a very successful debut at the Home Ideas & Lifestyle Expo at the Royal Adelaide Showgrounds on April 22-25th.

A change for "lending managers"

You may have noticed our lending managers are now referred to as "mortgage planners", which we feel both suits their function in assisting you with home loans and differentiates them from our personal, business and commercial lending officers. In addition, it supports the CCFS motto...

I strongly support the goal of helping you find, not just the best rate, but the product most suited to your complete financial strategy to help you to achieve financial independence. This is the unique style of our business - a partnership for life.



**Tax returns
starting from \$79!***

Contact Linda Harwood on
1300 555 541 for details.

*For existing CCFS clients only.

Adelaide abuzz with activity!

An update from the South Australia office

It seems like every second person I've spoken to lately is talking about interest rates. While the 0.25% interest rate rise represents just a small increase to home loans, it does have many of our clients asking about flexible loan options.



Mark MacNab
Director CCFS SA

No, they're not just asking about fixed rates - which I'm happy about. Fixed rates are not the overall solution to interest rate fluctuation and many people now see that.

They want to know, not just the interest rate, but what a loan product allows them to do. And this is an interesting topic, because they are on to something...

You may remember how rigid products were four years ago - it was a time when lenders had only just begun allowing large lump sums (Ex. \$10,000) to be paid onto loans.

Now we have lenders offering 100% offset accounts, redraw facilities and more. The most important thing to realise is that "fixed rate loan" no longer means one thing and with some loan providers

now offering rate caps on their variable loans, "variable rate loan" doesn't mean the same as it once did either.

Increasing finance queries

As Dan mentioned on page one, we had an amazing amount of interest in our services from people we met at the Home Ideas and Lifestyle Expo held at the Adelaide Showgrounds. This has culminated in a larger than expected increase in our SA base.

We spoke to a number of middle-income families looking to get into investment properties and they were surprised how easy it really is.

It's not a bad plan either, residential real estate investment. The Australian Submarine Corporation's \$6 billion contract to build Australia's new Air Warfare Destroyers is expected to enable South Australia to develop a shipbuilding industry for the next 50-100 years and should create demand for property rentals with the arrival of increased skilled labour.

According to the Bureau of Statistics, housing finance in general has been on the rise in South Australia, with housing finance commitments having increased by 1.5% to \$839.9m between March 2006 and April 2006, and 14.5% since the same time last year.



Fun was had by all who attended the SA office official opening in April.

If you're interested in discussing home finance or investment opportunities, please call us on 1300 555 541 for a no-obligation chat.

Here's one key document every property investor should have

By Linda Harwood



Property investment. It's not your full time job and it's likely you didn't go to school to learn about tax and finance for the sole purpose of maximising your investment strategies. That's why CCFS is here, to help you out, not only with your home loans, but other aspects of property investing. Here is an important tip for you...

If you are purchasing an investment property, it's a smart plan to have a depreciation schedule formulated by a depreciation expert. This will literally save you thousands of dollars! If you already own an investment property, but don't have one of these schedules, it's not too late. Contact CCFS for details.

Looking for an accountant?

As we announced on page one, CCFS Accounting and Tax is offering tax returns starting at \$79 (for existing CCFS clients only). Feel free to contact me on 1300 555 541 for further information.

Linda is a fully qualified accountant with 25 years' experience, a registered tax agent and licensed finance broker. She lectures regularly on tax at Curtin and Notre Dame Universities.

Homeowners: Would you rather lose your mortgage or your house?

The introduction of Community Choice Financial Planning (CCFP) now completes our suite of financial services and also means from time to time we'll be providing you with important financial tips to consider and discuss with one of our financial planners. This one is extremely important for all homeowners to consider:

In the event you have a heart attack, would you rather lose your mortgage or your house?

People who have mortgages need to take into account their insurance needs. The effect of trauma or critical

illness can have a financially devastating effect on families.

Outsource the risk

Why not outsource the risk? In the event you have a heart attack, would you rather 'lose your mortgage' (ie, have insurance pay it off in full) or lose your home through no longer being able to afford the payments?

You need a balance between achieving financial security and securing what you already have. We can help you achieve this.

If you're a homeowner who is not insured against critical illness or disability, please contact us on 1300 555 541 for a no-obligation, free chat.

More mums and dads choosing property development to secure their future

It's becoming more common than I've ever seen. More and more mum-and-dad teams are turning to property development to secure a stress-free financial future and I'm excited to be helping them become quasi developers.



Adam Charlton

In fact, it's become my specialty, helping them get started, holding their hand all the way through and watching them become successful property investors. It's a fantastic feeling.

What's even better is, many of them are doing so well with their investments that they're calling me three months later wanting to look at acquiring another property...and another.

Many of these people start out thinking, "we don't earn enough" or "we don't know anything about property

development", but that's what I'm here for.

Most people don't realise with our current products available in finance, even those on low income can afford an investment property.

I'll help you where I can, giving my honest opinion, and I eat my own cooking, having purchased investment properties with my partner in Perth's southern suburbs.

My first question is usually, "do you have a five-year plan?" It's alright if you don't, but I'll spend the time working one out with you, as I believe it's crucial to your success.

I believe there are some great investment opportunities out there, particularly in Beeliar, Yangebup and Secret Harbour at the moment, which I personally am looking into and would be happy to share with you.

If you would like to discuss this or any other home loan matter, please contact me on 1300 555 541.

Adam & Jacqui are off to India

Two of Community Choice's staff members, Adam Charlton and his partner Jacqui Taylor are off to Siliguru, India to participate in The Murdoch Chiropractic Students Association Indian Appeal. The CCFS-sponsored mission is headed to a rock quarry, where children who are old enough to walk are enlisted to break rocks by hand.

CCFS has donated funds to purchase treatment tables and medical equipment, so the team can perform chiropractic adjustments and first aid on the children.

We would also like to thank the many banks who have contributed activity packs and toys for the children.

Adam & Jacqui will be sharing their adventure with us in the next edition of "CCFS News".

A note from Adam:

"Thanks to CCFS for your support. I'm enjoying working for a company that is not only allowing me the time to pursue this good will mission, but has also generously assisted me in helping with this great cause."

To Adam's clients, do not hesitate to contact CCFS on 1300 555 541 should you require any assistance during his absence.

Have you seen our new website?

Four reasons to make CCFS your "favourite" web page

CCFS' website has had a makeover recently, with a number of features having been added. Now you can find:

1. More information about our continuously growing services and loan products available.
2. A loan calculator, should you be thinking about refinancing or purchasing a new property.
3. Links to important real estate, tax and other helpful industry websites.
4. Our complete archive of newsletters containing local finance stories and useful information for homeowners and investors.



Don't forget to visit us soon at www.communitychoice.com.au and save the web address under your 'favourites' for easy access to all things finance.

Meet us at the shows

In South Australia:

Master Builders Assn Expo
7 - 9 July
Royal Adelaide Showgrounds

Adelaide Royal Show
1 - 9 September
Royal Adelaide Showgrounds

Spring Expo
20 - 22 October
Royal Adelaide Showgrounds

SA Girls Weekend
28 - 29 October
Royal Adelaide Showgrounds

In Western Australia:

Perth Royal Show
30 September - 7 October
Claremont Showgrounds

Spring Expo
20 - 22 October
Claremont Showgrounds

Dowerin Field Days
29-31 August 2006
Dowerin WA

Welcome Sonja!

CCFS welcomes Sonja Howell who has taken over from Michelle Otway as Client Liaison Officer in WA. We wish Michelle the best in her future endeavours.



Sonja is no stranger to the finance industry, with 10 years' experience in banking. She also comes to us having spent the last 5 years in a liaison role. As such, Sonja is a very customer-focused, organised person and is great at juggling multiple tasks.

"I've always enjoyed dealing with the public and in this type of role, I particularly like seeing all the pieces come together smoothly for clients."

Willy Bay is located in the heart of the Margaret River Wine Region



For Sale

- Tax Effective Investment
- Lifestyle
- Capital Gains Potential
- Call Jenny Davidson:
0433 143 127

Lifestyle chalets from \$475,000

Willy Bay Resort sits on over 30 hectares (75 acres) of beautiful natural bush and parkland with lake and vineyard views and is adjacent to thousands of hectares of state forest. Imagine staying in a totally self contained luxury chalet and waking to the sounds of nature. In Winter mist rises off the lake and in Summer the beaches beckon.



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