

It's been a tough year for many...

2023

sit back,

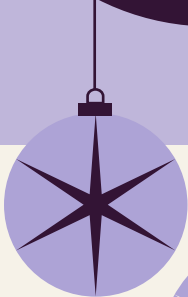
relax,

...and enjoy our tips to  
**'make Christmas easy'**

Monteck   
Carter  
Chartered Accountants

# Let's start by decompressing

- Set devices to DND and enjoy life without constant notifications
- Get in nature or channel some zen with meditation and mindfulness - nap anyone?
- Unite your family for a movie marathon or game night - charades or Pie Face?
- Check in with your community – your elderly neighbour or local cause would love to see you
- Practise gratitude daily – celebrate the small wins like nailing your parallel parking on the first attempt



# 23

**Reflect on the year that was.**

**Document the highlights.**

# 24

**Identify easy improvements and quick wins for 2024.**

“



**In the middle of every difficulty lies opportunity.**

- Albert Einstein

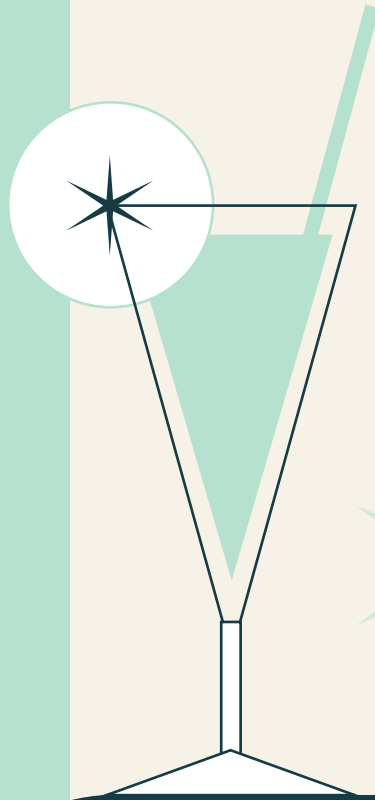


## Spiced Apple Ginger

200ml + 1 Tbsp cloudy  
apple juice  
1/3 tsp ground cinnamon  
1 Tbsp demerara sugar  
400ml ginger beer  
125ml vodka (optional)

Mix cinnamon and sugar on  
a saucer. Dip the rims of 4  
highball glasses into the  
apple juice then cinnamon  
sugar. Set aside.

Mix apple juice, ginger beer,  
and vodka (if using) in a  
large jug. Fill the glasses  
with ice and top with the  
cocktail. Garnish with apple  
slices and cinnamon sticks.



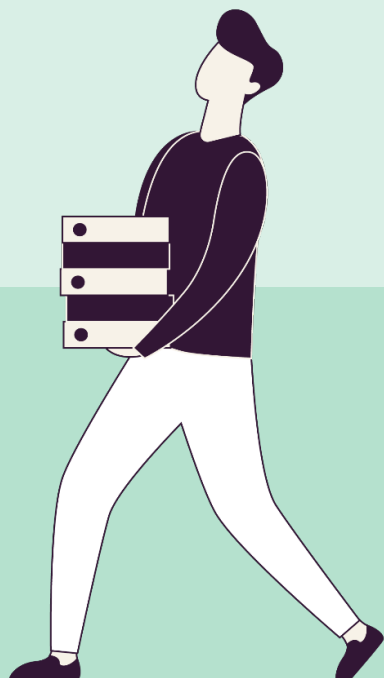
# Mind Freedom, Made Easy

Relax, and enjoy a festive drink

**TIP:** Try heating the cocktail mixture and serve in mugs (hold the ice).

# Escape reality by delving into the lives of others...

- **How to be Champion**  
– Sarah Millican
- **This is Going to Hurt**  
– Adam Kay
- **Bonkers: My Life in Laughs**  
– Jennifer Saunders
- **Open**  
– Andre Agassi
- **Dear Fatty**  
– Dawn French
- **Gotta Get Theroux This: My Life and Strange Times in Television**  
– Louis Theroux
- **How to be a Woman**  
– Caitlin Moran
- **Everything I Know About Love**  
– Dolly Alderton
- **In the Studio**  
– Rick Rubin



# Seek Financial Freedom



“

**Money talks...  
but all mine ever  
says is goodbye!**

**- Don't let this be you!**

**Everyone's  
feeling the pinch  
right now.**

It's time to get creative!

- Do a stocktake and declutter like Marie Kondo! You'll free up space and make some money
- Organise a monthly, rotational DIY Day with friends. Bring a plate, bottle, and a suitable tool to get those lingering DIY jobs nailed
- Get thrifty – hit the second-hand shops when you need to replenish items
- Review your subscriptions. Do you need *that* many streaming services?
- Revisit your budget (yes, it's an annual activity)
- Make sure your business is structured for tax efficiency. We can help with this
- Focus on your gross margin (*we can help with this too*)
- Learn ways to grow your sales and increase cashflow (*hi, it's us again, here to help!*)

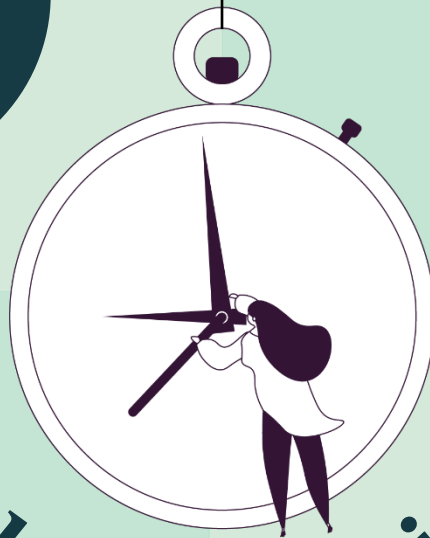
## The 2-minute rule

If a task takes 2 minutes or less, do it immediately.



## Delegate or outsource.

If it's time consuming or outside your expertise, engage a pro.



**Reclaim your time.**

## Time blocking

Use time blocking to schedule uninterrupted focus work periods – consider the Pomodoro technique.

## Utilise tech

From scheduling apps to robot vacuum cleaners and mowers, embrace technology that frees up your time.



# Top ways to Sleigh Christmas



1. Get creative. Craft, bake, or brew gifts that scream “I made this with love!”.
2. Give everyone a slice of the Christmas action list. Assign your least enjoyable tasks to others.
3. Loosely schedule Christmas Day shenanigans. Include time to snooze on the couch.
4. Aim for fun, not perfection. Not everything will go to plan – laugh it off and focus on fun!
5. Get ahead of the game. Create your wish list, check it twice, set a budget, and go.
6. Get your app together. Track who’s getting what, and your progress.
7. Point, click, shop. Let your fingers get your groceries, gifts, and decorations.
8. Host a potluck extravaganza. Delegate the cooking to your guests! Your menu might end up dessert heavy, but who’s complaining?!
9. Don’t overdo the social scene. Pick the most important events and say ‘thanks, but no thanks’ to the rest.



# A twist on a classic...



Forget the soggy sponge and tinned fruit. Try a modern take on the classic trifle with a lemon and raspberry masterpiece from [dish.co.nz](http://dish.co.nz).

## Raspberry filling

3 cups frozen raspberries, thawed

¼ cup limoncello

¼ cup caster sugar

Fine zest of 1 lemon

## Lemon syrup

1 cup water

¾ cup sugar

Juice of 1 lemon

¼ cup limoncello

## Lemon cream

200ml cream

250g mascarpone

¼ cup limoncello

½ cup lemon curd

250g biscotti

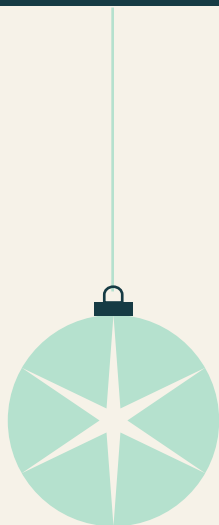
**Syrup:** Bring water and sugar to boil. Boil for 1 minute then add lemon juice and limoncello. Cool.

**Raspberry filling:** Combine and stir limoncello, sugar, and lemon zest in a bowl. Add raspberries (and any juice) and slightly crush with a fork. Set aside.

**Cream:** Whip cream to soft peaks. In a separate bowl, whisk mascarpone and limoncello until smooth. Fold through cream then fold in lemon curd.

Break biscotti into pieces and drizzle generously with lemon syrup, mixing to combine. You should have leftover syrup.

Layer the cream, biscotti, and raspberries into a glass, repeating until all ingredients are used. Finish with the cream. Refrigerate until ready to serve. Garnish with shaved chocolate or pistachios.





**In '24, let's focus on the  
small things that will have the  
biggest impact.**



*From our team to yours, have a relaxing and safe holiday break!*