



Complete Commerce

Completing your business picture.

Autumn 2018 Newsletter

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WELCOME

Welcome to the Complete Commerce Autumn 2018 Newsletter. They say that Autumn is the season of change and that is indeed reflective of what is happening at Complete Commerce. New software, new IT infrastructure, a new website due within the next 3 months and a couple of other things that you'll find out about should you choose to read on. We hope you embrace the winds of change should they come your way!



SMALL BUSINESS CLEARING HOUSE

Now that the Small Business Clearing House for superannuation payments has ceased operation, have you got yourself set up to pay super in a compliant super stream way? If not, you need to act now.

BRETT AND NICOLE'S FOOTY TIPS

	Brett	Nicole
Premier?	GWS	GWS
Runner Up?	Port Adelaide	Adelaide Crows
Brownlow Medallist?	Patrick Dangerfield	Tom Mitchell
Coleman Medallist?	Jessie Hogan	Lance Franklin
Rising Star?	Esava Ratugolea	Tom Doedee

SUPERANNUATION TAX DEDUCTIONS

From 1 July 2017, employees are now able to make tax deductible superannuation contributions even when they earn over 10% of their income from salary and wages. This regulation now becomes one of the best ways for employees to make substantial tax savings each year all whilst boosting their retirement income.

Two things to consider:

1. Those aged 65 to 74 will still need to meet the work test in order to be eligible to make the superannuation contribution.
2. Employees must remember that the total of their tax deductible superannuation contributions and the superannuation paid by their employer must not exceed the annual cap of \$25,000.

\$20,000 SMALL BUSINESS WRITE OFF

The \$20,000 small business asset write off is set to finish at 30 June 2018. Although we are hoping that there will be a time extension on this legislation in the May 2018 budget, it is likely that the write off will cease and will revert back to the previous threshold of \$1,000. With that in mind now is the time to act to make sure the asset is purchased and available to use before 30 June 2018.

NEW TEAM MEMBER

We'd like to introduce you to Jacqui Constable who has recently joined Complete Commerce. Jacqui has decided on a career change and is currently studying Law part-time. For the next few years whilst she is studying, we are lucky enough to have Jacqui as our Office Manager.



NEW OFFICE

After a fantastic six years in our first Complete Commerce home we are pleased to announce that we are on the move to a bigger and better office, just up the road to Ricketts Road in Mount Waverley. We expect the move to be completed before 30 June 2018 and we will notify you of the exact new details once we have completed the fit out.

COMPETITION WINNER

Congratulations to Begona Foncueva who was the winner of our My Commerce Rules competition. We had quite a number of entrants and it was a fantastic to see so many wonderful Christmas recipes. As we do a lot of old school Christmas cooking, we decided to give a modern recipe a go. Verdict: delicious. See Begona's recipe below.



WARM CAULIFLOWER AND SUMAC SALAD

Ingredients – Cauliflower

1 cauliflower, head & leaves, snapped into small florets
40ml olive oil
1 tablespoon sumac
Juice of a lemon
Sea salt
Freshly cracked black pepper
½ bunch flat leaf parsley, washed and dried
½ bunch mint leaves, washed and dried
1/2 bunch dill
Pomegranate seeds

Ingredients – Yoghurt Dressing

½ cup great quality natural or Greek yoghurt
2 tablespoons freshly squeezed lemon juice
¼ cup tahini paste
Sea salt & pepper

Instructions—Cauliflower

- * Preheat the oven to 200C.
- * Blanch the cauliflower for just a minute or two in rapidly boiling, salted water.
- * Line a baking tray with baking paper and lay the cauliflower florets and leaves across the tray.
- * Drizzle the olive oil and ensure all florets and leaves are coated well by using a spoon or your hands.
- * Sprinkle over the sumac.
- * Cook for approximately 30-40 minutes.
- * Allow to cool slightly. Squeeze over the lemon juice whilst still warm and season with sea salt & pepper.
- * Place the ingredients from the baking tray into a large bowl and add the herbs and pomegranate seeds.

Instructions—Dressing

- * To make the yoghurt dressing, mix together ½ cup natural yoghurt with 2 tablespoons freshly squeezed lemon juice as well as ¼ cup tahini paste and 2-3 tablespoons of water.
- * Spoon generously on top of salad.