



Complete Commerce

Completing your business picture.



Christmas Newsletter 2023



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WELCOME

Welcome to the Christmas 2023 Complete Commerce Newsletter. You would all know by now that the team at Complete Commerce loves Christmas! We can't help but get swept up in the festive atmosphere. But Christmas isn't an easy time for some people so this year we are shifting our focus to helping out those in need. So Complete Commerce has made a donation to the Vinnies Christmas Appeal which will help provide food and clothing to those who need it most. If you have some spare cash flow, we'd encourage you to pick a charity of your choice to help make sure that others can have better Christmas than they otherwise would. We hope that you can be surrounded by your loved ones this Christmas and we also hope you keep playing those Christmas Carols even when people are telling you to turn them off!



PLEASE SAVE THE DATE WE ARE PUTTING ON A SEMINAR

Have you heard the phrase Artificial Intelligence (AI) and wondered what it's all about? We are very excited at the potential for AI to help us all be more efficient and we are excited to put on a seminar for you with AI specialist Michael Boyens and Business Management specialist David McPherson.

The seminar will be on **29 February 2024** with a venue to be confirmed. We will put on some drinks and food for you. The seminar will run in the early evening to give everyone the opportunity to attend. A formal invitation will be sent early next year but put the date in your diaries now.



COMPLETE COMMERCE CHRISTMAS CLOSURE

Our office will re-open on Monday 8 January 2024. During this time our staff will be on leave taking a well-deserved break.



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IS THAT HAM?

Well yes it is and it will be for the next 14 days! One of the most fun things about Christmas is seeing how far the leftover ham can go. These are our favourite post-Christmas Day leftover ham recipes:

The Classic – Ham melt with Gruyere Cheese on crusty bread. Daily on repeat!

Boxing Day Benedict – Don't try to make your own Hollandaise, just get the Maille Hollandaise with some leftover ham and a perfectly boiled egg. Crack some black pepper on top to garnish.

Pickles and Mustards – Ham with pickles and mustards is just perfection. Fresh bread, quality French mustard and a heaped serve of pickles. We tasted wonderful mustard in Dijon and this is one of our holiday snaps of Maille.

Mini Quiches – Egg and Ham for the win!

Home-Made Scrolls – If you are someone who likes to make bread products then some home made pizza scrolls are a perfect option with ham, tomato paste and a mountain of cheese. Bake and let rest for best conditions or if you are like us bake and eat straight out of the oven!



REDUCED TAX REFUNDS

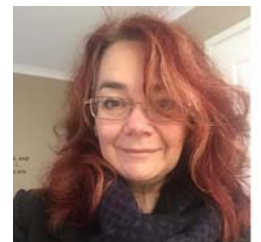
If you haven't done your 2023 tax return as yet you may be in for a bad surprise when you do so depending on your income level. For 2023 the ATO withdrew the Middle Income Tax Offset and this means refunds are about \$1,500 less than last year for many people.

XERO SUPERANNUATION

We have had some terrific feedback from clients in regard to the simplicity of Xero's superannuation function, especially when compared to other small business superannuation channels. With superannuation needing to be paid in line with every pay run from 1 July 2026, now might be time to consider a conversion to keep your superannuation admin down.

WELCOME LIZ KILLINGBECK

A huge Complete Commerce welcome to Liz who has joined us in the role of Bookkeeper. We are so very lucky to have had Liz join us after having a working relationship with her for over 7 years. Always super impressed by her diligence and friendly personality we were extremely lucky to snatch her off the free-agent market before too many other firms found out she was available. Welcome Liz!



DID YOU KNOW?

Did you know that the British No.1 song at Christmas time in 2021 was a song called 'Sausage rolls for everyone'?

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CHANGES ARE COMING TO COMPLETE COMMERCE

We've been working on our business a lot over the last 6 months and as part of that we are looking at some new software and a potentially improved portal experience. Included in the list of things we are changing are minimum expectations for our clients which includes us not having to chase signatures on documents, not following up ASIC due dates or BAS due dates etc. Our time is best spent servicing you in more productive and helpful ways. Keep an eye out for more information in the new year.



COMPLETE COMMERCE OUT AND ABOUT

We had a lovely day out at the Caulfield Social race meeting in the Black Caviar Restaurant. Lots of merriment and good food and wonderful company. Special shout-out to Jennilala who helped fill our wallets in the last race. If you are employers, make sure you are looking after and rewarding your team appropriately as the constant message from our clients is that good people are hard to find and even harder to keep.



IS THE BANK YOUR FRIEND?

New research by Momentum Intelligence reveals that while small businesses think of the major banks as a source of finance, they feel that their loyalty to these banks is not being rewarded accordingly.

With interest rates rising, have you looked at your borrowings and considered refinancing to get a better deal? If you are looking at your financial commitments please let us know and we can recommend someone for you to talk to.



REZONING TAX FOR VICTORIANS

From 1 July 2023, a windfall gains tax applies to all land rezoned where the rezoning results in an increase in value of the land of more than \$100,000. The tax is due when the rezoning occurs but you can apply to defer the tax until you sell the property. If you have a block of land that is rezoned this is something you need to look at. It's a nasty tax imposed by the Victorian Government to try and claw back some of our State's debts.

THE REAL COST OF GIFTING

How many total gifts are traditionally given in "The Twelve Days of Christmas"?

If you think it's 12, think again. The Christmas Song has compounding gifts and you end up with 364 presents at the end of the 12 days!

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