

bridgit rubble

DESIGN
PORTFOLIO

WWW.THELITTLEBUSINESSCO.COM
BRIDGIT@THELITTLEBUSINESSCO.COM



SAVING 15% - IN TAXES PER YEAR

Paying Taxes in Canada

On a stock grant income you will owe 27% in taxes

That's almost 1/3 of your bonus

Social Security contributions are equivalent to another 1% per year

Paying Taxes in Bulgaria

On a stock grant income you will owe 12% in taxes

You've saved 15% in a year

Social Security contributions will be at least half of what they're in Canada

Imagine all the things you could do with an extra 15% per year. That's 15% in 7 years.

🔒 1

MAXIMIZING YOUR EARNINGS BY SAVING TAXES

- Minimize personal income tax
- Minimize corporate tax rate
- Minimize capital gains tax
- Minimize inheritance tax

Conduct due diligence expenses

- Review business structure
- Minimize retirement savings
- Don'ts to identify
- Identify rising income
- Divide gain between dividend income and social security contributions
- Shift tax residency
- Your good reason to
- Move to a country with low consumption tax
- Learn about tax exempt amounts
- Use a Tax Expert

🔒 2

INTERNATIONAL TAX IS PART OF HAVING A GLOBAL BUSINESS

🔒 3

SHOULD YOU HAVE AN INTERNATIONAL TAX STRATEGY?

Are you a location independent business owner?

YES

Make sure you take advantage of your options

It's often and save simultaneously on taxes

NO

Still get yourself the most tax efficient structure in place domestically and maximize your profits

🔒 4

This is how we move abroad to execute your international tax strategy

🔒 5

3 MOST COMMON INTERNATIONAL TAX RELATED PROBLEMS THAT GLOBAL ENTREPRENEURS FACE

🔒 6

HOW TO BECOME A GLOBAL WEALTH CREATOR

🔒 7

DIGITAL SERVICES TAX TIMELINE

2016	USA	Adopts Economic Digital Tax AT 1%
2017	EUROPEAN UNION	Adopts DST
2018	FRANCE	Adopts DST AT 3%
NOVEMBER	CANADA	Adopts DST AT 3%
DECEMBER		

🔒 8

DIGITAL SERVICES TAX TIMELINE

2020	INDONESIA	Adopts DST AT 3%
March	TURKEY	Adopts DST AT 3%
April	UK	Adopts DST AT 3%
DECEMBER		

🔒 9

A SUSTAINABLE TAX SYSTEM

🔒 10

the concept of value

OECD Income ought to be taxed where economic activities generating the profits are performed and where value is created.

EU Treaties international corporate tax rules - fail to recognize the new reality in which profits are created in the digital world in particular: the rule that value paid in generating value for digital companies.

OECD As a result, there is a disconnect - or mismatch - between where value is created and where taxes are paid.

🔒 11

Five Flag Theory

🔒 12

The more flexibility and flexibility the more quality your strategy the more quality your strategy the more quality.

The better the quality of your international tax strategy the more quality the more quality.

🔒 13

INTERNATIONAL TAXES

Do's

- Stay organized
- Keep records of major investments
- Ask for help from a tax pro
- File your tax returns

Dont's

- For get about traditions
- Count FD groups for advice
- Wait until the last minute before you leave
- For get to notify the tax office about your move abroad

🔒 14

CHECKLIST BEFORE LEAVING THE COUNTRY TO EXECUTE YOUR TAX STRATEGY

- Report of your destination
- Documentation and plan
- Tax implications and create necessary documents
- Review situation in your country
- Understand the from services
- Get a health check up
- Get your rights checked
- Register at your new destination

🔒 15

LACK OF PLANNING

🔒 16

2ND CITIZENSHIP

Do you have heritage in any country?

YES

Citizenship by ancestry

NO

Can you invest at least 100k?

YES

Economic citizenship

NO

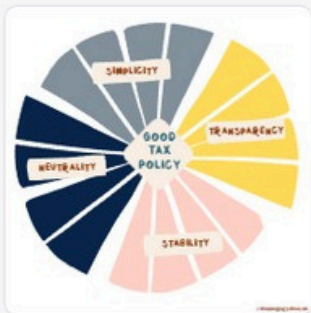
Citizenship through residency

🔒 17

TAX TYPES

Taxes on what you earn	Taxes on what you buy	Taxes on what you own
Individual Income Taxes	Corporate Income Taxes	Wealth Taxes
Excise Taxes	Gift Taxes	Estate Taxes
Property Taxes	Sales Taxes	Property Taxes

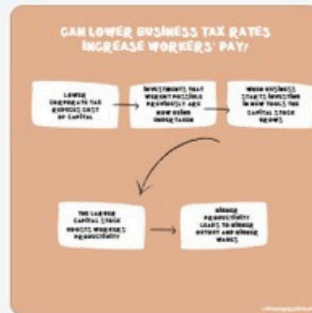
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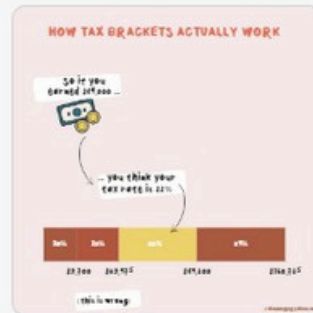
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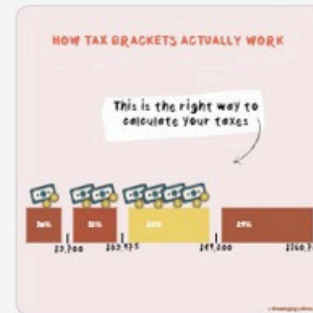
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	TAX EVASION	TAX AVOIDANCE	TAX PLANNING
PURPOSE	Not paying tax	Minimizing tax	Optimizing tax
LEGALITY	Illegal	Legal	Legal
NATURE	Capitalizes illegitimate means	Each taxpayer is free to arrange their own affairs	Use the law to reduce tax liability
EXERCISE	Done AFTER the tax liability	Done BEFORE the tax liability	Done BEFORE the tax liability
IMPACT	Penalty or imprisonment	Penalty or imprisonment if violation of the law	None

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	A 10,000 TAX REDUCTION	A 10,000 TAX CREDIT
YOUR INCOME	200,000	200,000
LESS TAX DEDUCTION	(10,000)	
TAXABLE INCOME	190,000	200,000
TAX RATE	25%	25%
CALCULATED TAX	22,500	22,500
LESS TAX CREDIT		(10,000)
YOUR TAX BILL	22,500	12,500

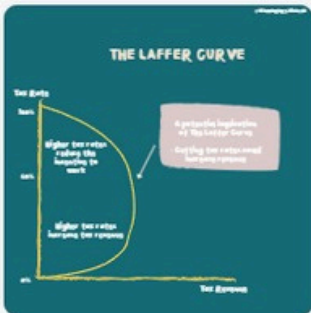
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- ### DON'T FORGET ABOUT TAX BREAKS
- Adoption credit
 - Capital loss deduction
 - Charitable
 - Child tax credit
 - Credit for the elderly or disabled
 - Estate planning tax credit
 - Non-corporate dividend
 - Preferential rates
 - Residence over 50% tax credit
 - Smaller credit

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- ### REGISTERING A BUSINESS OVERSEAS CAN HAVE MANY BENEFITS.
- ✓ Tax savings
 - ✓ Low operating costs and capital requirements
 - ✓ Easy reporting requirements
 - ✓ Asset protection/privacy

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BABY SHOWER FAVOUR TAG



INVITATION

Journeyⁱⁿ2Learn
Annual

Charity Ball

YAC'S CELEBRATION OF NEURO-INCLUSION

SATURDAY 20TH APRIL 2024

Gold Coast Convention & Exhibition Centre

Dress: Black Tie
3 Course Meal & 5 hr. Drinks Package
Doors open at 6pm

NEURODIVERSITY

Brad Blaze, Amazing 8-Piece Band,
Live Entertainment, Charity Auction

NEURODIVERSITY

Join Us

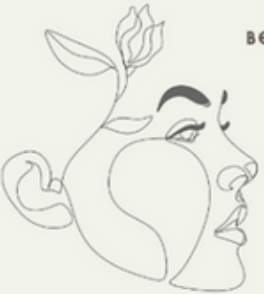
INDIVIDUAL	TABLE OF 10
\$265	\$2,550

www.journey2learn.org.au

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CONNECTION
SUPPORT
BELONGING




WOMEN OF THE
**Northern
Rivers**
& BEYOND

JOIN OUR ONLINE GATHERING
@womenofthenorthernriversandbeyond

WOMEN OF THE
**Northern
Rivers**
AND BEYOND

Women of The Northern Rivers & Beyond was founded on the idea that through connection and support we can foster a sense of belonging. Our true natures can be explored, our sameness can be recognised and our individuality celebrated. We can begin to feel less disenfranchised and more nourished as one.



"I formed this group during my own search for connection. I wanted to create a community for all women, no matter what life looked like for them." *Lynda*

@womenofthenorthernriversandbeyond
www.womenofthenorthernrivers.org

FLYER

FLYERS

TEATRIBE
Cold Brews
ENJOY TEA ALL YEAR ROUND



Using any of our loose leaf blends, you can brew, sweeten, steep and chill... perhaps even adding some fruit to make it extra enticing...and offer up a refreshing beverage for the warmer months.

Our Summer recipe ideas!

- 5g of your chosen blend (or more for a stronger flavour) or 2-5 tea bags (loose is recommended)
- 4 cups of boiled water water (approx. 1L)
- 1 tbsp of organic raw honey or syrup (sugar another option), tweak amount to your liking.

Place 5g of your chosen blend into a sterilised 1L vessel/jug with lid. Pour over 4 cups boiling water (you can cold brew, but the heat will draw the flavour). Place in fridge until chilled. If using loose tea, strain the mix as you pour into a glass. Add fruit to a serving glass prior to pouring. Examples are: Sliced lemon to Earl Grey, berries and lemon to Uplift, fresh mint and lemon to Cleanse etc. Add ice for a super-cold beverage. Have fun- be creative!



600ml load Teas can be sold anywhere from \$5-\$8 (depending on style)

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TEATRIBE
CEREMONIAL-GRADE
CERTIFIED ORGANIC
STONE-GROUND
FROM KYOTO TO
BYRON BAY



Matcha



COLOUR - RICH GREEN
AROMA - SHADED PLANTS
FLAVOUR - BITTERSWEET

Contains a high concentration of antioxidants and nutrients, such as catechins and amino acids. These compounds have been linked to various health benefits, including improved metabolism, enhanced focus and concentration, and a strengthened immune system.

www.teatribeculture.com.au

BODHI HEART

WELL-BEING RESPITE/STA FOR NDIS PARTICIPANTS

Bodhi Heart Well-being STA/ Respite Retreats support NDIS funded participants reach their goals, have new experiences, connect to community and foster social interaction. Our retreats offer mindfulness based programs, healing and outdoor activities, creative and fun workshops, nutritious meals, delivered in an all inclusive environment, in select beautiful properties throughout the Mid- North Coast of NSW.



Optional Activities

- Gentle Yoga
- Mediation Introduction
- Breathwork
- Sound Healing
- Massage
- Reiki
- Nature Walks
- Vision Boards Affirmations Card
- Creation Cooking & Baking
- Music & Art
- Dance & Entertainment
- Horse Riding
- And more!

Our staff are comprised of experience and skilled support workers, therapists and healers. All NDIS compliant.

STA Retreats are between 3 to 14 nights, individualised to suit participants needs & funding. 1:1:2 or 1:3 options, available.

Contact us today to find out more.
support@heartconnections.com.au
0416 659 509

Next STA Retreat:
14 - 18th November
Port Macquarie

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SHORT-TERM ACCOMMODATION FOR NDIS PARTICIPANTS

Hastings Valley, NSW

Our Four Day Immersive Experience is thoughtfully designed to enhance the well-being of NDIS participants and form connections.

Next Immersive Well-Being Retreat:
21st - 25th November, Port Macquarie



Offerings

A combination of activities, workshops and experiences:

- Create
- Outdoor nature and adventure
- Wellbeing and relaxation based
- Support to foster connection
- Joy

Activities are tailored to suit the participants needs, each experience is unique... what would you like to explore?

Enquire today.

Our experiences offer a unique opportunity for NDIS participants relax, build capacity, work towards goals, and explore new experiences, connect and socialise with other participants, all while engaging with the community in meaningful ways.

Participants can enjoy a diverse range of activities and outings, complemented by beautifully prepared, home-cooked meals that are both nutritious and delicious. This experience also provides a valuable break for regular support workers, ensuring that everyone involved benefits.

OTHER SHORT-TERM ACCOMMODATION OFFERINGS:

Back on Track Intensive Program

Developed by industry experts and therapists, this program is designed to support NDIS participants needing psychosocial recovery. Available for 7 - 14 days, 1:1 STA support.

Our team consists of experienced and skilled support workers, therapists, educators, and healers; all fully compliant with NDIS Standards.

STA can be delivered 1:1, 1:2, or 1:3 using Core Supports and Short-term Accommodation line items. Tailored to suit individual needs and funding.

Contact us today to find out more.

support@hastingsvalleyrespite.com.au

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www.hastingsvalleyrespite.com.au

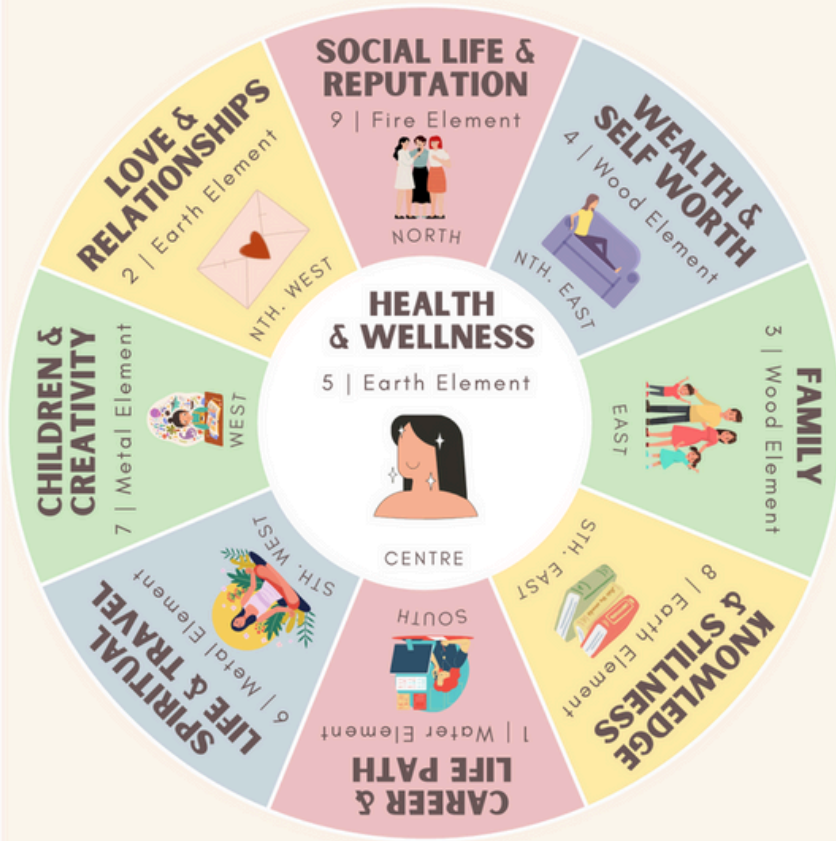
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BEGUA MAPS

Find My Qi!

FENG SHUI - BEGUA MAP

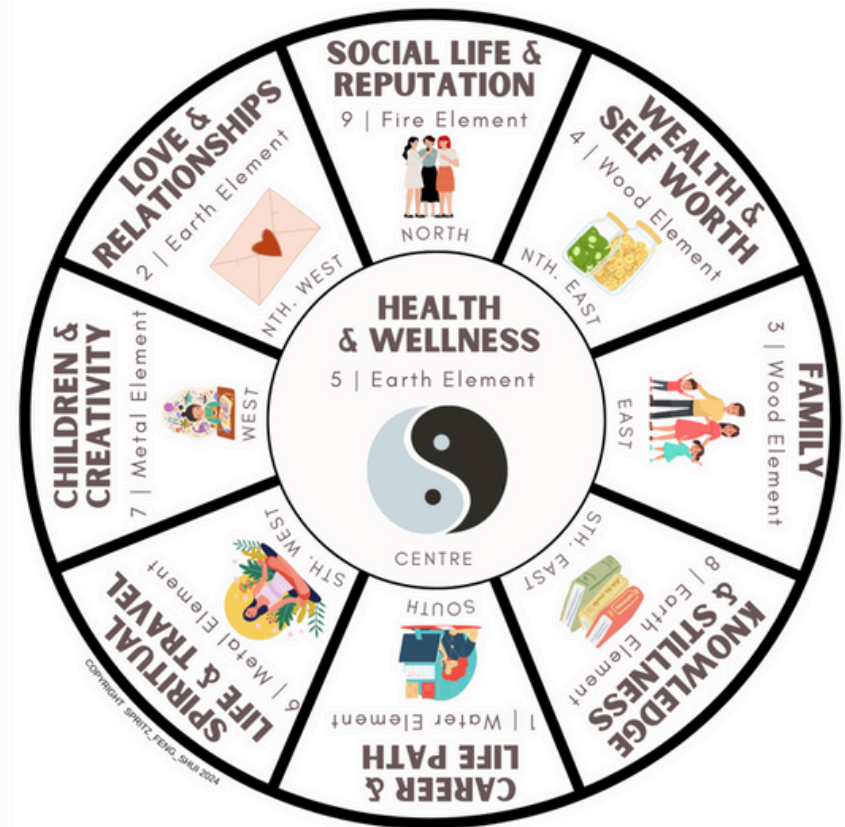
SOUTHERN HEMISPHERE



Find My Qi!

FENG SHUI - BAGUA MAP

SOUTHERN HEMISPHERE





International Tax Strategies & Corporate Strategies

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1



Fundamentals about Personal Tax Residency

- What is Personal Tax Residency?
- How do I find out where I'm a tax resident of?
- What are the consequences of being a tax resident of a country?
- Why should I become a tax resident of my home country?
- Summary

Don't let Personal Tax Residency confuse you

- The 183-day rule
- Don't confuse Tax Residency with legal residence
- How possible is to be a resident of two countries?

Getting rid of your Personal Tax Residency in your home country

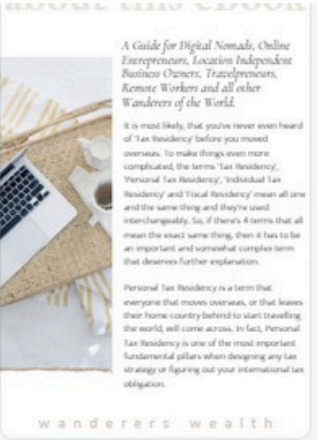
- How to get rid of your Tax Residency in your home country
- How to get rid of US Tax Residency
- How to get rid of your German Tax Residency
- How to get rid of your Australian Tax Residency
- How to get rid of your British Tax Residency

The Exception to the rule

- A word about getting rid of US Tax Residency
- How to become a US tax resident?

What's Next? Glossary

2



A Guide for Digital Nomads, Online Entrepreneurs, Location Independent Business Owners, Travelers, Remote Workers and all other Wanderers of the World

It is most likely that you've never even heard of Tax Residency before you moved overseas. To make things even more complicated, the terms 'Tax Residency', 'Personal Tax Residency', 'Individual Tax Residency' and 'Fiscal Residency' mean all one and the same thing and they're used interchangeably. So, if there's 4 terms that all mean the exact same thing, then it has to be an important and somewhat complex term that deserves further explanation.

Personal Tax Residency is a term that everyone that moves overseas, or that leaves their home country behind to start travelling the world, will come across. In fact, Personal Tax Residency is one of the most important fundamental pillars when designing any tax strategy or figuring out your international tax obligation.

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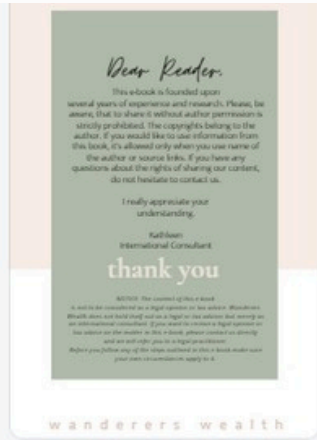
The reason why I've created this e-book is because I've come across many cases where individuals didn't realize that simply leaving their home country with their packed bags might not be enough to make them a non-tax resident of their home country.

Therefore, my hopes are that this guide helps you become aware of all the requirements that you need to fulfil in order to become a non-tax resident of your home country and ultimately make sure that you can leave your home country with an added sense of peace of mind that you don't owe your home country any more taxes when you leave, that you have well and truly left it behind, and that no one will come chasing after you after you're left.

thank you
Kathleen Di Paolo
INTERNATIONAL CONSULTANT

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I really appreciate your understanding.

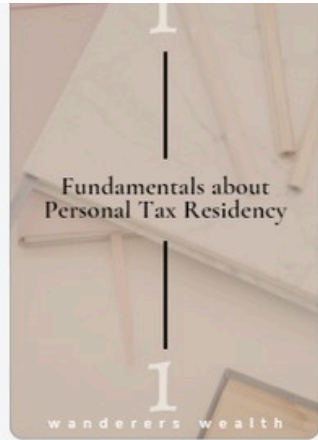
Kathleen International Consultant

thank you

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Fundamentals about Personal Tax Residency

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FUNDAMENTALS ABOUT PERSONAL TAX RESIDENCY

WHAT IS "PERSONAL TAX RESIDENCY"?

Personal Tax Residency determines which country is able to regulate you or your income. If you are a tax resident of a country, then you will have to pay taxes to that specific tax office in practical terms, this means that you are a tax resident of a specific country, then you will have to lodge an income tax return with the tax office of that country.

Most people are tax residents of their home country, which is usually where they were born, where they grew up and where they live their life up.

When a person is in that most countries, apply a self-assessment system, which means that you are personally liable in making sure that you are a tax resident of a country that you actually lodge your income tax return and pay taxes to the tax office.

If you don't then you might incur some hefty fines, you are also responsible in making sure that the income tax return lodged is correct and show what you and you are taking the correct amount of tax to receive office.

To make things a little bit more confusing every country has their own Tax Residency rules which can be usually found within the national tax code. This means that you might be familiar with your home country's Tax Residency rules but moving overseas and returning to your home destination again can be a complex, confusing situation.

HOW DO I FIND OUT WHERE I'M A TAX RESIDENT OF?

Most countries that apply a residency-based system have a legal definition of Tax Residency within their tax codes. Otherwise, the tax law will take into consideration your physical presence or a day-counting test to determine whether or not you are a tax resident of the specific country.

However, unfortunately, in most residency-based countries, it is not as simple as just applying a day-counting test when determining whether or not you are a tax resident of that country. In many instances, there are other tests such as sufficient family ties, economic ties test, such as tax, accommodation test and other forms part of the specific Tax Residency rules and that needs to be taken into consideration when making a decision, whether or not you are a tax resident of a specific country.

Sometimes people might even acquire Tax Residency by accident because they were familiar with the Tax Residency rules that could potentially be being a situation where they trigger a tax obligation within a country that require of them to lodge a tax return with the tax office and pay taxes within that country.

What's Next? Glossary

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FUNDAMENTALS ABOUT PERSONAL TAX RESIDENCY

WHAT ARE THE CONSEQUENCES OF BEING A TAX RESIDENT OF A COUNTRY?

It is important to keep in mind that the nationality and citizenship only play a minor role or no role at all when determining where you are a tax resident of. Country-based systems are very easy. In fact, only the USA and France apply it. What it means is that simply by being a US citizen you will automatically also be a tax resident of that. This is the exception to the rule. Usually, people will say for example, a French citizen, but a tax resident of China. Some places that don't have any personal income taxes, such as Qatar and the UAE, they don't have anywhere a legal definition of Tax Residency.

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FUNDAMENTALS ABOUT PERSONAL TAX RESIDENCY

WHAT ARE THE CONSEQUENCES OF BEING A TAX RESIDENT OF A COUNTRY?

If you are a tax resident of a residency-based system, which is most Western countries such as Germany, Canada, Australia, New Zealand, and the UK and that happens to be one of your home countries, chances are that your personal tax return should reach 50% as long as you remain a tax resident of one of those countries you will have to pay personal income taxes on up to possibly 50% of your worldwide income. That is a fair amount of money that will be taken from you.

Further, more of those Western countries have quite well-developed tax laws that will make sure that whatever you earn, even if you aren't through an Overseas Company, you'll get taxed on all of it in the country of your Tax Residency and you'll have to pay taxes on that.

Non-tax residents will often not be able to benefit from a tax-free period, progressive tax rates, more tax deductions and tax benefits if they apply. Non-tax residents will often not be able to benefit from a tax-free period, they are usually taxed from Western countries to use overseas companies and escape in various countries.

Therefore, being able to get rid of your Tax Residency is important if you come from a Western country and intend becoming a non-tax resident of that same country, which is usually not the case if you arrive Tax Residency in a country with a tax-free period or one that applies territorial-based taxation systems, will be the first and most important step in your international tax strategy.

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Don't let Personal Tax Residency confuse you

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DON'T LET PERSONAL TAX RESIDENCY CONFUSE YOU

THE 183-DAY RULE

By now we have discovered that many people apply a day-counting test to determine whether or not you are actually a tax resident of the country. The 183-day rule states that if you are physically present for at least 183 days within a year, then you are a tax resident within that country and you are liable to pay income taxes on your worldwide income.

For example, in Australia the tax year runs from the 1st of July to the 30th of June. In this case, this will also be the period of 183 days that you should consider for the 183-day rule.

For example, most countries will count the weekend days as a full day, and the departure day as not at all. However, there are some exceptions whereby both the departure and arrival days are counted as a full day when in the country.

Further, while in most countries the tax year and the calendar year are one and the same, sometimes the tax year can be different from the calendar year. For example, in Australia the tax year runs from the 1st of July to the 30th of June. In this case, this will also be the period of 183 days that you should consider for the 183-day rule.

It's important to be aware that the 183-day rule can be very complicated and some countries have other methods of day-counting tests. For example, Canada will consider you a resident if you stay 90 days within a year and 183 days in a year.

HOW DO I FIND OUT WHERE I'M A TAX RESIDENT OF?

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What's Next? Glossary

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Getting rid of your Tax Residency in your Home Country

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HOW TO GET RID OF YOUR TAX RESIDENCY IN YOUR HOME COUNTRY

If you've lived your entire life up until now in one place and are most likely a tax resident there and your goal will be to become a non-tax resident in the country to which you no longer have any of your worldwide income.

However, Western countries are continually making it more difficult to prove the country no longer a tax resident in the country.

It won't be enough to simply pack your bags and tell your home country that you don't live there anymore. These days countries seem to know where you are going and whether you will have enough connections to your new destination before your home country considers renouncing you as a tax resident.

This is what has made it important within the last few years to check Tax Residency in another country, preferably a tax haven country or a territorial-based tax country. The problem is that there are several factors around the world that will give you tax residency if you spend a certain amount of money in the state. This is a rapid response in another e-book for you, we will focus on how to get rid of your Tax Residency.

It's important to know that it is more difficult to stop being a tax resident of your home country, than a country you only needed in for a retirement, because it is much easier to fall back into your old home country's tax residence than a country you only needed in for short-term.

In order for you to become a non-tax resident of your home country you will need to leave the country and remain in a highly economic and social connections as possible from that country. Each country has different requirements of how you can become a non-tax resident and below are a few guidelines for specific countries.

HOW TO GET RID OF UK TAX RESIDENCY

In the UK the Statutory Residence Test is used to determine the tax residence status of individuals. There are three key components to the Statutory Residence Test: The Automatic Overseas Test, The Automatic UK Test, and the Sufficient Test. You need to work through them in the exact order to obtain a result.

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FIRST AUTOMATIC UK TEST

IF YOU SPENT AT LEAST 180 DAYS IN THE UK IN THE CURRENT TAX YEAR

UK TAX RESIDENT

AUTOMATIC OVERSEAS TEST

IF YOU SPENT A UK TAX RESIDENT FOR 180 OR MORE OF THE 3 PREVIOUS TAX YEARS AND YOU SPENT FEWER THAN 10 DAYS IN THE CURRENT TAX YEAR

NON-UK TAX RESIDENT

IF YOU SPENT A UK TAX RESIDENT IN ANY OF THE 3 PREVIOUS TAX YEARS AND YOU SPENT FEWER THAN 90 DAYS IN THE CURRENT TAX YEAR

NON-UK TAX RESIDENT

IF YOU WORK FULL-TIME OVERSEAS, WERE PRESENT IN THE UK FOR FEWER THAN 91 DAYS IN THE RELEVANT TAX YEAR AND FEWER THAN 31 OF THOSE DAYS ARE SPENT WORKING

NON-UK TAX RESIDENT

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AUTOMATIC UK TEST

IF YOU WERE PRESENT FOR AT LEAST 90 DAYS IN YOUR UK HOME DURING CURRENT YEAR AND THREE (3) A PERIOD OF 91 DAYS (91 OF WHICH ARE IN CURRENT TAX YEAR) WHERE YOU ONLY HAVE ONE IN THE UK OR IF YOU HAVE AN OVERSEAS HOME YOU HAVE NOT SPENT MORE THAN 30 DAYS IN EACH OF THOSE PERIODS DURING THE TAX YEAR

UK TAX RESIDENT

AUTOMATIC OVERSEAS TEST

IF YOU WORK FULL-TIME WITH NO SIGNIFICANT BREAKS FOR A PERIOD OF 90 DAYS, AT LEAST 1 DAY OF WHICH IS IN THE CURRENT TAX YEAR, MORE THAN 70% OF THE WORKDAYS ARE IN THE UK

NON-UK TAX RESIDENT

DETERMINE RESIDENCY STATUS USING THE SUFFICIENT TEST

16

SUFFICIENT TEST

WERE YOU IN UK TAX RESIDENT IN ANY OF THE 3 PREVIOUS TAX YEARS?

ARRIVERS **LEAVERS**

USE THE CHECKS THAT APPLY TO THE INDIVIDUAL:

- Family or spouse (if your spouse, partner or minor child are also UK tax residents)
- Accommodation can UK dwelling available for 90 consecutive days, at least 1 night spent there
- Work for at least 90 days (9 hours per day) spent working in the UK, continuous or intermittent
- 90 day tax spent more than 90 days in the UK in either or both of the previous 2 years
- Country (or UK) in the country in which you were present at midnight for the greater number of days

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ARRIVER'S RESIDENCY STATUS	DAYS IN UK TAX YEAR	LEAVER'S RESIDENCY STATUS
NOT RESIDENT	0-15	NOT RESIDENT
NOT RESIDENT	16-45	RESIDENT IF 4 TIMES
RESIDENT IF 1 TIME	46-90	RESIDENT IF 3 TIMES
RESIDENT IF 2 TIMES	91-135	RESIDENT IF 2 TIMES
RESIDENT IF 3 TIMES	136-180	RESIDENT IF 1 TIME
RESIDENT	180 OR MORE	RESIDENT

The most important factors when leaving the UK and getting rid of your Tax Residency there is to make sure:

- You get rid of any property such as apartments or houses which could potentially be considered as available accommodation. Alternatively, if you don't want to sell these properties, you should at least permanently rent out any vacant properties you own.
- You need to notify HM Revenue and Customs (HMRC) that you are leaving the country before you actually leave.
- You need to potentially fill out form TD1, form 10, form 10S (the residence section and / or a self-assessment tax return if you're self-employed and want to submit).

Make sure you check out the Checklist when leaving (item 10) in this book for a better understanding of the steps you have to take to become a non-tax resident in the UK.

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GETTING RID OF YOUR TAX RESIDENCY IN YOUR HOME COUNTRY

HOW TO GET RID OF YOUR CANADIAN TAX RESIDENCY

In order to become an emigrant of Canada for tax purposes, you need to meet all of the following conditions:

- You need to leave Canada, to live in another country.
- You need to end your residential ties with Canada.

Significant residential ties include:

- A home in Canada.
- A spouse or common-law partner in Canada.
- Dependents in Canada.

Resident secondary residential ties may include:

- personal property, such as furniture or a car.
- social ties, such as membership in recreational or religious organizations.
- economic ties, such as bank accounts or credit cards.
- A Canadian driver's license.
- A Canadian passport.
- Health insurance with a Canadian provider.

To determine residence status, all of the relevant facts in each case must be considered, including residence ties with Canada and length of time, objects, intent, and continuity while being inside and outside Canada.

The Canadian rules have much more room for interpretation than the UK ones have. Therefore, a case-by-case analysis is very much necessary.

The most important factors when leaving Canada and getting rid of your Tax Residency are to make sure:

- You get rid of any property such as apartments or houses which could potentially be considered as residential or. Alternatively, if you don't want to sell these properties you should at least permanently rent out any vacant properties you own.
- You should end all major significant residential ties.
- You should notify the Canada Revenue Agency (CRA) the date you left and send in your tax Canadian return if you owe any taxes.
- Canada has a Departure Tax and when you leave Canada, you are considered to have sold certain types of property (if you haven't sold them) at their fair market value (FMV) and have immediately received them for the same amount. This is called a deemed disposition and you may have to sell or dispose of them. If 70% of the property you owned when you left Canada was more than \$250,000, you will have to fill out form T1161 and pay the departure tax.
- If you are unsure about whether or not you are able to get rid of your Tax Residency, the CRA has a form available for individuals called TD117 that you can fill out and send to them. They will get back to you with a determination of your residency status.
- A 100% company option.

Make sure you check out the Checklist when leaving Western Countries in this book for a better understanding of the steps you have to take to become a non-tax resident in Canada.

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HOW TO GET RID OF YOUR AUSTRALIAN TAX RESIDENCY

Australia is one of the hardest tax residences to get rid of. There are rules that define four different residency tests to determine whether or not an individual is a resident for tax purposes in Australia. You need to work your way through all of them, and only if you fail all of the tests, will you no longer be considered a resident for tax purposes in Australia.

THE RESIDES TEST

THIS TEST TAKES INTO ACCOUNT THE FOLLOWING FACTORS WHICH DETERMINE WHETHER OR NOT YOU RESIDE IN AUSTRALIA: YOUR PHYSICAL PRESENCE, INTENTION AND PURPOSE, FAMILY AND BUSINESS CONNECTIONS, TIES, SOCIAL AND LIVING ARRANGEMENTS, BANKING AND LOCATION OF ASSETS.

AUS TAX RESIDENT

DOMICILE TEST

IS YOUR DOMICILE AUSTRALIA?

183 DAY TEST

IF YOUR PERMANENT PLACE OF ABODE OUTSIDE OF AUSTRALIA IS YOUR USUAL PLACE OF RESIDENCE, YOU WILL STRUGGLE TO GET RID OF YOUR AUSTRALIAN TAX RESIDENCY BECAUSE EVEN IF YOU DON'T RESIDE IN AUSTRALIA, YOU WILL STILL BE CONSIDERED A TAX RESIDENT, UNLESS YOU CAN PROVE THAT YOU HAVE A NEW PERMANENT PLACE OF ABODE OUTSIDE AUSTRALIA.

183 DAY TEST

IF YOU SPEND MORE THAN 183 DAYS IN AUSTRALIA IN A FINANCIAL YEAR AND AUSTRALIA IS YOUR USUAL PLACE OF ABODE, AN INDIVIDUAL FAILS THE 183-DAY TEST - YOU ARE NOT PRESENT IN AUSTRALIA FOR MORE THAN 183 DAYS IN YEAR OF DEPARTURE AND STILL BEING AUSTRALIA TAX RESIDENT.

AUS TAX RESIDENT

SUPERANNUATION TEST

IF YOU OR YOUR SPOUSE ARE A CURRENT CONTRIBUTING MEMBER OF THE PUBLIC SECTOR SUPERANNUATION SCHEME (PSS) OR COMMONWEALTH SUPERANNUATION SCHEME (CIS)

AUS TAX RESIDENT

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183 DAY TEST

IF YOU SPEND MORE THAN 183 DAYS IN AUSTRALIA IN A FINANCIAL YEAR AND AUSTRALIA IS YOUR USUAL PLACE OF ABODE, AN INDIVIDUAL FAILS THE 183-DAY TEST - YOU ARE NOT PRESENT IN AUSTRALIA FOR MORE THAN 183 DAYS IN YEAR OF DEPARTURE AND STILL BEING AUSTRALIA TAX RESIDENT.

AUS TAX RESIDENT

SUPERANNUATION TEST

IF YOU OR YOUR SPOUSE ARE A CURRENT CONTRIBUTING MEMBER OF THE PUBLIC SECTOR SUPERANNUATION SCHEME (PSS) OR COMMONWEALTH SUPERANNUATION SCHEME (CIS)

AUS TAX RESIDENT

When leaving Australia, it is important to consider the requirements necessary to become a non-tax resident, but at the same time this will only be achieved if you also undertake steps in your home country or new place with the goal of discontinue the tax office that Australia is truly no longer required by you in your home.

The checklist below will give you an idea of the things you should do when leaving Australia and the things you should do when you arrive in your new country. This list is non-exhaustive and it merely serves as a guide. You don't need to tick-off all the boxes in order to achieve non-tax residence. However, the more boxes you are able to tick-off the better and stronger case you'll have in front of the Australian Taxation Office (ATO).

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FACTORS TO CONSIDER WHEN LEAVING AUSTRALIA...

- Make a real intention of making a new home outside of Australia, bring your bank of your monies to leave Australia and no longer be considered an Australian tax resident, including closing any Australian bank accounts and opening Australian bank credit cards where possible. Consider where superannuation is held in an Australian government fund, even sell it as a non-government fund.
- Give up any business or job in Australia so that no more income can be left to you back in Australia.
- Stop having Medicare cards, cancel phone health insurance and apply for overseas medical insurance.
- Notify Australian District Commissioner (ADC) of your intention to leave Australia and request that your name is removed from the Australian electoral roll or register as a non-resident case.
- Arrange a joint forward from your overseas address of major for your overseas forward correspondence to all your personal address.
- Sell any personal assets that would otherwise remain in Australia.
- Get a return on your home in Australia.
- Make a real intention of making a new home outside of Australia, bring your bank of your monies to leave Australia and no longer be considered an Australian tax resident, including closing any Australian bank accounts and opening Australian bank credit cards where possible. Consider where superannuation is held in an Australian government fund, even sell it as a non-government fund.
- Give up any business or job in Australia so that no more income can be left to you back in Australia.
- Stop having Medicare cards, cancel phone health insurance and apply for overseas medical insurance.
- Notify Australian District Commissioner (ADC) of your intention to leave Australia and request that your name is removed from the Australian electoral roll or register as a non-resident case.
- Arrange a joint forward from your overseas address of major for your overseas forward correspondence to all your personal address.
- Sell any personal assets that would otherwise remain in Australia.
- Get a return on your home in Australia.

Notify your accountant that you intend to hold your investments in Australia (e.g. real property or shares) as non-resident for Australian tax purposes and provide your overseas address.

Advise any other relevant government agencies that you intend to leave Australia permanently.

Fill in your migration card correctly when leaving Australia.

Cancel all Australian memberships.

Advise Australian government agencies such as Customs and Border of your new overseas address.

Australia has an exit tax and it is considered that you cease to be an Australian resident after 100 days. You don't have to pay any taxes to leave Australia, but you do have to pay GST upon your departure.

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FACTORS TO CONSIDER WHEN INTENDING TO ESTABLISH A PERMANENT PLACE OF ABODE OUTSIDE AUSTRALIA...

- Buy a primary (not the business) country you intend to reside in permanently.
- Obtain a permanent home overseas by signing a long-term lease in an unfurnished dwelling or purchasing a home there.
- Allow your Australian driver's license to expire and obtain a new driver's license in the overseas country.
- Acquit regarding to Australia as a regular bank and for periods longer than a holiday.

As Australia is one of the hardest tax residences to get rid of, the above checklist may not have other nations that have a lower difficulty degree of getting rid of Tax Residency. If you come from a different country and you can tick-off most of the factors underneath the heading Factors to consider when leaving Australia when leaving your country, then you are building yourself a very strong case for non-tax residency and you will be able to meet all the obligations with your home country.

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HOW TO GET RID OF YOUR GERMAN TAX RESIDENCY

The German tax law deems an individual to be a tax resident of Germany:

- If they have a residence in Germany that they use for more than 183 days in a calendar year.
- If they have a habitual abode in Germany. This can be assumed if the individual is physically present in Germany for more than six months in a calendar year, or for a consecutive period of six months over a year.

From these rules you can assume that they do not live in Germany, but the definition isn't a tax resident. There is a lot of room for interpretation.

Therefore, the most important point when leaving Germany and getting rid of your tax residency there is to make sure:

- Household of any property such as apartments or houses which could potentially be considered as residential or habitual abode. Alternatively, if you don't want to sell these properties you should at least permanently rent out any vacant properties you own.
- You need to notify HM Revenue and Customs (HMRC) that you are leaving the country before you actually leave.
- You need to potentially fill out form TD1, form 10, form 10S (the residence section and / or a self-assessment tax return if you're self-employed and want to submit).

Make sure you check out the Checklist when leaving (item 10) in this book for a better understanding of the steps you have to take to become a non-tax resident in the UK.

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- De-register from the Town Hall or official Municipality Register and register yourself abroad in accordance with the regulations applicable to foreign residents.
- Advise government agencies (police, tax office, traffic office, medical health provider, social security provider) of your new overseas and change your address with them (even if it is a short-term address or when you intend to visit for the next few weeks).
- Notify bank of your intention to leave and no longer be considered a US resident, including potentially closing bank accounts and cancelling credit cards.
- Bring the tax office up to date for a certificate that states that you have been subject to tax returns in the past with them.
- Also, ask the tax office for guidance (don't be misled - there are human beings behind the phone lines of what forms and documents are needed to be filed out and lodged before you leave).
- Ask the tax office if you can register as a non-resident if you still own a property or shares in your home country for which you still have to contribute to the tax returns as a non-resident each year.
- Set your property (houses and apartments) which you own personally. Alternatively, if you don't want to sell those properties you should at least temporarily rent out any rental properties you own.
- Register yourself abroad in accordance with the applicable regulations abroad for foreign residents.
- Any dependants and spouses should move abroad with you so they wouldn't have many social tax left in your home country.
- Move your centre of life to another country abroad and establish your residency in new place.
- Cancel your health insurance benefits from your home country and get an overseas medical health cover.
- Cancel your phone plan with providers in your home country and change to a foreign phone company plan.
- Reduce the use of your home country's bank accounts and preferably open up a bank account in your new home country for daily transactions.
- Transfer all your capital assets from your home country to your new destination, invest and manage them from there so that your portfolio of economic interest isn't linked to your home country anymore.

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- Unsubscribe from newspaper subscriptions or any other subscriptions and change your address to overseas.
- Terminate any memberships in your home country which can include gym memberships, golf clubs, social clubs and all the same one-time issue ones that you join overseas memberships.
- Arrange a postal forward from your old address to your overseas address or arrange for your status to be forwarded correspondance to you at your overseas address.
- Have enough documentation showing that you moved overseas such as letters of permission such as embassy companies, water regulations, the local letter or be submitted to the tax office.
- Keep documentation of when you're moving out of your place in when you are selling your place. This could include things such as a notice from the housing company, contract of the sale of your property.
- If you go back to your home country you should stay in hotels or with friends and acquaintances and live there as a guest but not as a resident.
- If you go back to your home country make sure you keep most of the days spent back.
- Keep any documentation that proves that you notified official government offices about your move abroad.

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The Exception to the rule

4

wanderers wealth

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A WORD ABOUT GETTING RID OF US TAX RESIDENCY

If the US is your home country and you don't want to pay taxes anymore in the US, then you will have to renounce your US citizenship as becoming a non-US resident is not an option. This is the case because the US is not part of any very rare citizenship-based tax systems. US citizenship will automatically give you the resident status, no matter where you live or what other residence or citizenship you hold. So, in order to stop paying taxes in the US, you will have to renounce your citizenship.

However, as a US citizen you will be able to take advantage of the Foreign Earned Income Exclusion (FEIE) that allows you to exclude up to US\$107,000 in earned income or your spouse if you live and work outside the United States. If you're married, you can exclude up to US\$214,000.

To qualify for the Foreign Earned Income Exclusion, you must pass one of two tests: the Physical Presence Test or the Bona Fide Residence Test. To qualify under the physical presence test, you'll need to be in a foreign country for 330 days in any consecutive 12-month period.

The bona fide residency requirement is a registered resident and subject to local income laws in your host country for a full calendar year. Note everyone who is living full time in another country should fall into this category.

If you pass the bona fide residency test, then you don't have to worry about how many days you're in a foreign country or how many days you're in the United States. You qualify for the FEIE regardless of your earnings and foreign residency. If you are also qualifying for the FEIE from passing one of the tests, you may also be able to get foreign housing deductions. This can help you reduce your tax liability even more. The foreign housing exclusion allows excluding qualified housing expenses like rent, utilities or repairs from taxation.

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The most important factors to consider when you are a US citizen, but you don't live in the US anymore are:

- You must file an annual tax return, the same way as if you still lived in the US.
- If you have any financial accounts outside the US that exceed \$10,000 USD at any time during the tax year, you must file an FBAR and you may also need to file IRS form 8938.
- Keep in mind that the FEIE is only applicable to earned income, it does not apply to dividends, capital gains or other types of income.
- If self-employed, you will need to pay the self-employment tax in the US even if claiming FEIE.
- You can claim the Foreign Housing Exclusion or Deduction when claiming the FEIE.
- The FEIE is preferable if you are either employed or self-employed and your total income is lower than the maximum amount allowed. If you live in a high-tax country where a state tax higher than in the US, you may be better off using the Foreign Tax Credit instead of the FEIE.

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HOW DO I BECOME A US TAX RESIDENT?

If you are an alien (i.e. U.S. citizen) you are considered a non-resident alien when you meet one of the two tests. You are a resident alien if the substantial presence test for the calendar year (January 1-December 31).

THE GREEN CARD TEST

WERE YOU A LAWFUL PERMANENT RESIDENT OF THE UNITED STATES (HOLD A GREEN CARD) AT ANY TIME DURING THE CURRENT TAX YEAR?

➔ RESIDENT ALIEN

SUBSTANTIAL PRESENCE TEST

WERE YOU PHYSICALLY PRESENT IN THE UNITED STATES ON AT LEAST 183 DAYS DURING THE CURRENT TAX YEAR?

➔ NON-RESIDENT ALIEN

THE 183-DAY TEST

WERE YOU PHYSICALLY PRESENT IN THE UNITED STATES ON AT LEAST 183 DAYS DURING THE CURRENT YEAR, INCLUDING THE CURRENT YEAR, AND MORE THAN 90 DAYS IN THE CURRENT YEAR THAT YOU WERE PRESENT IN THE CURRENT YEAR + 90 OF TOTAL DAYS IN THE YEAR, BEFORE THE CURRENT TAX YEAR + 90 OF TOTAL DAYS IN THE YEAR TWO YEARS BEFORE THE CURRENT TAX YEAR?

➔ RESIDENT ALIEN

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THE EXCEPTION TO THE RULE

THE 183-DAY TEST

WERE YOU PHYSICALLY PRESENT IN THE UNITED STATES ON AT LEAST 183 DAYS DURING THE CURRENT YEAR?

➔ RESIDENT ALIEN

THE 183-DAY TEST

WERE YOU PHYSICALLY PRESENT IN THE UNITED STATES ON AT LEAST 183 DAYS DURING THE CURRENT YEAR, INCLUDING THE CURRENT YEAR, AND MORE THAN 90 DAYS IN THE CURRENT YEAR THAT YOU WERE PRESENT IN THE CURRENT YEAR + 90 OF TOTAL DAYS IN THE YEAR, BEFORE THE CURRENT TAX YEAR + 90 OF TOTAL DAYS IN THE YEAR TWO YEARS BEFORE THE CURRENT TAX YEAR?

➔ RESIDENT ALIEN

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What's next?

If you have left your country and managed to get rid of your Tax Residency, then you have a few options available to you:

- Become a tax resident of a country with a territorial-based taxation system so that your foreign earned income won't be taxed within that country.
- Become a tax resident of a country with a worldwide income tax system so that you will only around 10% which is a reasonable amount.
- The least favourable option and the one I would only recommend as a last resort would be to avoid becoming a tax resident in any other country by completely moving abroad. This option is only available to those that are from a home country that doesn't require them to establish a new home abroad. So, this option would be available for Americans for example. Further, with the current international information exchange such as Common Reporting Standards (CRS) where tax offices and financial institutions talk to each other, you will have difficulties with staying under the radar and not falling under the obligations of any governments.

So, how do you become a tax resident of a low-tax country that offers you the best tax position as a resident of a territorial-based taxation system? And what about if you wish to move around to "home" countries, will have a Tax Residency somewhere else? If you don't want to spend 6 months in a place? These are all questions that I answer in the next e-book that you can find on my website.

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GLOSSARY

CHARITABLE DEDUCTION (SECTION 170)
If you are the grantor made after disposing of, or selling, an asset, such as investment property, collectibles, art, etc., you may apply to some countries other than the US. The net capital gain amount is added to ordinary taxable income, and income tax is then calculated on the total amount.

CITIZENSHIP-BASED TAX RESIDENCE
Citizenship usually is based on the principle that individuals and entities will be taxed based on the country that they are a citizen of, unless they renounce that citizenship. This tax criterion usually applies the system of the USA and France.

DISPOSABLE INCOME
A person after you look after and also work your financial support, such as a child.

DISBURSEMENT
A sum paid from a company to a shareholder paid out of company profits.

DISBURSEMENT
An individual, a sole trader, company, partnership, trust or legal structure fund.

DISBURSEMENT
A cost or charge incurred in earning income.

DISBURSEMENT
Any taxable benefit provided at the end of which a government, company etc. fulfills its obligations and discharges its financial liabilities. In most countries, the financial gain goes from the tax of a company to that of a shareholder, same as the calendar year.

DISBURSEMENT
The amount of money earned. It can be from personal services, investments, salary and capital gain.

DISBURSEMENT
The amount of tax paid on taxable income.

DISBURSEMENT
The proportion of taxable income which is paid as tax for a specified amount of taxable income. It is expressed as a percentage or in cents per dollar. The companies have a usually a single rate for shareholders and other entities usually the tax rate increases on the amount of taxable income received.

DISBURSEMENT
A tax imposed on the sale of assets on the value of the asset sold (income tax).

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A tax imposed on the sale of assets on the value of the asset sold (income tax).

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DISBURSEMENT
A document that certifies that you have made a payment, just because you have a receipt that does not mean you will be allowed to claim the amount as a deduction.

DISBURSEMENT
Programs are required to keep records to support their claims made on their income tax returns. These records could include receipts, invoices and bank statements.

DISBURSEMENT
A tax charge of a net dollar amount, regardless of the value of the contribution. The top six percentages of earnings in a progressive tax.

DISBURSEMENT
The tax rates that apply to taxable income tax credits. A higher rate of tax is usually applied to a tax resident's taxable income and they are usually not reduced to a tax-free threshold.

DISBURSEMENT
Residence is based on the principle that individuals and entities should contribute towards the public services provided for them by the country where they live, so all their income is taxed in that country.

DISBURSEMENT
The amount of a government (State tax, federal taxes or other national tax) for the payment of public services.

DISBURSEMENT
The tax office issues statements, a notice of assessment based on the information provided on your tax return but there the tax and obligations under the law is made with your own checks, like your income and only limited deductible deductions and tax offsets.

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COST OF
WAITING TOO
LONG.



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TRADING HOURS

1 PAILINGS COURT, NERANG

- MONDAY 7.30AM - 2.00PM
- TUESDAY 7.30AM - 2.00PM
- WEDNESDAY 7.30AM - 2.00PM
- THURSDAY 7.30AM - 2.00PM
- FRIDAY 7.30AM - 2.00PM
- SATURDAY CLOSED
- SUNDAY CLOSED
- PUBLIC HOLIDAYS CLOSED

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AND SCOPE ON
TOOLING IS
INCREDIBLE.
SAVED ME A FEW
TIMES.”**

AARON M.

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AUSTECHSAW

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& HAPPY
HOLIDAYS**

FROM OUR FAMILY TO YOURS



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HERE ARE OUR EASTER TRADING HOURS:

- FRIDAY 18 APRIL
CLOSED
- SATURDAY 19 APRIL
9 AM - 12 PM
- SUNDAY 20 APRIL
9 AM - 12 PM
- MONDAY 21 APRIL
9 AM - 2 PM



NO NEED TO HUNT!


HERE ARE OUR EASTER TRADING HOURS:

- FRIDAY 18 APRIL
CLOSED
- SATURDAY 19 APRIL
9 AM - 12 PM
- SUNDAY 20 APRIL
9 AM - 12 PM
- MONDAY 21 APRIL
9 AM - 2 PM



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AUSTRALIA DAY,
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SHARP AND READY
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