

UP TO 2024

bridgit rubble

DESIGN  
PORTFOLIO

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BABY SHOWER FAVOUR TAG



INVITATION

Journey<sup>in</sup>2Learn  
Annual

# Charity Ball

YAC'S CELEBRATION OF NEURO-INCLUSION

## SATURDAY 20<sup>TH</sup> 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](http://www.journey2learn.org.au)

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

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TEATRIBE  
CEREMONIAL-GRADE  
CERTIFIED ORGANIC  
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FROM KYOTO TO  
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*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.

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# 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, 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**

## FLYER

## FLYER



### 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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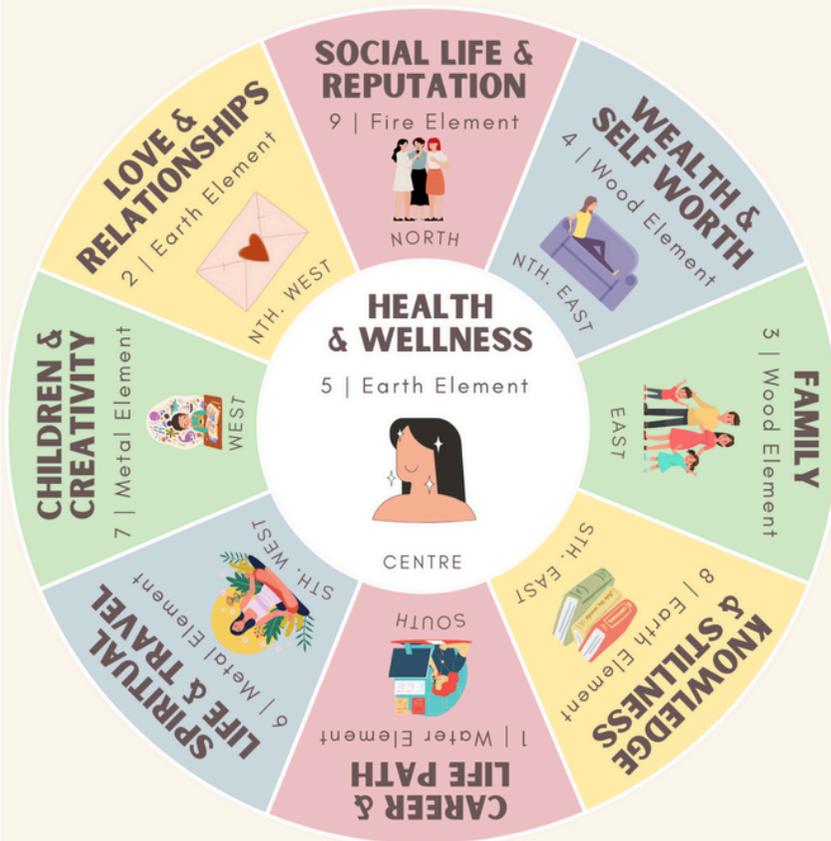
www.hastingsvalleyrespite.com.au

# BEGUA MAPS

## Find My Qi!

FENG SHUI - BEGUA MAP

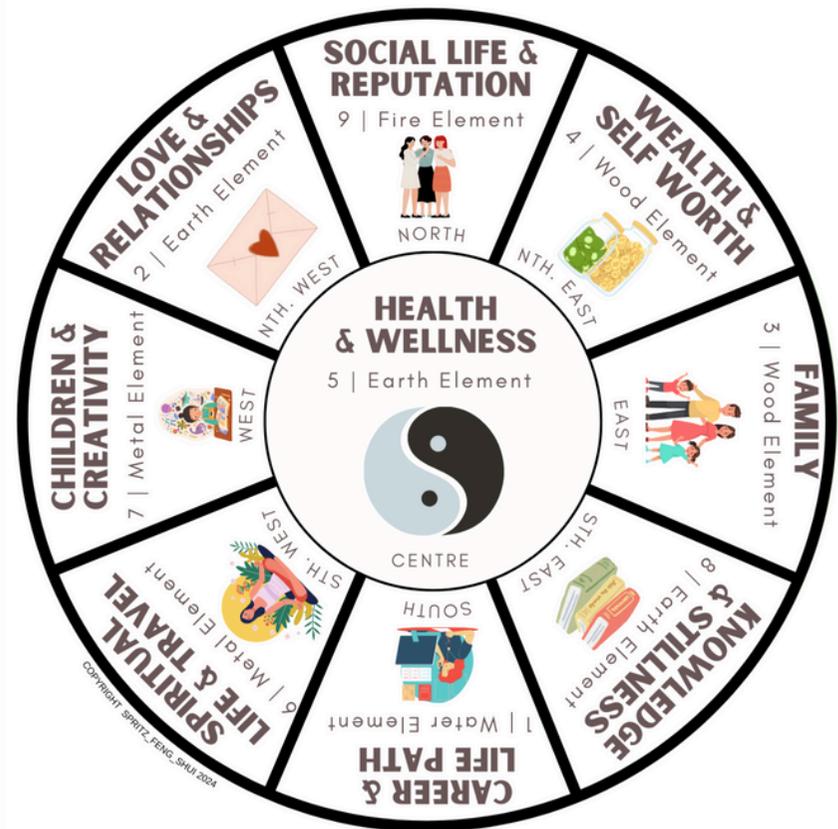
SOUTHERN HEMISPHERE



## Find My Qi!

FENG SHUI - BAGUA MAP

SOUTHERN HEMISPHERE





# International Tax Strategies & Corporate Strategies

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# content

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### 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 non-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
- It is possible to be a tax 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 UK 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 Italian Tax Residency

### The Exception to the Rule

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

### What's Next?

Glossary

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

It is most likely that you 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 'Vital 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 obligations.

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The reason 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

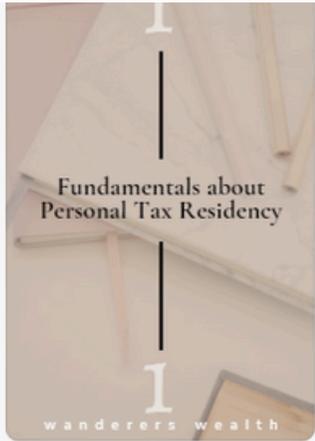
International Consultant

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 legally tax you on 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 if 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. In most countries, you 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 take 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 true to what you and you are making the correct amount of tax to receive a refund.

It is not a simple job when determining whether or not you are a tax resident of that country. In many countries, there are certain tests such as sufficient family ties test, economic ties test, work test, accommodation test and so on that form part of Personal 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 aren't familiar with the Tax Residency rules that they need to be taking into account when they trigger a situation where they trigger a tax obligation within a country that requires of them to lodge a tax return with the tax office and pay taxes within that country.

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

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

However, unfortunately, in most residency-based countries it is not a simple job when determining whether or not you are a tax resident of that country. In many countries, there are certain tests such as sufficient family ties test, economic ties test, work test, accommodation test and so on that form part of Personal 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.

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**FUNDAMENTALS ABOUT PERSONAL TAX RESIDENCY**

It is important to keep in mind that the nationality and citizenship only play a minor role or role at all when determining where you are a tax resident of. Country-based tax systems are very rare. In fact, only the USA and Greece apply it. What is meant is that simply by being a US citizen you will automatically also be a tax resident of that country. The same applies to the UK, Canada, France, etc. but tax residents of those countries, chances are that their progressive tax system also means that you will only have to pay taxes on your worldwide income. That is a far amount of money that will be taken from you.

Territorial based tax systems are countries such as Hong Kong, Maldives, Panama, etc. whose tax codes also include Tax Residency rules. However, their tax residents will only be taxed on whatever income is locally sourced and anything that is sourced from job abroad or foreign sources won't be taxed within that country at all. That's why, in general, you are better off being a tax resident of a territorial based tax system than of a residency-based tax system.

Further, most of those Western countries have quite well-developed tax rules that will make sure that whatever you earn, even if you don't live through an Overseas Company, you'll get taxed on all of it in the country of your Tax Residency and not elsewhere.

You should note though that there are differences in how tax residents are treated. Some tax residents are able to benefit from a tax-free threshold, progressive tax rates, more tax deductions, and tax benefits if they apply. Non-tax residents will otherwise not be able to benefit from a tax-free threshold, they are usually taxed on their worldwide income.

So the overarching principle that tax residents get taxed on their worldwide income is that it is not a simple job when determining whether or not you are a tax resident of a specific country.

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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 tax 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 their progressive tax system also means that you will only have to pay taxes on your worldwide income. That is a far amount of money that will be taken from you.

Further, most of those Western countries have quite well-developed tax rules that will make sure that whatever you earn, even if you don't live through an Overseas Company, you'll get taxed on all of it in the country of your Tax Residency and not elsewhere.

**SUMMARY**

- Your Personal Tax Residency determines where country you will be liable to pay personal income taxes to.
- If you are a tax resident of a country that applies a residency-based tax system (which is most Western countries) then you will likely have to pay income taxes on your worldwide income.
- You manage to get rid of your Personal Tax Residency and become a non-tax resident then you will only have to pay taxes on whatever is locally sourced.
- If you are a tax resident of a country that applies a territorial based tax system then you will only have to pay income taxes on whatever is locally sourced.
- Keep in mind that tax residents are usually able to take benefit of tax-free thresholds, progressive tax rates, more tax deductions and accessibility to more tax benefits.
- Non-tax residents will often not be able to benefit from a tax-free threshold, they are usually taxed at a flat rate and they may profit from tax deductions and tax benefits.
- If you are a national of a citizenship-based country such as the USA or Canada, chances are that you will have to pay income taxes on your worldwide income for as long as you remain a citizen.
- The first and most important step to get rid of your Personal Tax Residency is to get rid of your Personal Tax Residency in your home country and then to get rid of your Personal Tax Residency in your new country or a territorial based country.

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Don't let Personal Tax Residency confuse you

**2**

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**DON'T LET PERSONAL TAX RESIDENCY CONFUSE YOU**

**THE 183-DAY RULE**

By now we have discussed that many people apply a day-counting test to determine whether or not you are actually a tax resident of that country.

The 183-day rule means that if you are physically present for at least 183 days (which equals half a year) in a particular country, then you become a tax resident within that country and are liable to pay income taxes on your worldwide income for six months.

While a lot of countries implement the 183-day rule, the interpretation of the rule can vary from country to country.

For example, most countries will count the number of days in a full day and the departure day not at all. However, there are some exceptions whereby both the departure and arrival days are counted as a full day spent 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 time that you should consider for the 183-day rule.

To make things even more complicated, some countries make other periods of day-counting tests. For example, Canada will consider you a resident if you stay 90 days within a year and 183 days within a year.

**SUMMARY**

- Spending more than six months in a country is usually the de facto cutoff point for determining Tax Residency.
- In most countries the tax year and the calendar year are one and the same.
- Some countries have a different day-counting test than the 183-day rule.
- Other factors such as economic ties, social ties, etc. can have about weight, a physical presence when determining whether you are a tax resident of a country or not.

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**DON'T CONFUSE TAX RESIDENCY WITH LEGAL RESIDENCY**

Tax Residency is completely different from legal residency. Obtaining legal residency will give you the legal right to physically live in a country. The fact that you have a permanent residence permit in a country doesn't mean that you become automatically a tax resident thereof. In some instances, you can even be a citizen of a country without qualifying as a tax resident.

The criteria for you to be able to obtain a valid residence permit somewhere are completely different and separate from the criteria to determine whether or not you are a tax resident. Having a valid residence permit in a country doesn't mean that you become automatically a tax resident thereof. In some instances, you can even be a citizen of a country without qualifying as a tax resident.

If these criteria are not enough to make a final decision, most OECDs have some 'tie-breaker clause', so that the competing countries will qualify come to a mutual agreement. However, if there is no OECD in place between both countries, you might end up having to pay taxes in both countries.

So the criteria of being a tax resident are very similar in most countries in the world. It can happen that you are simply double-counted as a tax resident by two countries at the same time. This is not a desirable situation and will most likely result in double taxation. To resolve this issue countries have concluded Double Taxation Agreements (DTAs) that among other rules, resolve Tax Residency questions between states.

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### SAVING 15K+ IN TAXES PER YEAR

#### Paying Taxes in Canada

On a stick gross income you will owe 27% in taxes

That's almost 1/3 of your income

Social Security contributions also amount to another 14% per year

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

#### Paying Taxes in Bulgaria

On a stick gross income you will owe 10% in taxes

You're saved 17% in a year

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

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### MAXIMIZING YOUR EARNINGS BY SAVING TAXES

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

Conduct this exercise

- Review business structure
- Minimize retirement savings
- Don'ts to charity
- Gift wrapping income
- Disregard business dividend income and social security contributions
- Shift tax residency
- Keep good records
- Move to country with low consumption tax
- Learn about tax exempt amounts
- Use a Tax Expert

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### 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 global lifestyle and save (smartly) on taxes

NO

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

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

🔒 5

### 3 MOST COMMON INTERNATIONAL TAX RELATED PROBLEMS THAT GLOBAL ENTREPRENEURS FACE

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### HOW TO BECOME A GLOBAL WEALTH CREATOR

🔒 7

### DIGITAL SERVICES TAX TIMELINE

2016	USA	Adopts Economic Digital Services Tax
2017	EUROPEAN UNION	Adopts DST
2018	FRANCE	Adopts DST
NOVEMBER	CANADA	Adopts DST
DECEMBER	CANADA	Adopts DST

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### DIGITAL SERVICES TAX TIMELINE

2020	INDONESIA	Adopts DST
March	TURKEY	Adopts DST
April	UK	Adopts DST
DECEMBER	USA	Adopts DST

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### A SUSTAINABLE TAX SYSTEM

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### 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 rules that were put in generating value for digital companies.

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

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### Five Flag Theory

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### INTERNATIONAL TAXES

#### Do's

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

#### Dont's

- Forget about traditions
- Commit to groups for advice
- Wait until the last minute before you leave
- Forget to notify the tax office about your move abroad

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### CHECKLIST BEFORE LEAVING THE COUNTRY TO EXECUTE YOUR TAX STRATEGY

- Research your destination
- Documentation and visas
- Tax implications and social security contributions
- Resolve situation in your country
- Transfer the firm services
- Get a health check up
- Get your rights checked
- Register at your new destination

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### TAXES YOU PAY

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### 2ND CITIZENSHIP

Do you have heritage in any country?

YES

Citizenship by ancestry

NO

Can you invest at least 100,000?

YES

Economic citizenship

NO

Citizenship through residency

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### TAX TYPES

Taxes on what you earn	Taxes on what you buy	Taxes on what you own
<ul style="list-style-type: none"> <li>Individual Income Taxes</li> <li>Corporate Income Taxes</li> <li>Gift Taxes</li> <li>Estate Taxes</li> </ul>	<ul style="list-style-type: none"> <li>Excise Taxes</li> <li>Sales Taxes</li> </ul>	<ul style="list-style-type: none"> <li>Wealth Taxes</li> <li>Estate Taxes</li> <li>Property Taxes</li> </ul>

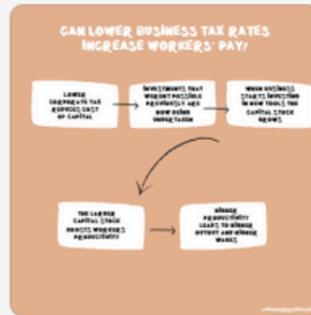
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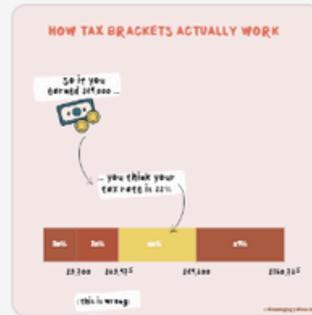
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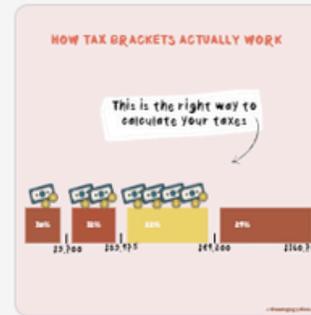
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	TAX AVOIDANCE	TAX EVASION	TAX PLANNING
PURPOSE	Not paying tax	Minimizing tax	Ensuring tax efficiency
LEGALITY	Illegal	Legal	Legal
NATURE	Capital flight/transfer misdeeds	Small companies to take full advantage of the tax provisions	Use the law to reduce tax liability
EXERCISE	Doesn't affect the tax liability	Doesn't affect the tax liability	Doesn't affect the tax liability
IMPACT	Penalty or imprisonment	Penalty or imprisonment if violation of the law	Penalty or imprisonment if violation of the law

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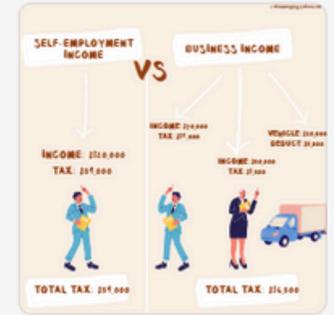
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	A \$10,000 TAX REDUCTION	A \$10,000 TAX CREDIT
YOUR INCOME	200,000	200,000
LESS TAX DEDUCTION	(20,000)	
TAXABLE INCOME	180,000	200,000
TAX RATE	25%	25%
CALCULATED TAX	22,500	25,000
LESS TAX CREDIT		(20,000)
YOUR TAX BILL	22,500	25,000

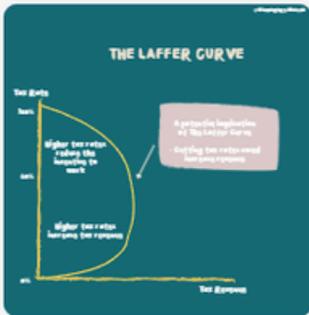
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- DON'T FORGET ABOUT TAX BREAKS**
- Adoption credit
  - Capital loss deduction
  - Charitable
  - Child tax credit
  - Credit for the elderly or disabled
  - Earned income tax credit
  - Non-qualified interest
  - Preferential rates
  - Residence over 50% tax credit
  - Senior 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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