



Complete Commerce

Completing your business picture.

Christmas Newsletter 2022

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WELCOME

I am pretty sure that we only sent out the 2021 Christmas Newsletter a month ago! This year has flown past and finally we get to take a break, take a breath and relax.

Make sure that you take the time to stop and look at the Christmas Lights, eat your favourite Christmas treats and enjoy this time of year as it is gone very quickly.

In the office we have Elf Radio playing while we wrap up as much work as we can before taking a much needed break.

From us to you we hope that your Christmas is filled with laughter and joy and that the New Year brings all that you wish for.



ARE YOU DUE A REFUND?

When you are reviewing your tax return we ask you to check the bank details on the front cover. This is the bank account that the ATO will deposit your refund into.

If your tax return is lodged with incorrect bank account details the ATO can't process your refund and we need to make a request to change the bank details with them.

The ATO are currently understaffed and taking up to six months to process these requests. If the bank details are correct at time of lodgement the process goes so much more smoothly.

COMPLETE COMMERCE CHRISTMAS CLOSURE

Our office will close at 5pm on Tuesday 20 December 2022 and will re-open on Monday 9 January 2023. During this time our staff will be on leave taking a well-deserved break.



This newsletter is intended to provide information of a general nature only. We have not taken into account your personal financial situation or needs. For personal advice please contact Complete Commerce.

SINGLE TOUCH PAYROLL PHASE 2

If you employ staff your electronic payroll software will need updating to be compliant with the ATO's Single Touch Payroll enhancements.

Each software provider has negotiated with the ATO different deadlines for updating payroll details to stay compliant.

We have contacted those clients that still haven't updated to STP Phase 2.

If you need any help or have any queries please let us know.



CHRISTMAS RAFFLE

We love to have fun at Complete Commerce, especially at Christmas, and this year we are doing a Christmas Raffle!

Look out for your Christmas Card in the mail from us, it will contain your raffle tickets.

Nicole will be using a random raffle generator online on Christmas Day to draw the winning raffle ticket numbers. An email will be sent out with the winning numbers. There are 20 prizes to win.



HAVE YOU ASKED SANTA FOR A SMART DEVICE FOR CHRISTMAS?

Smart devices were on top of last year's Christmas wish lists in Australia, with recent research showing that in Australia an average household already has 17.5 internet-connected devices.

Any product that is connected to the internet now has the potential to be hacked – leading to data and identity theft, financial loss, and privacy invasion.

Installing virus protection on all your connected devices can protect against cyber attack, keeping you and your family safe.

THE FOUR DAY WORK WEEK

You may have heard talk during the State Election that the Government is considering a Four Day Work Week. A Four Day Work Week has been trialled by a select number of companies in Australia and overseas aiming to reduce carbon emissions and improve staff mental health.

Would we all benefit from a reduced work week and moving away from hustle culture?

While you are relaxing over Christmas, consider whether work dominates your life in such a way that it leaves you no time for living. The better you look after yourself the more productive you are and in turn the more time you have for doing the things you love.

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MANAGING YOUR BUSINESS CASH FLOW

With interest rates rising, being able to effectively manage your cash flow is more important than ever.

Your cash flow impacts on your future spending decisions and the direction your business is likely to take. So keeping your finger on the pulse at all times can help ensure you are making the right decisions. As we head towards the new year, make it your goal to enter it with a cash flow plan that will help you achieve your business goals.

Below are some key considerations to help you get started with cashflow management:

- Plan and monitor your cashflow,
- Increase your sales if you need to,
- Tighten the terms of your customers' credit,
- Monitor stock levels,
- Reduce your outgoings,
- Build a cash reserve,
- Use bookkeeping software to help you.



For more tips and advice, Complete Commerce is always here to help you.

CHRISTMAS RECIPE

Nicole's Mum Marie always made special carrots on Christmas Day and we are sharing the recipe with you here. We hope that you enjoy it.

Ingredients

2 tablespoons cumin seeds
3 tablespoons olive oil
1 kg smallish carrots peeled and thinly sliced
2 cloves garlic, finely chopped
1 teaspoon sugar
Salt and Pepper
1 bay leaf
1 sprig Thyme
1 cup orange juice
30g butter
1 teaspoon additional sugar if the orange is too sharp

Method

Toast cumin seeds in a dry pan, tossing as you go. Remove seeds from the pan and set aside.

In a saucepan, heat oil, add carrots, garlic, sugar and season and toss over the heat for 5 minutes. Now add the herbs and a cup of water.

Cover with a piece of baking paper and pierce the paper to make a few holes. Clamp on a lid and cook on low heat until the carrots are tender.

Take off the paper, remove the bay leaf and thyme and pour in the orange juice.

Cook uncovered until there is just a glaze of syrup around the carrots.

Add butter, cumin seeds and shake the pan. Check for seasoning.

Marie's tips:

Don't add all the cumin seeds at once. Add a little at a time and taste to see if you want more. And never use powdered cumin.

Serves approximately 8 people as a side dish.

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