



*If you have any question about the following,
please call us on 1800 1800 98.*



CHANGES TO SUPER CHOICE RULES – STAPLED SUPER FUNDS

As of 1st November, employers will need to take an additional step if a new employee does not provide their Super Fund details. To reduce the amount of “lost” super payments, the Federal Government has introduced the “stapling” of individuals superfunds to their TFN’s. This means, if an employee does not provide their Super Fund details, it is now the employers responsibility to request the employees Funds details from the Governments Online Services.

Step 1: Offer your eligible employees a choice of super fund. As per current requirements, you need to give your eligible new employees a Super Standard Choice form and pay their super into their nominated account.

Step 2: Request stapled super fund details. If your employee doesn’t choose a super fund, you will need to log into the Governments Online Services to request their stapled super fund details. Your agent or other tax professional can do this for you. You will be provided with the employee’s stapled super fund once it has been confirmed that you are their employer.

Step 3: Pay super into a default fund. If the employee does not have an established super fund, you can then pay into a default fund as per the previous requirements.

These changes apply to new employees from 1st November 2021.
For more information visit their website.

[VISIT ATO WEBSITE](#)

NEED CASH-FLOW? HAVE YOUR INVOICES PAID ON DEMAND WITH MARMALADE

Marmalade is a world-first invoice payments platform that empowers businesses to take complete control of their cash-flow. Trusted by 100+ companies, Marmalade enables its customers to cost-effectively access their money as soon as they invoice with speed, simplicity, and total transparency to deliver operational improvements and accelerated growth.



Why Marmalade:

Waiting on unpaid invoices can really pump the brakes on a business.

Marmalade is a cash-flow and payment tool designed to help your business grow. It enables you to get paid on demand by cashing in eligible unpaid invoices any time locked at a rate of 2-5%. So, if you're stuck waiting for customers to pay, you can still unlock your cash-flow and keep your business moving.

The real standout compared to other forms of business finance is that Marmalade is low cost with no risk. It's a simple and affordable way to boost your cash-flow with only a small one-off fee and zero interest. When you cash-in an invoice, Marmalade takes on all the late or non-payment risk. So, unlike a loan, you can just sit back, relax, and watch the cash flow into your business.

Find out more by visiting their website or schedule a meeting with Ben, or email him at ben.nicholls@withmarmalade.com

SCHEDULE A
MEETING WITH BEN

VISIT MARMALADE
WEBSITE

CHANGES TO CASUAL EMPLOYMENT LAW

On the 27th March 2021, changes to workplace laws relating to casual employment were introduced. After 6 months of casual employment, a casual employee may have the right to become a permanent (full-time or part-time) employee. Meaning by 27 September 2021, employers (other than small business employers) need to assess whether any existing casual employees (employed before 27 March 2021), are eligible to be offered to convert to permanent employment.

It is also mandated that employers should provide their casual employees a copy of the Casual Employee Information Sheet (CEIS).

For more information and to find a copy of the CEIS please talk to your accountant or visit their website.

VISIT FAIRWORK
WEBSITE

COMING OUT OF COVID – HOW DO SMALL BUSINESS RECOVER AND THRIVE

We are approaching the 2-year anniversary of when Covid-19 changed the world. It has been tough times for many businesses, navigating restrictions and lockdowns, decline in revenue, applying for Government support and generally just trying to survive. With the vaccinated on the rise and the Federal and State Governments planning the roadmap out of Covid restrictions, now is the time to turn your attention to recovery and success.

Pacific Accounting has developed a 3-phase planning strategy – Review, Reboot and Adapt.

Review – give your business an honest assessment of the last 18months and where you are currently placed. Where have you had success over the restricted periods? Do you understand your current liabilities and working capital?

Reboot – What can you do right now to kick-start your business as we come out of Covid? Is it business as usual (pre-covid) or are there steps you can take to increase your revenue and decreases your expenses? Do you have a budget to help you make business decisions?

Adapt – Long term planning with the ability to adapt and be flexible, will safeguard your success into the future. The future is more uncertain now than ever, but with constant “review and reboot”, you can adapt your business and plans to move with this these changing times and not get left behind.

[READ MORE](#)

SPOTLIGHT ON: NICHE 212

We have worked with Niche 212 for many years now. We love working with Donna and her team, providing recruitment and temping services across Australia. Read more about what they do:



Niche 212 is an Australian owned, highly personalised, boutique executive recruitment firm founded in 2012. We specialise in sourcing the best talent across various sectors including Financial Services, Finance and Accounting, Sales & Marketing, Market Research, PR, Media, Advertising, Professional Services and Technology.

Hiring comes with challenges and getting it wrong can be costly and frustrating. It is critical for organisations to partner with the right recruitment firm to ensure their experience with the recruiting process is thorough and effective. Essentially you need to feel that your recruitment partner is capable and credible when attracting and sourcing the very best talent to put in front of you. We focus heavily on continually building our reach for talent through market mapping, head-hunting, referral programs and marketing campaigns to both our core and prospective talent pools.

You can reach Donna on 0410 325 699 or donnaceniche212.com.au

[LEARN MORE](#)

OCTOBER KEY DATES

- 1 October – Applications for NSW Business Grant Close
- 4 October – Public Holiday (ACT, NSW, QLD & SA)
- 7 October – Deferred Payroll Tax for July and August 2021 is now due
- 18 October – Applications for the NSW Covid Micro Business Grant Close
- 18 October – Applications for the NSW JobSaver Payment Close
- 21 October – September monthly Activity Statement lodgement & payment due
- 28 October – Lodge and pay 1Qrt Activity Statement*
- 28 October – Make Super Guarantee Contributions for 1Qrt**

*Extensions apply for lodgements made by a registered BAS Agent or via the portal

**Employers who do not pay the minimum contribution for 1Qrt by this date must pay the Super guarantee charge and lodge a Super guarantee charge statement by this date

TALK TO US



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**FREE VCFO
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