



Building Southern Sydney
through Collaboration, Innovation & Partnership
Patron: Michael T. Tynan, OAM, QM.

TAX SURVEY

SUTHERLAND SHIRE BUSINESS

JUNE 2015

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Introduction

The survey was organised by ShireBiz, a business lobby group dedicated to creating employment in Sutherland Shire and Southern Sydney. The survey was also supported by the Sutherland Shire Chambers of Commerce including Bundeena Maianbar Chamber of Commerce, Cronulla Chamber of Commerce, Engadine Chamber of Commerce, Gymea Chamber of Commerce, Menai & Sutherland District Business Chamber and Miranda & Districts Chamber of Commerce. Sutherland Shire Council also support the survey through distribution to business owners in the local government area.

The survey was conducted by Stable Research and findings were analysed by Infodoc Communications. Both businesses are also located in the Sutherland Shire.

The online survey was distributed through the local business network. Over 100 businesses responded to the survey putting forward their opinions about tax and tax reform in Australia.

Survey responses relate to issues raised in the tax discussion paper as well as broader questions which focus on state and local government taxes.

This survey formed the basis for a submission to the tax discussion paper released on 30 March 2015. The submission and survey now appears online at www.bettertax.gov.au.

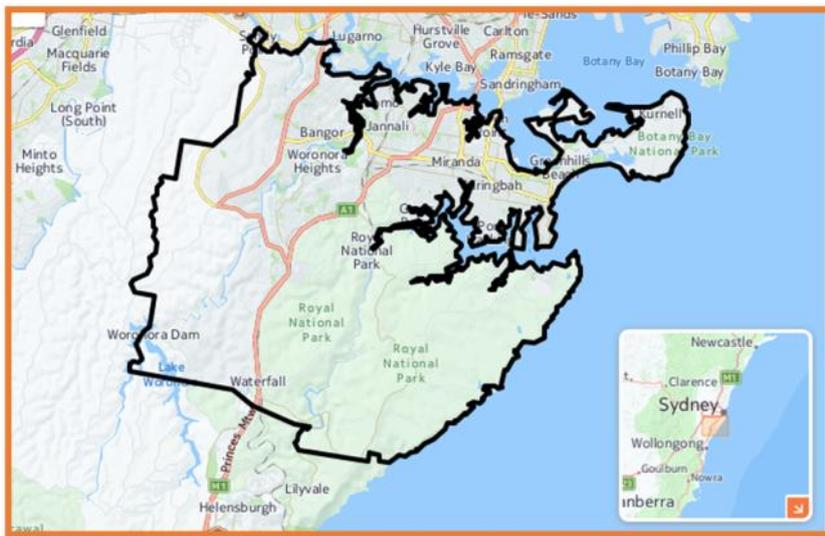
About Sutherland Shire Business

In 2014 a Sutherland Shire Business Survey released by the Sutherland Shire Council noted that the industry groups in the Sutherland Shire with the largest number of businesses included Construction (19.4%), Professional, Scientific and Technical Services (13.7%), Rental, Hiring & Real Estate Services (12.8%).

The survey also highlighted that there were many long term businesses in the area with about one third of respondents indicating they had been operating their business for over ten years.

The majority of respondents to the Council's survey could be classified as micro-businesses. Over 40% of respondents stated that the largest negative impact to their business was Government compliance and red tape.ⁱ

Sutherland Shire's Gross Regional Product was \$8,441 m as of the 30th June 2014.ⁱⁱ



The Sutherland Shire (Source economy.id.com.au/Sutherland)

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Survey results Executive Summary

The ShireBiz survey was time limited and distributed to business owners during the month of May 2015. Respondents were required to complete a series of questions that related to issues raised in the Federal Government's tax discussion paper. Some additional questions were included that related directly to state and local government tax issues.

The majority of businesses who responded to the survey operated as proprietary limited companies (65%) followed by trusts (14%), sole traders (12%) and partnerships (10%). 88% of the respondents employed less than 25 people, meaning they could be classified as small businesses.

96% of respondents indicated they were registered for GST in comparison to 4% who were not.

Costs associated with GST reporting have been raised as an impediment to small business. The ShireBiz survey found that nearly 40% of respondents prepared their business activity statement themselves. Changes to GST and/or reporting requirements may assist Sutherland Shire business owners with GST compliance.

The majority of survey respondents indicated that the current tax system did have an effect in determining their choice of business structure, they also believed that the current interaction between the personal and business tax systems added to the complexity over the overall tax system.

Respondents indicated there was a lack of clarity about fringe benefits tax (FBT) with 51% of respondents stating they had little or no knowledge about FBT. There also appeared to be a lack of knowledge about the benefits of the Small Business Superannuation Clearing House.

62% of respondents agreed and strongly agreed that a 15% GST rate should be applied to all goods and services, with corresponding increased distribution to NSW and other states, if state taxes like payroll tax, land tax and stamp duty were reduced or eliminated.

31% of respondents did not believe that industry specific tax exemptions boosted productivity.

73% of respondents indicated that lower tax rates for small business would be effective in boosting innovation and productivity and the majority did not believe that a two tiered tax system for small business and big business would stifle innovation and growth.

Over 70% of respondents believed that a whole of government portal for business would help with the complexities of the current tax system and compliance obligations.

The majority of respondents (80%) also believed that the current tax system was influential in relation to investment, capital gains tax and negative gearing.

90% of respondents believed that church/religious organisation owned properties should pay council rates and nearly 80% felt that GST should be paid on items under \$1,000 purchased online outside of Australia.

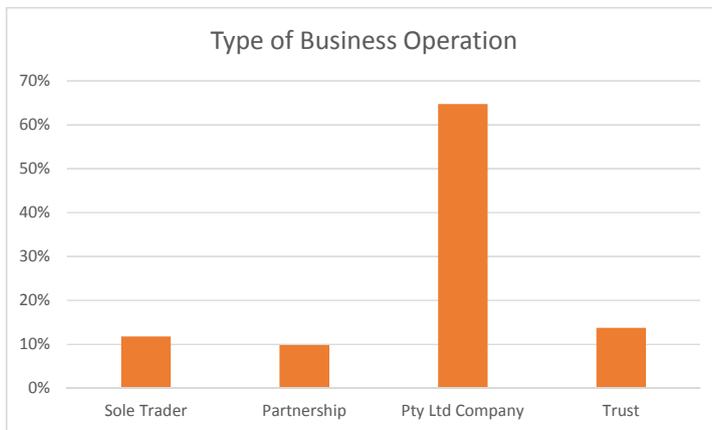
Survey respondents also provided general suggestions related to the current tax system and these are highlighted at the conclusion of this document.

Survey Results

The online survey was distributed to a wide variety of businesses in the Sutherland Shire local government area over a period of approximately three weeks. The following information is a summary of the findings.

Type of business operation

The majority of respondents to the survey operated Proprietary Limited companies at nearly 65%. Trusts were the second most common business structure for business respondents in the Sutherland Shire at 14% followed by sole traders at 12% and partnerships at 10%.



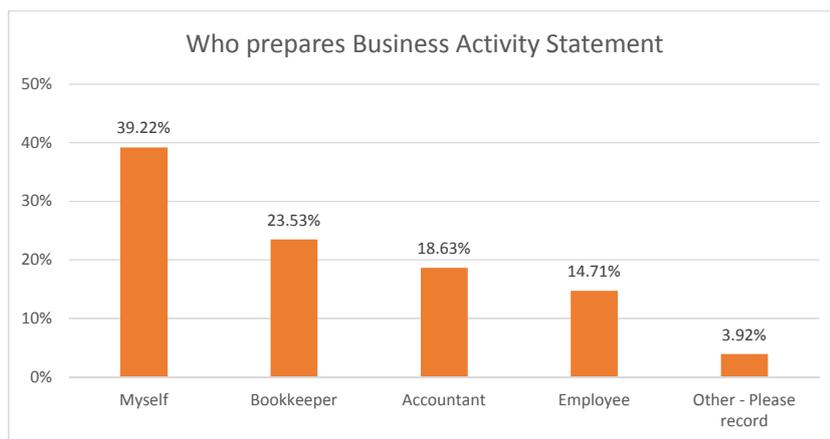
The majority of respondents employed less than 25 people at 88%. As well as financial considerations, The Australian Securities and Investment Commission defines a small propriety company as one that has fewer than 50 employees. Therefore, under this definition the majority of respondents to the tax survey can be defined as small propriety companies.ⁱⁱⁱ

While the tax paper notes that large companies tend to operate as companies and small businesses operate as sole traders, partnerships and trusts, the findings of this survey could support the identified trend of smaller entities operating as proprietary limited companies.

96% of survey respondents were registered for GST in comparison to 4% who were not.

Preparation of Business Activity Statement

While 96% of businesses are registered for GST the ShireBiz survey shows that the majority of respondents prepare their business activity statement themselves.



The costs associated with GST compliance could be considered one of the biggest red tape burdens for small and micro businesses.

In 2015 the MYOB report *The Hidden Costs of GST Hitting Small Business Hardest* noted;

- the current GST reporting regime is hurting small business who are bearing the brunt of the compliance burden.

- While it is often thought that the 10% GST is levied on most goods and services, in reality the GST applies to just over half (56%) of the goods and services traded each year in Australia.
- Australian governments have tried to alleviate the burden of GST compliance on small business over the years with altered record keeping and reporting arrangements. These include the option of reporting GST information annually rather than quarterly for businesses with turnover under \$2 million. Yet fewer than 1-2% of eligible businesses have taken up this option.^{iv}

The tax discussion paper also notes that many of the costs of complying with tax laws are either fixed, or do not vary in proportion to the size of business. Therefore, it could be suggested that simplification of GST reporting is a priority and a number of options may assist including extension of the GST to all goods and services.

Effect of the current tax system on choice of business structure

The tax discussion paper notes that the tax treatment of different structures is now a key factor in choosing a business' legal structure.

29% of respondents to the ShireBiz survey indicated that the current tax system had little or no effect on choice of business structure. In comparison 46% of respondents identified that the current tax system did have an effect on their choice of business structure.

Commented [KJ1]: This paragraph doesn't make sense to me?

Interaction between the personal and business tax systems

The tax discussion paper highlights that the interaction between individual and business tax is one area where the tax system implicitly encourages the adoption of complex structures, making the total compliance costs experienced by Australian businesses unnecessarily high.

The majority of respondents to the ShireBiz survey indicated that the interaction between the personal and business tax systems adds to the complexity of the overall tax system at 57% of respondents.

Fringe benefits tax

The Australian Tax Office notes that fringe benefits tax (FBT) is a tax employers pay on certain benefits they provide to their employees, including their employees' family or other associates. The tax discussion paper notes that the legal incidence of FBT rests with the employer and that only Australia and New Zealand impose FBT on employers with all other countries taxing fringe benefits in the hands of employees using far fewer valuation rules, concessions and exemptions.

The ShireBiz survey indicates that there is a significant lack of understanding by employers about which items are covered or exempt from FBT. 51% of respondents indicated that they had little or no knowledge about what is covered by FBT and what is exempt with only 19% indicating that they did have some knowledge.

Small business Superannuation Clearing House

The Australian Tax Office highlights that the Small Business Superannuation Clearing House is a free optional program designed and administered by the Australian Taxation Department to reduce red tape and compliance costs for small businesses with fewer than 20 employees. It allows employers to pay their super guarantee contributions into a single location in one simple, electronic transaction.

31% of ShireBiz survey respondents indicated that they did not know how effective the Superannuation Clearing House was, indicating that they may not be aware of the service or do not need the service as they have no employees.

Only 17% indicated that they believed that the superannuation clearing house was effective in simplifying superannuation compliance for business.

Industry Specific Tax Exemptions

The tax discussion paper notes that some tax concessions are available only for businesses in certain industries and that these industry specific concessions are intended to either support activity in a particular industry sector or recognise an objective to provide differential treatment for that sector.

A quarter of the respondents to the ShireBiz survey did not know whether these concessions boosted productivity and 31% did not believe that they boosted productivity.

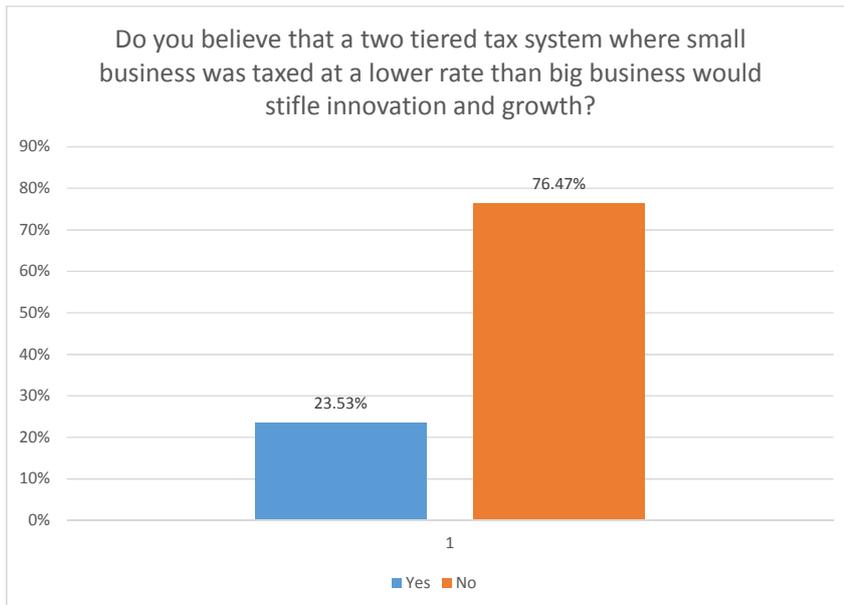
Tax rates for small business (corporations)

As part of the 2015 budget the Government announced that it was reducing the tax rate for incorporated businesses with annual turnover less than \$2 million by 1.5 percentage points to 28.5 per cent and providing a 5 per cent tax discount to unincorporated businesses with annual turnover less than \$2 million from 1 July 2015.^v

73% of respondents to the ShireBiz survey indicated that low tax rates for small business would be effective in boosting innovation and productivity.

Small business and big business tax

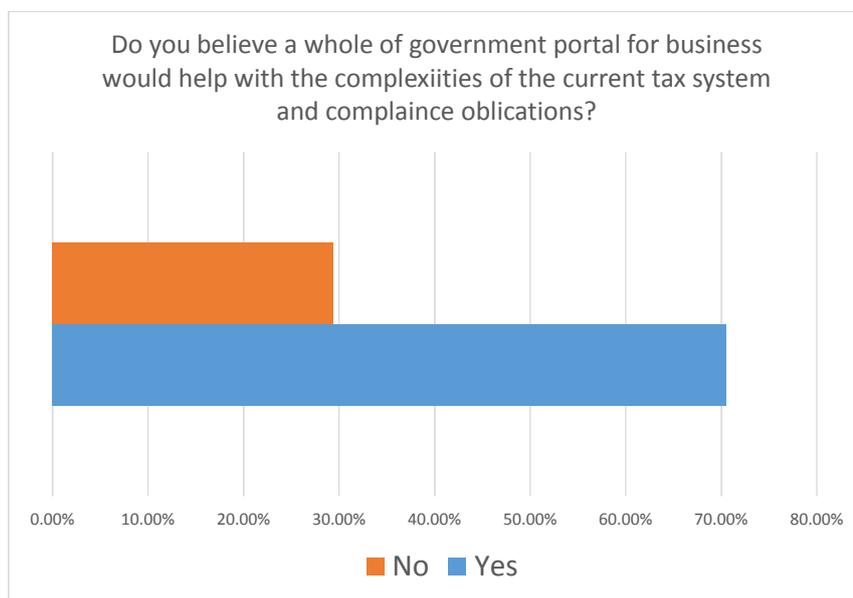
The majority of respondents to the ShireBiz survey indicated that they did not believe a two tiered tax system for small business would stifle innovation and growth indicating that they would support further moves to apply different tax rates to small business and big business in the future.



Whole of government portal

The tax discussion paper notes that the complexity in the design of the tax system is a major driver of costs to individuals and entities.

While tax is the focus of this review the majority of respondents to the ShireBiz survey believed that a whole of government portal would assist with the time and cost factors associated with running a business in Australia.



Investment, capital gains tax and negative gearing

The tax discussion paper notes that the tax treatment of investment properties is the same as it is for investment in any asset that produces a mix of current income and capital gain. Also, investment properties are the third most popular saving vehicle after the family home and superannuation.

80% of ShireBiz survey respondents agreed that the current tax system was influential in decisions related to investment.

R&D tax incentives, investment, innovation and entrepreneurship

Research and development is a key component of supporting Australia's place in a competitive global economy. The tax discussion paper highlights that the R&D tax incentive is the primary mechanism by which Government seeks to encourage companies to undertake R&D activities in Australia.

36% of respondents believed that R&D tax incentives are effective in encouraging companies to conduct R&D, enhance investment, innovation and entrepreneurship, yet over a quarter believe they are not effective.

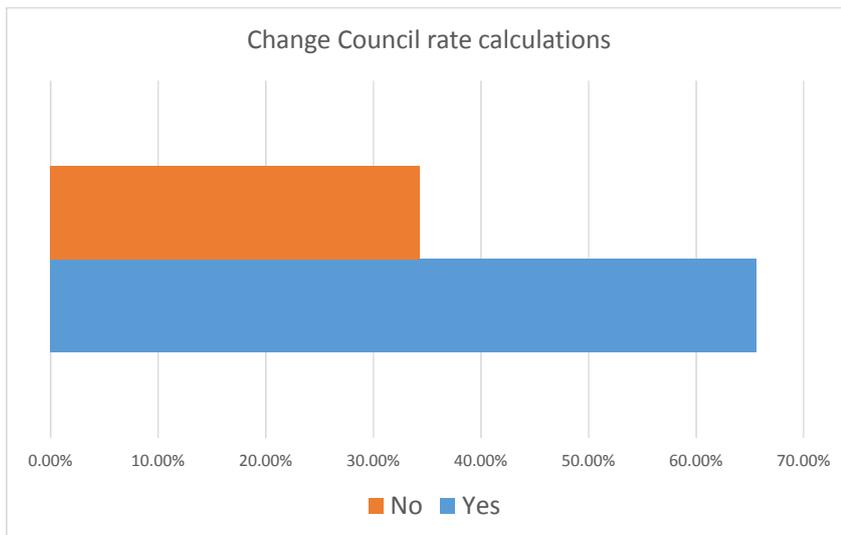
Increase of GST rate

Respondents to the ShireBiz survey were asked how much they agreed or disagreed with the following question? *Would a 15% GST rate applied to all goods and services, with corresponding increased distribution to NSW and other states, be more acceptable if state taxes like payroll tax, land tax and stamp duty were reduced or eliminated?*

62% of respondents agreed and strongly agreed that a 15% GST rate applied to all goods and services with corresponding increased distribution to NSW and other states would be more acceptable if state taxes like payroll tax and stamp duty were reduced or eliminated and 22% did not agree or strongly disagreed.

Local taxes and calculation of Council rates

Respondents were asked whether they believed that an improved system should be developed when calculating Council rates in place of the current system that relies on valuations from the NSW Valuer General.

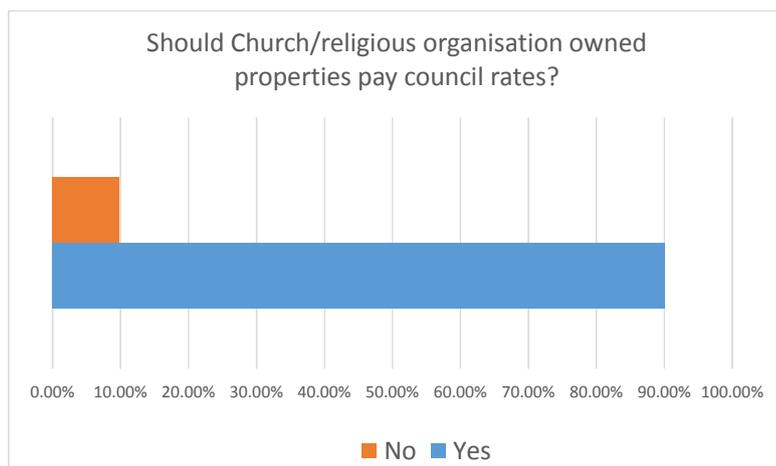


66% of respondents indicated that an improved system for valuations should be developed in comparison to 34% who felt they should not.

Church/religious organisation owned properties and rates

Survey respondents were asked whether church/religious organisation owned properties, other than places of worship should pay local council rates.

In 2013 a report by Local Government NSW (LGNSW) submitted to the *Review of local government rating exemption provisions* noted that 'it has been established that the allowance of a rate exemption for particular uses of land within a local jurisdiction has the effect of re-allocating the burden of revenue-raising to the remainder of the community'. The report also notes that rate exemptions also tend to skew land use decisions.^{vi}

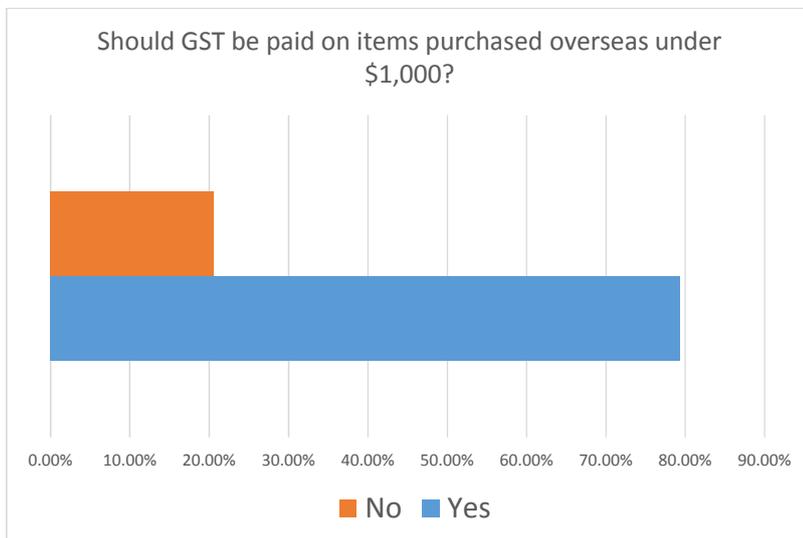


The large majority of respondents to the survey indicated that they agreed church/religious organisation owned properties should pay council rates

GST and items purchased online outside Australia that cost under \$1000

The tax discussion paper has highlighted that there are growing concerns both internationally and domestically that the strong growth in on line retail spending by consumers will continue to increase imports of low value goods and services and intangibles directly over the internet.

The majority of business respondents surveyed indicated that GST should be paid on items purchased online outside of Australia that cost under \$1,000.



Comments from respondents

The Shirebiz survey also provided respondents with the ability to add comments related to the tax review. These comments are outlined below:

PAYROLL TAX, GST AND INCOME TAX

- Increase GST to a level which would enable the elimination of personal tax, company tax, stamp duty, payroll tax, fringe benefits tax and a range of other taxes that in many cases don't even cover the cost of administering the tax or levy.
- Scrap payroll tax.
- Eliminate payroll tax.
- Reduction of payroll tax would boost business growth and employment significantly.
- Apply an increased GST rate still excluding food items and as a result of this eliminate payroll tax, land tax, stamp duty and simplify FBT application.
- Remove Fringe benefits and Payroll Tax, reduce PAYG and company taxes, and increase the GST
- Removal of payroll tax. This ridiculous tax stifles productivity and growth. Personally we will not grow our business above a certain amount so we do not have to pay it.
- Payroll tax reduction
- Payroll tax
- Removal of Payroll Tax
- Apply an increased GST rate which continues to exclude food and eliminate payroll tax, land tax, stamp duty and simplify FBT.
- Land tax abolished. We need GST on food then all the people in the cash economy would be contributing tax.
- The introduction of a higher GST on purchases, with little, if any, exemptions.
- I personally think that GST should stay the same. However should be across the board, including ALL food stuffs. People will make a fuss about it and within a

month will get used to the idea and this will create more income for Federal and State governments.

- GST applied to all imports worth \$50 or more. Any increase in the GST will only increase the GST free imports. This will totally destroy small business in Australia which will result in more unemployment. Also clamp down on the hundreds of Australian registered websites that carry no stock and ship directly from Asia, Ireland, the UK and the US so they pay no taxes or GST. The average consumer thinks they are purchasing locally.
- Increase and broaden GST, reduce income and property taxes accordingly. Increase Government Social Security payments to compensate.
- Online GST
- Do not increase the GST.
- Create a tangible reward for compliance. At the moment it is all stick, no carrot. If you get all your GST returns in on time, and annual returns, and super and work cover etc then there should be an annual grant (or discount on tax rate, or whatever) that recognises the effort involved. It may even make it worthwhile employing that bookkeeper for a bit longer each week if there's going to be a real benefit (rather than a fine).
- GST on all goods from overseas.
- Lower the GST Threshold!
- Increase GST and decrease personal tax. Choose where and when you pay the taxes.
- Extend GST across all activities including all imported goods & services.
- Yearly/6 monthly GST reporting for small business less than 1 million in turnover.
- Increase GST.
- Lowering of personal income tax and slight increase in GST with no exemptions.
- Change the whole system to one [expenditure tax on everything.] if that is not practicable increase the GST to 17%.
- Increase in GST to 11-12% applying to most goods and services coupled with reduced income taxes
- GST on everything would simplify and reduce the cost of BAS preparation and accounting.

- 1% of GST revenue collected by small businesses to be retained to cover compliance costs and to boost employment.
- Change the GST to a higher rate on all goods.
- Income tax brackets brought up to date, i.e. a realistic approach to what is a median wage for people.
- Income tax should only be applied on net income 'above the poverty level'.
- Reduction in personal income tax supported by an increase in the GST.
- Keep it simple. Stop printing cash. Put GST on everything at 15%. Remove income tax on 1st \$100,000 then 15% thereafter.
- Get rid of bracket creep - and adopt one flat tax rate
- Lower tax rates for higher income.
- One rate for all income earners, say 25%? Entrepreneurs who employ most of the population and taking all the risk should not be penalised. People who want to work harder and have more than one job or one income are not penalised, and business owners could pay themselves a higher salary and value based on what they do, that would then in turn allow them to borrow more money and invest it back into their business, investments and/or community. Stop penalising the rich and giving to the poor. The lower income earners are also usually the people who do not spend wisely. eg. Cigarettes, alcohol, junk food etc which in turn affects the government expenditure on our health care system etc.
- The top 3% earners pay more tax whilst the bottom 5% earners pay less tax.
- Income splitting for single income, married couples with children.
- Removal of PAYG tax being paid in advance for both companies and individuals.
- Make it fairer for all. Incentivise people to work harder and remove this ridiculous notion that people don't work overtime because they pay more tax. People who study and work hard and in turn are able to earn more money are penalised by a tax system that basically says the harder you work and the more you earn the greater the tax bill you pay whilst those who earn the basic wage generally get whatever tax they pay back in benefits. They are therefore incentivised to not work any harder as they will lose their benefits and hence actually have to pay tax.
- Have a family Tax threshold, instead of an individual tax threshold and look at reducing Centrelink payments.

- Heavier tax imposed on high wage earners and business and less for the low income earners.

COMPANY TAX

- Company Tax reduced so that more money can be put back into the business.
- Reduce company tax
- Company tax reductions for small business.

FRINGE BENEFITS TAX

- Delete Fringe Benefits Tax

CAPITAL GAINS TAX

- Capital gains tax should have say a 20 year sunset clause. Why should the government get 50% of your investment for no risk? We should have a flat tax on turnover for both individuals and Corporations with no deductions at all.

SUPERANNUATION

- People who only have 1 or 2 employees don't have to use the Superannuation Clearing Houses as it is a waste of time and money and one more unnecessary step.
- Reduce superannuation tax benefits.
- Super clearing house not required for businesses that employ less than 5 employees
- Stop changing the rules and legislation for superannuation.
- I would like to see the rorting Superannuation avenues closed. I utilise the benefits of "pension phase" but think that some of the benefits are far too generous and open opportunities for high wealth individuals to use super funds as tax management and not the primary purpose of retirement planning. I have a problem with allowing super funds to borrow. It is already a massive drain on the budget and will only increase over time.
- No tax on super contributions.

OTHER COMMENTS

- Simplify -top corporate rate vs top personal rates- to be the same.
- Movement towards a system where tax is paid according to ability to pay as opposed to the current model which encourages a focus upon ability to avoid. - Typically, the wealthy (individuals and businesses) can and do invest in myriad strategies to lower their obligations and in the process, shift the liability to the sectors that can least afford the burden.
- Relief for small business in this current economic environment.
- Large multi nationals pay 30% of profits made in Australia.
- Implement the Henry Tax review - ALL of it!
- Change the legislation that allows large corporations not to pay tax.
- Stop giving huge tax benefits to the 'rich' or 'people in the know' e.g. negative gearing is making the gap between the rich and the poor bigger in Australia.
- Consideration of tax breaks and incentives for volunteer workers, particularly emergency service volunteers who give their time at a financial cost to themselves personally and yet pay identical emergency levies as the remainder of the community and are unable to claim any costs (as a tax deduction) incurred in performing their role as they do not receive an income from these functions.
- Simplify the system
- Lower stamp duty on purchase of property.
- Simplifying- stop penalising small businesses that do everything right. Portal is a great solution.
- Reduce taxes.
- Significant tax incentives applied to start-up businesses that achieve minimum ROI thresholds
- Implement a penalty tax on unoccupied premises of twelve months or more.
- Protection for locally manufactured goods and services.

- Simplify it Eliminate overlaps.
- Stop big business from being the only ones who get away with paying less tax than everyone else. Make it easier for small to mediums to compete with multinationals.
- Result. More local jobs. More competition. Better quality products and innovation.
- Help to small businesses - especially when they are making and selling Australian made goods. For example why does an Australian small business have to pay to use the Made in Australia logo? It should be given to them to help them sell more.
- Concessions for small businesses - there needs to be a tiered structure - we also need a tax system penalising Corporates for delaying payments to small businesses for their services.
- Hurry up and make a decision instead of just talking about it.
- More incentives for small business's. Small business is the life blood of the Australian economy at the moment. More tax incentives need to be implemented to keep that sector flourishing and employing people.
- Being in the insurance industry, taxes on insurance premiums must be reduced to ensure businesses and individuals have adequate insurance cover in place and to minimise under-insurance due to premium savings.
- Make the big companies pay a more realistic tax. Ie Apple, Hillsong - no benefit because it is a church, Ikea.
- Index tax rates in line with inflation. CGT should be a flat 15%. That's a bonus recommendation.
- A system where big business is more compliant and are less able to shift profits offshore to reduce tax
- Tightening of loopholes and schemes that allow very high income earners (corporate and individual) to legally avoid paying their fair share of tax.
- I would like people that have paid taxes throughout their working life to be entitled to the benefit of it when they cease work...irrespective of their assets and stop those people that have not contributed to tax from getting anymore than a minimum benefit (\$, medical etc)
- More transparency and education.

- More resources and assistance to start up businesses with tax concessions within the first 4 years of operation.
- Better tax concessions for those with a high combined family income who have children with special needs.
- Reduce complexity and greater transparency.
- Negative gearing should be allowed on one property only in this country up to a limit of the average median house price in Australia. You should not be able to cross collateralise assets.
- Same amount of tax charged on all products & services
- Abolish state taxes completely. Have 1 federal system to be administered by a central body, to save the compliance costs on business of abiding by so many different taxes to so many different bodies.
- Less complexity
- Removal of land tax to encourage investment in property
- Target tax avoidance by big business who are able to exploit tax loopholes. Ensure they contribute a fair proportion of their income by paying a fair, ethical and equitable corporate tax.
- Remove their ability to divert a disproportionate level of their tax revenue offshore - tax havens, shelf companies etc, when inappropriate.
- A couple with pre-school age children should be able to split the single salary/wage for tax purposes.
- Less administration time from individuals, and a better service provided by the ATO.
- A fairer fixed across the board flat tax rate for all.
- Overseas corporates and multinationals based in Australia need to contribute to our tax system - they earn it here they need to spend it here!
- Companies purchasing assets (eg major purchase of equipment or cars) that are Australian made and owned could get tax concessions or Fringe benefit free - might have saved the car industry and promote Aussie industry.
- Nothing really, I'm not an entire expert on these but see taxes as something that's always going to be applied. Just a reduction to reduce the strain would be great.

- Lower the tax!!!
- Simplify
- A Simplified Logical system. There are lots of examples all over the world that are getting it right. Those with money should pay more. Provide more benefits to them but they should also pay the right amount of tax.
- Three tier rate of personal tax on all income.
- First 10K exempt, 10% up to 30K, 25% up to 200K & 35% for everything over that amount. No write offs, no exemptions, no negative gearing.
- Lower taxes for small business.
- That a flat tax rate should be introduced across all levels of income as soon as possible.

Conclusion

Business owners were very engaged and forthcoming with their opinions and suggestions about tax reform.

It is hoped that the opinions outlined in this survey will help shape the Government's objective to develop a tax system to build jobs, growth and opportunity.

We look forward to reviewing the outcomes of the current tax review and welcome the opportunity to work further with business owners and all levels of Government to make the Sutherland Shire a great place to live and work.

We believe that the engagement and input that we have received from those who participated in this survey and other events is a clear signal that the Sutherland Shire is well and truly open for business.

This survey has been developed and prepared by:



ShireBiz is a business lobby group dedicated to creating employment in Sutherland Shire and Southern Sydney. ShireBiz also provide a portal for business to each level of Government. ShireBiz is business led, with Government support.

Contact details: Barry Alchin, balchin@shirebiz.net.au



Stable Research is a multi-award winning Market Research company located in the Sutherland Shire. Stable Research provides people and data for a range of research styles across a wide variety of industry sectors and government.

Contact details: Karen Johnston, karen@stableresearch.com.au



Infodec Communications is an experienced, professional and innovative communications company located in the Sutherland Shire. Infodec Communications provides customers with cost-effective online and offline creative strategies to help them achieve the results they want. The team at Infodec Communications has successfully worked with a variety of clients including large and small businesses, industry groups and government agencies.

Contact details: Joanne Ryan, jryan@infodec.com.au

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