



Complete Commerce

Completing your business picture.

SPRING NEWSLETTER 2020

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WELCOME

Welcome to the Complete Commerce Spring 2020 Newsletter. I love Spring. This is such a different Spring compared to ones that have gone before but it is still Spring. We may not have the events and fun that we have had in previous years but the weather is getting a little better every day, the trees bring new growth and new life and that unmistakable smell of Spring is still in the air. With new life brings new hope and the thoughts of a December/Christmas full of normality and celebration.

We have been having lots of conversations with clients over the past 6 months. Some clients are flying, some clients are going ok, some clients are doing it really tough and are just trying to hang on. Just like the government grants and incentives there is no one size fits all to how this situation has affected people. However, I am so impressed by how resilient our clients are. It might not be easy but we are all giving it our best shot and I love hearing about the innovations that are happening each day.

VIC GOVERNMENT GRANTS

The Victorian government keeps handing out grants. They have been great to many of our clients but unfortunately many people are missing out on these grants. However, for those that are getting them they are a blessing. The third instalment of the business support fund has been released and is available to many clients who have received the first two instalments. However, there is a narrowed focus for Instalment three for which businesses can receive it.

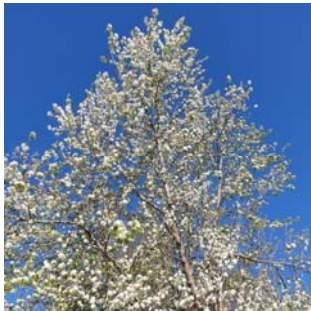
The Victorian government has also introduced another very narrow \$3,000 grant for sole traders. Unfortunately their definition of sole trader does not include anyone who trades in a company, trust or partnership and only includes those who have a commercial premises from which they run their business. An extremely frustrating and narrow definition.

There are still reductions and offerings for land tax and payroll tax that are available too so please make sure you take a look so that you can get everything that you are entitled to.

As always, please keep an eye out on what may be available for you and your business at www.business.vic.gov.au.

FEDERAL BUDGET

The Federal Budget is coming out in less than two weeks' time and there's never been a more important budget for the economy. Keep an eye out for our Budget Summary which will have all the key notes to take you forward for the 20/21 financial year.



JOB KEEPER

If anyone has suffered a greater than 30% reduction in turnover in the month of September then now is the time to act to get the last part of Jobkeeper 1.0. Also Jobkeeper 2.0 starts from 28 September and is solely based on a comparison of your income from July 1 2020 – 30 September 2020 in comparison to the corresponding quarter from the year before (July 1 2019 – 30 September 2019). If you are able to show at least a 30% reduction from this year compared to last year then you are eligible for Jobkeeper 2.0. You are welcome to register for this yourself or you can engage us to help you with all the forms. For those who are already on Jobkeeper 1.0 and using Complete Commerce to help with the Jobkeeper registrations, we will be in touch to chat with you about how Jobkeeper 2.0 will work for you.



WHAT ARE WE MISSING and WHAT ARE WE LOOKING FORWARD TO?

We are missing our spirit of adventure. Being able to drive to the beach or being able to head to a winery or two. Especially holidays big or small. Picking a destination to travel to and being open to stopping along the way, making large detours to drive to places that look exciting. We are also missing family and friends that are outside the radius. We are missing catching up with you. The phone calls and zooms are great but it just isn't the same. But what are we looking forward to trying that we haven't tried before? What are we missing now that it is temporarily unavailable? Here is a list of things:

WHAT ARE WE MISSING?

- Coffee and Breakfast at Stamford Park Homestead.
- Finding jewels off the beaten track like Claypot Curry House in Woolamai.
- Inverloch and Torquay beaches .
- The roar of the crowd at the MCG.
- Trivia (and dumplings!).
- Kids sport: cricket, little aths, swimming, footy, soccer, tennis - all of it!
- Hugs from our Mums and Dads.
- Farmers Markets.



WHAT ARE WE LOOKING FORWARD TO TRYING/DOING?

- Dinner at Firedoor in Sydney – how did we not know about this place?
- We had to cancel our trip to the Tokyo Olympics so any holiday anywhere would be amazing.
- Running the Tan – we can't be the only people in Melbourne not to have done it.
- Getting a food or coffee van to go with the Christmas Lights display.
- Installing the new lunch area at the office, seating plus BBQ!
- Getting to meet all our new Ricketts Road neighbours as the back offices are leased.
- Celebrating Complete Commerce's 10 year anniversary which unfortunately went by mid-year without fuss.

