

Keep your finances healthy...

CHARTERED Accountant & Financial Planner, Manish Gupta has been working in Australia for the past 13 years after having previously worked with large international accounting firms including Deloitte and Pitcher Partners.

Manish Gupta & Associates offers his clients extensive knowledge of the property, share, and foreign exchange markets and specialises in working with high net worth individuals who have complex tax issues.

Manish has a solid understanding of the taxation issues that healthcare professionals face within their industry. Manish works closely with a range of clients such as, General Practitioners, Specialists, Anaesthetists, Optometrists, Dentists and Allied health professionals and focuses primarily on helping these professionals in building their wealth.

A large number of medical professionals in the Goulburn Valley have a migrant background and have worked overseas and accumulated wealth. Many of these individuals own shares, foreign bank accounts and/or properties outside of Australia and benefit greatly from dealing with an accountant with financial advisory skills who understands first-hand, international investments and the impact of foreign exchange on these investments.

Manish also has much experience working with professionals who have international investments in countries including the Indian subcontinent, Malaysia, England, Ireland, Scotland and New Zealand.

Manish said, "I maintained an exposure to overseas investments even after migrating to Australia, so that I could share my experiences first hand with my clients.

"Our clients, whilst wanting to minimise their taxes, have not always had their foreign investments correctly accounted for in the past, as it can be complex when it comes to their treatment from an Australian tax



SPECIALISED TAX SERVICES... Chartered Accountant Et Financial Planner, Manish Gupta of Manish Gupta Et Associates specialises in complex tax issues and can also provide extensive financial advice on the property, share, and foreign exchange markets. *Photo: Alicia Niglia.*

compliance perspective.

"In many cases, we have been able to take advantage of the ATO tax amnesty scheme to correct any prior inaccuracies without incurring any penalties.

"I noticed that some of my clients were also not utilising the available salary packaging and salary sacrificing to their best advantage, so I have made a point of gaining knowledge around this topic in order to advise my clients on salary packaging options relevant to their profession. I now work with clients to design the most effective scenario for each individual case. This enables individuals to package their salary in

a very tax effective manner.

"We have also spent time designing strategies to enable us to shift a client's wealth from a high tax environment to low tax environment by using their superfund.

"At Manish Gupta & Associates we meet our clients on a regular basis and always assure them that we are just a phone call away if ever they need us."

So if you're looking for industry specific, expert accounting advice and assistance in planning your financial future, phone Manish Gupta & Associates on 5831 7364 or email manish@guptaassociates.com.au