

**From:** South East Fire & Safety [<mailto:sefas@bigpond.com>]  
**Sent:** Thursday, 21 June 2018 12:24 PM  
**To:** Tax Board  
**Subject:** Submission to the Review of Small Business Tax Concessions

Dear Board Members,

Please include in your considerations about 'complex structuring' that small business structuring choices are not always made with taxation implications in mind.

Unless a business is incorporated, Public Liability Insurance is, practically speaking, unavailable. It might be theoretically available but every consultant I engage from my broker to my accountant accepts it isn't available to me unless the business is incorporated.

Operating in our industry without public liability insurance would mean, among other negatives, not having access to membership of the industry standard professional body. It would also mean the corporate and government sectors - our main client base - would be inaccessible markets as members of these sectors require evidence of insurances and/or incorporation prior to issuing orders.

Please also note that there are clients we work with, for example in the mining sector, who have a policy of not engaging contractors who are unincorporated. Access to those markets is worth a great deal to us.

Our structuring is about risk and revenue, not about tax minimisation, and I doubt we're on our own.

Kind regards,

*Margie Thomas-Close*



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