



# Institute of Certified Bookkeepers

## Making you Count

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## Bookkeepers helping Bookkeepers help Business

### January 2017

News, views and things you need to know.

Welcome to ICB's January 2017 Newsletter.



### Contents

#### Important News

- 3 ICB 2017 Annual Conference Agenda Released
- 5 ICB's Vision for the Next 10 Years
- 7 What I Want from Automated Intelligence

#### Best Practice Bookkeeping

- 11 Protected Earnings Amount 2017
- 11 Tax Rules Change for Working Holiday Makers

#### BAS Agent World

- 13 TPB Releases Information Sheet for Payroll Service Providers
- 14 TPB News - Protect your Practice

#### Continued Professional Education

- 15 This Month From the ICB CPE Page

#### ICB Network Meetings

- 16 January 2017 Question of the Month - LSL Payout on Termination of Employment
- 16 December 2016 Question of the Month - How to Encourage a Client to Move Forward - ICB's Response
- 17 Upcoming Network Meetings

## Other Things Happening in the World

- 18 Fair Work Ombudsman Let Down
- 20 Proposed Domestic Violence Leave

## This Month From the ICB

- 21 What's New this Month from ICB
- 22 January 2017 eBrief - E-Newsletter for your Business

## Products and Solutions

- 22 SmartVault for a Paperless Office
- 24 Online Payments with Direct Debit

## From the ATO

- 26 New GST Registrations can Adopt Simpler BAS Now
- 27 Early Engagement with the ATO for Private Advice
- 27 Upcoming Portal Maintenance

## ICB Membership Statistics

## ICB Supporters and Sponsors

# Additional Information for Members Only

In this month's [Members Newsletter](#) you will find the following additional information:

## Important News for You

- 2017 Annual Members Meeting

## Best Practice Bookkeeping

- Termination for Serious Misconduct - New Resource
- Apprentices and Trainees - New Resource
- Superannuation on Annual Leave Loading - New Resource

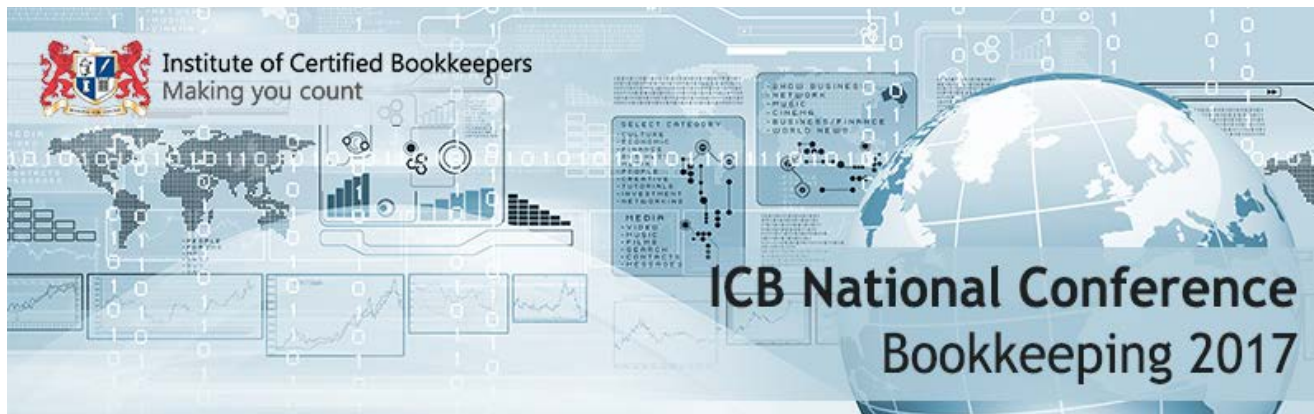
## Continued Professional Education

- ICB Technical Webinar - The Bookkeeping Cycle - BAS
- ICB Technical Webinar - The Bookkeeping Cycle - End of Year
- ICB Technical Webinar - Inventory
- ICB Technical Webinar - Preparing for End of Year

## From the ICB

- Call for Fellow Membership Nominations
- January 2017 eBrief, Customisable Newsletter for your Clients

## ICB 2017 Annual Conference Agenda Released



"Bookkeeping 2017" Includes: Artificial Intelligence, Automated Intelligence and Automated Bookkeeping; Implementing Single Touch Payroll and Simpler BAS; Does FairWork really say you might be at fault and how to draw the line; The new ATO approach and the new ATO BAS Agent's Portal; How to act reasonably according to the TPB; Health and wellbeing especially when it is just you.

As bookkeepers, our world is perpetually developing and we are in a great spot to keep delivering the best practice assistance to business. Walk with the team from ICB and our strategic partners through how to implement strategies to be professional Certified Bookkeepers.

Interact with the presenters and ask your questions throughout the day using the ICB conference app.

9am for 9.30am start until 4pm. 5.5 hours of CPE for ICB and 4.5 for TPB purposes.

### Agenda

Host: Amanda Linton, Certified Bookkeeper and Director of ICB

#### **Keynote: Matthew Addison (Executive Director of ICB)**

Includes:

- How artificial intelligence is making you look good and how it will help in the future
- Simpler BAS, how to explain it, benefit from it and get GST right
- Implementing Single Touch Payroll, it starts on 1st July, 2017
- Using the brand new ATO Portal - we have the beta
- How a bookkeeper positions themselves as the expert

### Technical Bookkeeping

Combining Legal and Technical information on today's payroll issues. David Bates of Workforce Guardian and ICB Technical Resource Manager Chris McComb debate the Fair Work and payroll changes and issues. Using case studies to explain the legal basis and provide bookkeeping "how to do".

- FairWork says payroll officers are in the firing line: Debate how we deal with non-compliant clients. Where do we stand?
- The overseas workers and backpacker tax changes
- Cashing out annual or long service leave
- Dismissed for serious misconduct, how is it different?
- Compensation or settlement for unfair dismissal or underpaid employees

## Health and Wellbeing (Amanda Linton)

- Up-to-date resources on keeping yourself well
- Hear from Amanda's own journey

## Government in the Firing Line (Panel Sessions with the ATO and the TPB)

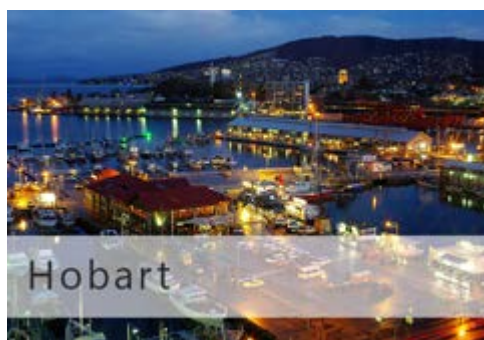
- TPB - Life stories about unregistered persons and what is a reasonable approach as a BAS Agent
- ATO - Just how committed are they to bookkeepers and how are they proving

## ICB Information Session

- Awarding of Fellow memberships and recognition of 5 and 10 year members
- See the highlights and providing an opportunity for your input into ICB's next 10 years

[For further details and explanation of the agenda, click here.](#)

To register for the Conference, please click the location you wish to attend



### **Hobart**

Wednesday 1 March, 2017  
Hotel Grand Chancellor  
1 Davey Street, Hobart



### **Brisbane**

Tuesday 7 March, 2017  
Royal International Convention  
Centre  
600 Gregory Terrace, Bowen Hills



### **Cairns**

Wednesday 8 March, 2017  
Shangri-La Hotel  
Pierpoint Road, Cairns



### **Darwin**

Thursday 9 March, 2017  
Rydges Palmerston  
15 Maluka Drive, Palmerston



### **Adelaide**

Tuesday 14 March, 2017  
Adelaide Convention Centre  
North Terrace, Adelaide



### **Canberra**

Wednesday 15 March, 2017  
Hotel Realm  
18 National Circuit, Barton





Perth

#### Perth

Thursday 16 March, 2017  
Crown Perth  
Great Eastern Hwy, Burswood



Melbourne

#### Melbourne

Tuesday 21 March, 2017  
**or**  
Wednesday 22 March, 2017  
Melbourne Park Function Centre  
Batman Avenue, Melbourne



Sydney

#### Sydney

Monday 27 March, 2017  
Sydney International Convention  
Centre  
14 Darling Drive, Darling Harbour

[RETURN TO TOP](#)

## ICB's Vision for the Next 10 Years

### ICB is...

Bookkeepers helping Bookkeepers helping Business

Local Focus - National Accreditation - Global recognition

### Concept Statements

ICB promotes and maintains the standards of bookkeeping as a profession, through the establishment of expectations, relevant qualifications and the award of grades of membership that recognise academic attainment, working experience and expertise.

### ICB Global Objectives

ICB Global states - The Institutes objectives are:

- To promote bookkeeping as a profession
- To enable bookkeeping to gain recognition as an integral part of the financial profession
- To promote training in the principles of bookkeeping
- To enable the achievement of a qualification
- To improve the career prospects of its members

### Vision

In Australia, the ICB provides bookkeepers with the co-operative forum to be the best they can be. It is about bookkeepers: Bookkeepers helping bookkeepers helping business.



- The vision of the ICB is:
  - ▶ To provide bookkeepers
  - ▶ With the co-operative forum
  - ▶ To be the best they can be
- It's about bookkeepers:
  - ▶ Recognition
  - ▶ Education

In Australia, "Bookkeepers" includes BAS Agents who are registered with the Tax Practitioners Board for the purposes of the [Tax Agent Services Act 2009](#).

The ICB aims to bring certainty to the bookkeeping profession and all involved and affected by it. It answers the questions: What does a bookkeeper do? How skilled is this bookkeeper? How do I prove my bookkeeping skills? How do I improve my bookkeeping skills? How do I do bookkeeping better? What are the benefits of being part of a professional organisation for bookkeepers?

ICB will accredit, assist and inform bookkeepers and the community thereby increasing the structure and definition of the profession.

ICB will promote Certified Bookkeepers and develop the professionalism of Certified Bookkeepers.

ICB is a member based, not for profit, professional association: bookkeepers helping bookkeepers."

## The Purposes of ICB Australia

- The purposes of ICB include:
  - ▶ To facilitate forums of information, experience and education exchange
  - ▶ To provide resources and guidance for the best practice of bookkeeping
  - ▶ To provide support for Certified Bookkeepers including technical assistance
  - ▶ To promote Certified Bookkeepers
  - ▶ To develop the professionalism of Certified Bookkeepers
  - ▶ To provide commercial benefit from being a member of this network
  - ▶ Embrace, support and promote the BAS Agent regime
  - ▶ To provide opportunities for the gaining of experience under supervision
  - ▶ To ensure government and key stakeholders listen to, consider and promote Certified Bookkeepers and their reality

## The Next 10 Years to 2026 for ICB

With the perspective of "Bookkeepers helping Bookkeepers helping Business", the benefits of "Global Recognition - National Accreditation - Local Focus", the vision and purposes as above.

We specifically embark on:

- Influencing the educational review
- Influencing and collaborating with the ATO and government
- Proactive engagement with our Strategic Partners
- Enhanced project management and communication
- Enhanced digital content and design
- Developing further bookkeeper mentoring opportunities
- Enhancing the network meetings

## References

- [ICB - The Institute and its Objectives](#)
- [ICB - The Next 10 Years Presentation](#)

[RETURN TO TOP](#)

# What I Want from Automated Intelligence

## Concept

Software can apply artificial intelligence to help us use our human intelligence more effectively.

## Background

Today, what the software companies are promising is automated intelligence, that is a computerised process of applying machine learning to the data that they can now conceptualise how to process and the data they can technically (and conceptually) work with.

Machine learning, being the computer capturing the changes you might otherwise make and observing the anomalies that you would normally observe.

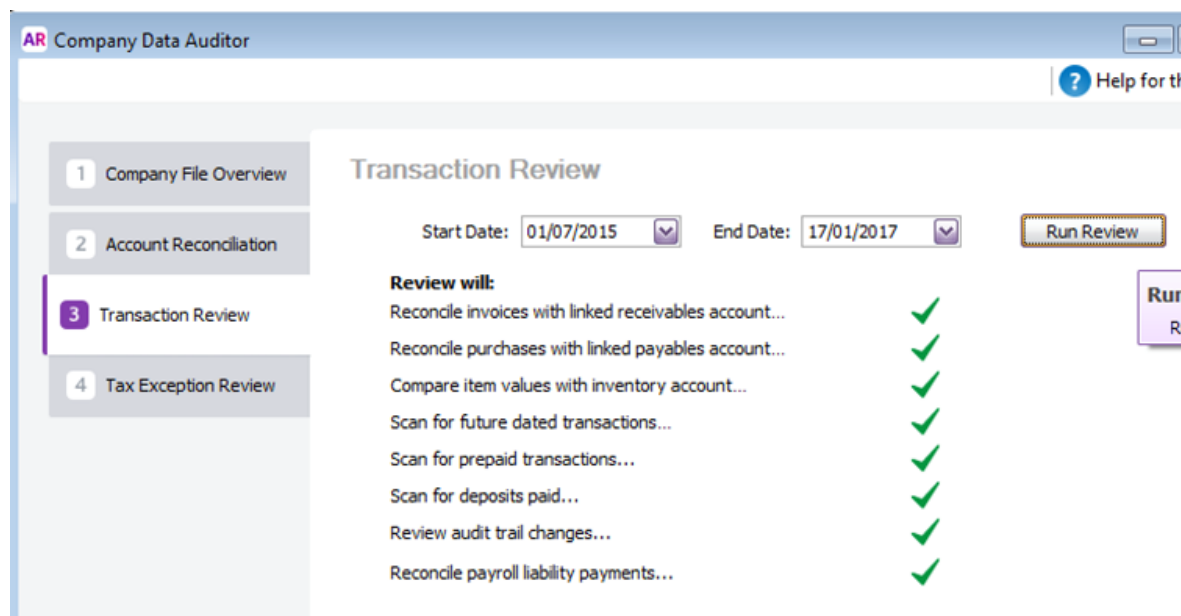
Remember that computers process electronically thousands of times faster than any biological (read human) process so it will be quicker and better to use the computer.

## The Future and Maybe Even Today

Where automated intelligence should take us is using our data more extensively in conjunction with the data available to us through aggregation and the internet: "Big Data". In effect, next generation computer processing to analyse data and information effectively and efficiently and certainly more rapidly than we are able to perform as humans alone.

We already are seeing examples of the computer performing tasks we would do if we had the time and budget. We are seeing an emergence of "Assurance" dashboards. My concept of "Assurance Dashboards" is more than the directory of clients and where their bank feeds or purchase invoice in-tray is up to.

The first of these "Assurance Dashboards" was launched by MYOB many years ago in the form of the Company Data Auditor and its associated checking and reporting.

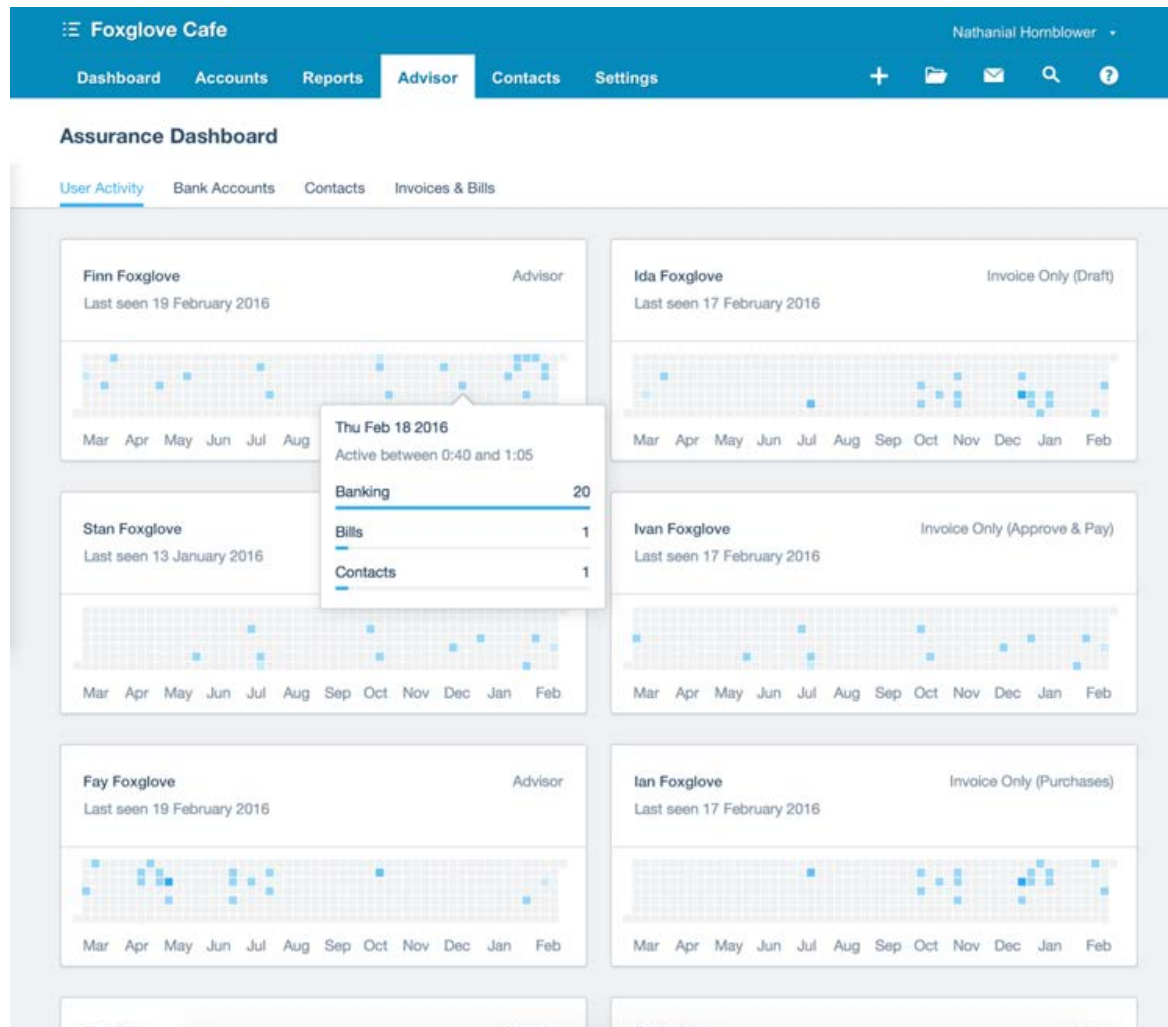


This form of automated review uses a process of checking what we would otherwise do manually: reconcile the control accounts, check for future dates, changes that seem wrong, coding to accounts where the GST is different to normal or checking that GST is 1/11<sup>th</sup> and reporting to us.

Another “Automated Intelligence” service from MYOB is the ABN checking. When you enter the ABN in the supplier card it uses big data concepts to go and look up your data, the entered ABN, and compares that to the Government's data, the ABR, and provides an integrity check and GST registration status.

These are examples of the early steps towards automated intelligence. (Artificial intelligence, I believe, is a whole different extended development).

Xero have recently brought us another development in the assurance dashboard concept.



Who did what on the file when? Did someone work in a part of the file that they shouldn't have? Did any bank accounts get changed? Did any bank transactions get deleted?

Third party products are also entering the solution space with fraud detection services: Has your “Cloud” based software been accessed from somewhere strange? Has a new user been added? Have your bank details been changed?

- These are what I would call first generation machine learning techniques.
- They are the things that we would check if we had time.
- They are (some of) the processes that we would follow and audit and review to provide 100% certainty of security and accuracy.
- They are good and I am glad they are provided to us.

**But it isn't enough.**



## The Promise That I Don't Yet See

Many claim that with access to big data, software will be able to aggregate multiple businesses information and provide meaningful benchmarks. Until we have some means of comparing apples with apples I do not see it.

While we still have humans involved in any form of running a business, allocating names, allocating expenses to parts of the chart of accounts we are going to have the same type of transaction in different spots in different businesses. We might get "intelligence" that the aggregating computer will see that Company A put Officeworks bills to Stationery and Company B put Officeworks to Office Expenses and when it is doing the aggregation it will move all Officeworks to the same place.

Hopefully you see the dilemma. Maybe it shouldn't all be in the same place. An Officeworks bill to Company A might be just for stationery but for the transaction in Company B maybe it was the computer that should have gone to the asset account for Office Equipment (so it was in the wrong place, let alone the amounts that should have gone to owner's drawings).

But, what if the software does compare your plumber client to the data it has of other plumbers? What if it compares to other plumbers that are in the same geographical area?

What if you are able to report to your client that, on average, your client is charging each client \$265.00 but every other plumber in the area is charging an average invoice of \$315.00?

What if it was able to tell you that despite charging that increased amount on average they are also issuing 100 invoices a week compared to your client only sending 75 invoices?

All of a sudden we have useful information easily generated based on big data, **if** the computer using automated intelligence has enough ability and direction and process to use big data in an appropriate form to provide useful information.

This type of aggregation of data sounds great but also opens up cans of worms about the integrity, privacy and use of such information. A topic for another time.

## More Use of Big Data

What if the software knows that your client is a plumber and observes that your client often buys from Reece Plumbing Supplies? What if the software watches the Reece Plumbing website or online store and notices a special price offered on an item your client purchases regularly? Wouldn't it be great if your software sent you an alert that reported this opportunity?

Your client, Mr Plumber, buys 25 Gold Tap Type B from Reece Plumbing each week for an average cost of \$35 each. Reece Plumbing are currently selling that tap for \$25 each.

## The Artificial / Automated Intelligence I Want.....Soon

### Strategy / Wish List #1 From Software - Automated Intelligence #1

#### Use and Check my Own Data

ICB seek a more complete set of data interrogation techniques to be performed by the software.

We seek that the software provide us with a report of anomalies:

- Postings that don't feel right (amount, coding, timing, frequency)
- Supplier payments to a strange expense account
- GST treatments that are incorrect
- GST claimed from suppliers that aren't registered
- Postings by anybody that aren't the same as the norm.

We, the Certified Bookkeeper, become the expert user of that dashboard or report of “anomalies” and process and adjust. One could say we then apply “intelligence” following the detection of the anomaly.

## Strategy / Wish List #2 From Software - Automated Intelligence #2

### **Report to us Actions That Might Not be Right.**

We seek software that provides us with warnings about behaviour that appears wrong before it has an impact, for example:

- Invoices going out with different banking details
- Invoices going out with abnormal transactions
- Payments being made to new / unusual suppliers
- Duplicate bank account numbers: suppliers or employees
- Changed bank accounts
- Different users changing system information

Similar to #1, we, the Certified Bookkeepers become the authorised receiver of this report and due to our intelligence we are then the expert user of this information.

## Strategy / Wish List #3 From Software - Automated intelligence #3

We seek intelligence tools that obtain authorisation of changes and payments. We seek intelligence tools so that a manager may be able to observe (even have to authorise) a change to anything in the system.

This vision gives us, as bookkeepers, the tools to help business make money and not lose money. We as the software and Business System Integration Experts set up the software with the audit, verification parameters and receive the anomaly report for our action or follow up.

And there are more items to the wish list. As the technology steps forward and the software companies learn more about what we actually do to make their software work properly they can help us be more effective. They can apply artificial intelligence to help us use our human intelligence more effectively

Imagine the possibilities when the 2.4 million businesses in Australia are using Certified Bookkeepers who have embraced the best “intelligence” tools available to us from the software and we are the ones enabling the best business process, certainty and security.

If the Royal Mint can have its employees steal \$1m due to unauthorised payments by an ex-employee, then maybe our clients need us monitoring and assisting their automated intelligence tools.

### **Artificial Intelligence that we can't dream of because we can't conceptualise what it may be.**

A long term friend and great influence in our space recently reminded me that today's technology can do things that the technology from even a few years ago could not. The Artificial / Automated Intelligence technical community keeps espousing that technology is developing at an exponential rate, i.e., double the double the double rate in half the time, only to be outpaced in the next iteration.

## What Might the Future of Real “Artificial” Intelligence Look Like?

I hope it isn't as mundane as machine learning, i.e., it watched what you did last time and suggests you do it the same way this time, or even it reviews what you did most times and tells you the instances that are not the same.

I want more than big data doing some comparison of what we did compared to what it has matched us to from everywhere else and reporting its version of what we might have done right or wrong.

I want it to make the changes, report to us what it observed and changed and we are the experts reviewing the machine.

Is this death to bookkeeping as we know it? No! It is empowering and enabling the bookkeeper to provide certainty and verification and explanation work that we would do but we can't afford to. Lack of time and lack of clients being able to fund us using today's technology.

Tomorrow, the technology will enable us to spend the same time doing everything we would like to be doing.

## Related References

- [Artificial Intelligence and Bookkeeping](#)
- [What is Artificial Intelligence?](#)
- [Bookkeeping in the World of Artificial Intelligence](#)
- [Artificial Intelligence is Not Bank Feed](#)

[RETURN TO TOP](#)

# Best Practice Bookkeeping

## Protected Earnings Amount 2017

The Protected Earnings Amount (PEA) is the amount of wage or salary that is exempt from child support deductions.

This is the minimum amount a worker must receive as net pay, that is, after the tax and child support has been deducted. It is calculated on the basis of 75% of the basic Newstart Allowance.

The PEA is adjusted on 1st January each year.

The new weekly rate for 2017 is \$358.05

For the full ICB - Child Support Payments resource, [see here](#).



[RETURN TO TOP](#)

## Tax Rules Change for Working Holiday Makers

### Visa (subclass 417)

During the Federal Budget earlier this year, the government proposed changes to tax rules for working holiday makers. The changes have been revised and are now law, and will be coming into effect on 1st January 2017.

There is no longer an option for working holiday makers to claim the tax free threshold. They will be taxed at 15% up to \$37,000, and then taxed at ordinary marginal rates after that threshold.

Employers of working holiday makers will be required to undertake a simple, once-off registration with the Australian Taxation Office to be able to withhold tax at this new rate.

**Employer registration has been extended to 31st January.** If you are employing working holiday makers, you will not be penalised as long as you register by 31st January 2017. You can still use the new withholding tax rate of 15% from 1st January 2017.

Employers who do not register will be required to withhold tax at the 32.5% rate or higher, as per the foreign resident tax rates.

- [ATO Working Holiday Maker Employer Registration Form](#)

The worker must apply for this temporary visa before entering the country for the first time. Although the visa is valid for up to one year, the worker can generally only be employed with one employer for a maximum of six months.

## ATO Notification

Many registered agents and employers, who have previously employed foreign workers, have already been notified by the ATO of the coming changes and been advised to register for the new tax.



## Tax for Working Holiday Makers

Weekly Earnings	Weekly Rate
\$0 - \$711	15% up to \$37,000 p.a. if employer registered for working holiday maker tax
\$712 - \$1,673	32.5% (\$37,001 to \$87,000)
\$1,673 - \$3,461	37% (\$87,001 to \$180,000)
\$3,461 and over	45% over \$180,000

Note the above rates do not include Medicare levy of 2% or the Temporary Budget Repair Levy of 2% for incomes over \$180,000.

## Payment Summaries for Working Holiday Makers

For working holiday makers who work both before **and** after 1st January 2017, **two payment summaries** will be required, with the two different tax rates applying to the gross payments, depending upon the time of payment.

## Departing Australia Superannuation Payment for Working Holiday Makers

From 1st July 2017, the rate of tax on the Departing Australia Superannuation Payment (DASP) for working holiday makers will be increased to a flat rate of 65%. This will apply to all components of the payment.

## Software Solutions

**MYOB** have not yet issued a formal notice of tax table update, but you can work around this by choosing Withholding Variation in the drop down menu and entering 15%. [For more details, click here.](#)

**Xero** have released instructions on how to set up tax for working holiday makers which you can [find here](#).

**Reckon** have issued instructions on how to treat this tax. See their information on [Backpacker tax rate in RAB](#).

**QBO (KeyPay)** have said they are in the process of being ready to implement the new tax schedule. They will issue a notification on the payroll dashboard to notify users when the tax updates are completed.

## Other Software Programs

If your software does not yet offer a specific tax rate for WHM, use the manual tax adjustment or withholding variation option to tax correctly, according to the earnings of the worker, and whether the employer has registered or not.

## Related References

- [ICB - Employing Overseas Workers](#)

[RETURN TO TOP](#)

# BAS Agent World

## TPB Information Sheet Payroll Service Providers

The Tax Practitioners Board has released an information sheet for payroll service providers. This will assist people involved in payroll services to assess whether they should be registered with the TPB.



The term “payroll service provider” covers a broad range of functions related to processing payroll and applies to individual contractors as well as outsourced payroll service companies.

### Who Needs to Register?

- Payroll services which involve the interpretation and application of tax law or BAS service provision, e.g., PAYG Withholding.
- Payroll services offering compliance review with regard to taxation obligations, e.g., a payroll specialist who advises a client whether they are meeting their PAYG obligations.
- Anyone who is completing payroll services the client relies on in order to complete their BAS.
- Anyone who completes or advises on superannuation guarantee obligations, fringe benefits tax law or termination payments.
- Anyone who lodges documents with the ATO on a client's behalf.
- Anyone who deals with the Commissioner on behalf of a client in respect to the above matters.



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### Who Does Not Need to Register?

- Employees providing payroll services.
- Payroll service providers who are not receiving any monetary fees or other reward.
- The services are not related to BAS or tax services,
  - ▶ Data entry not related to tax law, for example, employee details or annual leave requests
  - ▶ Processing of employee or superannuation payments
  - ▶ Workers compensation and state payroll tax reporting obligations
  - ▶ Coding transactions or processing payroll under instruction from a registered agent

## Registration

Payroll service providers who should be registered but are not yet will have to meet the same criteria for registration as tax or BAS Agents. If they are unable to meet the criteria, they will need to engage the services of a registered agent to provide the tax or BAS related services on their behalf.



## References

- [ICB - BAS Agent Code of Conduct](#)
- [ICB - Ensuring Tax Laws are Applied Correctly](#)
- [ICB - What can a BAS Agent Do](#)
- [ICB - BAS Service Examples](#)
- [ICB - Applying and Renewing as a BAS Agent](#)
- [TPB - Information Sheet Payroll Service Providers](#)

[RETURN TO TOP](#)

## TPB News - Protect your Practice

The Tax Practitioners Board has received information that hackers may be targeting tax practitioners and their practices in an attempt to harvest personal information, commit identity fraud, or to launch ransomware and other malicious attacks.

It is important to ensure that you have sufficient IT controls in place to protect the security and confidentiality of your client records and therefore assist you in meeting your obligations under the [Code of Professional Conduct \(Code\)](#).

As a minimum, the Board considers the following to be best practice:

- install and maintain anti-virus software on your workplace computers
- deploy firewalls on your workplace computers and / or workplace networks
- ensure that your computer operating systems and programs always have the latest security patches
- protect client records or files using encryption where possible
- regularly change your passwords
- consider using a second form of authentication (for example, SMS) to protect your online accounts (for example, email) where possible.

You may wish to seek expert advice from an IT security provider to determine what software suits your commercial needs while meeting your Code obligation to protect client confidentiality.



For further details from the TPB, [click here](#).



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[RETURN TO TOP](#)

## This Month From the ICB Continued Professional Education Webpage

ICB Events and Webinars	Classroom	Online
<p><a href="#">ICB Technical Webinar - The Bookkeeping Cycle - BAS</a> Webinar, 9th February, 2017</p> <p><a href="#">ICB Technical Webinar - The Bookkeeping Cycle - End of Year</a> Webinar, 16th February, 2017</p> <p><a href="#">ICB Conference - Bookkeeping 2017</a> Various Locations, March, 2017</p> <p><a href="#">ICB Technical Webinar - Inventory</a> Webinar, 30th March, 2017</p> <p><a href="#">ICB Technical Webinar - Preparing for End of Year</a> Webinar, 4th April, 2017</p>	<p><a href="#">Learn Calxa in a Day</a> Multi-Locations Multi-Dates</p> 	<p><a href="#">Effortless Bookkeeping with Receipt Bank</a> Online Multi-Dates</p> <p><a href="#">Excel Training Courses</a> Online Multi-Dates</p> <p><a href="#">MYOB Training Courses</a> Online Multi-Dates</p> <p><a href="#">Xero Training Courses</a> Online Multi-Dates</p> 

[RETURN TO TOP](#)

## Question For You to Discuss This Month - LSL Payout on Termination of Employment

This month's question for you all to debate at your network meeting is:

My client has an employee who has resigned and is owed quite a lot of long service leave payout. My client cannot afford to pay the full amount now. What can he do? When should the full amount be paid?



[Let us know your thoughts here.](#)

### Last Month we Asked You:

My client has to upgrade software, as they are currently on a low grade product that does not meet NFP reporting requirements, specifically, it will not produce a cashflow report and I cannot get a consolidated profit and loss statement for all bank accounts in use. I have provided them with various options, but they don't want to pay monthly subscription fees, and they don't understand the importance of ASIC reporting obligations. (In the past, the volunteer committee has actually not provided correct reports to Consumer Affairs). Do you have any suggestions for how I can convince them to move to a real accounting product when none of the committee is interested in the financial reports of the entity?

### ICB's Response:

You need to clearly state in writing what it is that ASIC or Consumer Affairs requires that their current software will not do. Then provide several options for different products that **will** meet the reporting requirements.

Perhaps you could create a table that clearly shows the pros and cons of each software product as it relates to the client's specific needs, and also an estimate of your time per week / month to do the bookkeeping in each product? Then provide a total for each product. It sounds like the client is only looking at the monthly cost, but not necessarily taking into account the fact that your bills maybe significantly higher if you have to spend the time doing bookkeeping and reporting in an inefficient product.

You can always create a cashflow report in Excel from data extracted from your software, although this may be time consuming. You should also provide them with an estimate of your increased time if they do not upgrade software.

You should also push the compliance angle, that is, being a NFP entity they really should have current and compliant accounting software in order to easily provide the reports to the relevant Government bodies. Accounts reports should be a natural and easy by-product of whatever product they use for running their business.

If they are resisting moving to a "real accounting product" then you may have to consider whether you want to continue with this client if they are set on continuing inefficient and non-compliant ways of running their business – on the other hand, if they are willing to pay you for as much time as it takes and you can get the data you need, maybe it is worth putting up with.

It sounds like it could also be worth putting a proposal to the committee that you do a presentation of the financial accounts and how to read the reports, highlighting what information may be relevant to the management team. This may assist in showing them that you are a professional and you know what you are talking about and that the information you need is actually of value to them as well.

Chances are you are dealing with only one person from the committee, who may not be communicating everything to the whole committee. So doing a presentation to the whole committee could be very beneficial for all parties.

You may also like to check ICB's Software Feature Comparison spreadsheet for more detail.

## Related References

- [ICB - Software Feature Comparison](#)
- [ICB - Not For profit](#)

[RETURN TO TOP](#)

## Upcoming Network Meetings

Join a network meeting, not just to share, but to also network and keep informed. All ICB Network Facilitators volunteer their time to assist ICB in keeping you up to date and informed and without the help of these fantastic people these valuable meetings would not happen.

If you are unable to attend your local meeting due to time restraints or there isn't a meeting in your area, why not join us via webinar on the 2nd week of each month.

Webinars				
<a href="#">Online - 12pm</a> 10th February, 2017	<a href="#">Online - 5pm</a> 13th February, 2017			
ACT				
<a href="#">Canberra - Northside</a> 15th February, 2017	<a href="#">Canberra - Phillip</a> 14th February, 2017			
New South Wales				
<a href="#">Albury</a> TBA	<a href="#">Ballina</a> 10th February, 2017	<a href="#">Balmain</a> 20th February, 2017	<a href="#">Bathurst</a> 21st February, 2017	<a href="#">Bellingen</a> 21st February, 2017
<a href="#">Blue Mountains</a> 13th February, 2017	<a href="#">Brookvale</a> 7th February, 2017	<a href="#">Central Coast</a> TBA	<a href="#">Dubbo</a> 3rd April, 2017	<a href="#">Hawkesbury Region</a> 28th February, 2017
<a href="#">Hills Region (Rouse Hill)</a> 15th February, 2017	<a href="#">Hornsby</a> 9th February, 2017	<a href="#">Lower North Shore</a> 20th February, 2017	<a href="#">Newcastle</a> 8th February, 2017	<a href="#">Newport</a> 14th February, 2017
<a href="#">Orange</a> 17th February, 2017	<a href="#">Port Macquarie</a> 14th February, 2017	<a href="#">Randwick - Bondi</a> 8th February, 2017	<a href="#">Shoalhaven</a> 6th February, 2017	<a href="#">Southern Highlands</a> 13th February, 2017
<a href="#">Sutherland</a> 15th February, 2017	<a href="#">Wollongong</a> 21st February, 2017			
Queensland				
<a href="#">Atherton Tablelands</a> 14th February, 2017	<a href="#">Brisbane North</a> 14th February, 2017	<a href="#">Brisbane South</a> 21st February, 2017	<a href="#">Bundaberg</a> 21st February, 2017	<a href="#">Burpengary</a> 22nd February, 2017
<a href="#">Cairns</a> 16th February, 2017	<a href="#">Dalby</a> 23rd February, 2017	<a href="#">Gold Coast - AM</a> 14th February, 2017	<a href="#">Gold Coast - PM</a> 14th February, 2017	<a href="#">Hervey Bay</a> 21st February, 2017
<a href="#">Ipswich</a> 14th February, 2017	<a href="#">Logan</a> 15th February, 2017	<a href="#">Moreton Bay</a> 13th February, 2017	<a href="#">Nth Sunshine Coast</a> 10th February, 2017	<a href="#">Paddington</a> 16th February, 2017
<a href="#">Port Douglas</a> 10th February, 2017	<a href="#">Sth Sunshine Coast</a> 9th February, 2017	<a href="#">Toowoomba</a> 17th February, 2017	<a href="#">Townsville</a> 10th February, 2017	

<b>South Australia</b>				
<b>Adelaide West</b> 17th February, 2017	<b>Mt Barker</b> 14th February, 2017	<b>Para Hills</b> 15th February, 2017	<b>South Adelaide</b> 2nd February, 2017	<b>Unley</b> 9th February, 2017
<b>Victoria</b>				
<b>Brunswick</b> 21st February, 2017	<b>Bulleen</b> 14th February, 2017	<b>Burwood</b> 1st February, 2017	<b>Chadstone</b> 6th February, 2017	<b>Cobram</b> 2nd February, 2017
<b>Craigieburn</b> 21st February, 2017	<b>Docklands</b> 10th February, 2017	<b>Echuca</b> 23rd February, 2017	<b>Frankston</b> 2nd February, 2017	<b>Geelong</b> 14th February, 2017
<b>Lilydale</b> TBA	<b>Macedon Ranges</b> 2nd March, 2017	<b>Mordialloc</b> 14th February, 2017	<b>Mt Waverley</b> 7th February, 2017	<b>Narre Warren</b> 14th February, 2017
<b>Point Cook</b> 10th February, 2017	<b>Sale</b> 9th February, 2017	<b>Warragul</b> 7th February, 2017	<b>Yarra Valley</b> 10th February, 2017	
<b>Western Australia</b>				
<b>Broome</b> TBA	<b>Bunbury</b> 22nd February, 2017	<b>Busselton</b> 24th February, 2017	<b>Cockburn Central</b> 15th February, 2017	<b>Geraldton</b> 3rd March, 2017
<b>Joondalup</b> 16th February, 2017	<b>Kalgoorlie</b> TBA	<b>Melville</b> 8th February, 2017	<b>Noranda</b> 8th February, 2017	<b>Welshpool</b> 21st February, 2017
<b>Tasmania</b>			<b>Northern Territory</b>	
<b>Hobart</b> 10th February, 2017	<b>Launceston</b> TBA		<b>Darwin</b> 13th February, 2017	

These meeting are conducted in a relaxed and informal environment to promote discussion amongst those attending the meetings.

No meeting in your area?

We are always on the lookout for facilitators to run meetings in their local area so if you are interested please contact Carmel Wright at [carmel@icb.org.au](mailto:carmel@icb.org.au)



ICB Network Meetings are proudly supported by MYOB

[RETURN TO TOP](#)

## Other Things Happening in the World

### Fair Work Ombudsman Let Down

In February this year, the team here at Workforce Guardian became aware of a competitor signing up new customers by implying their service was either endorsed by - or somehow linked to - the Fair Work Ombudsman (FWO).



It was a clever strategy, which generally involved one of two cleverly designed sales tactics.

The first sees them cold-calling employers and introducing themselves as being from 'Fair Work'. Because this is a generic term (as opposed to the 'Fair Work Ombudsman' or the 'Fair Work Commission') they get away with creating the false impression they are calling from one of these two official government agencies.



They then ask the employer for a meeting to discuss their potential non-compliance with Australian employment laws. The hapless employer - concerned about their potential liabilities - agrees to meet with 'Fair Work'.

A short time later, a representative from a private HR business arrives at the workplace, as agreed. They confirm they have been sent by 'Fair Work' and, at the end of the 'meeting', the employer is asked to sign an expensive, multi-year subscription (including insurance) which will give 'complete peace of mind'. Thinking the service is endorsed by the Commonwealth Government, the employer signs on the spot.

The second strategy involves operating a number of generic 'Fair Work Information Lines', which employers mistakenly call instead of the official Fair Work Infoline operated by the FWO.

After callers have received some preliminary advice (sometimes given by unqualified and inexperienced 'consultants') they are offered an introduction to an HR service which is recommended by 'Fair Work'.

These practices are scandalous.

When we began hearing from frustrated employers who felt they had been misled, we immediately contacted the FWO. We expected they'd put out a press release or, at the very least, publish a generic message on their web site reminding employers that the FWO does not endorse any private HR business.

But they didn't.

And for the last nine months we have been contacted by countless employers who have signed up to an HR service under the genuine - but completely mistaken - belief that it was recommended or endorsed by the FWO.

These employers are understandably appalled, disappointed and very angry. And so are we.

While we have no doubt the FWO made their concerns known to the company involved and took steps to have them change their ways, there's also no doubt they did absolutely nothing to warn the public about their deceptive and misleading conduct.

As a result of the FWO's public silence, hundreds - perhaps thousands - of employers have signed multi-year contracts with the company in question.

If only the FWO would spend as much time, energy, and tax-payer's money assisting employers as they do prosecuting them. The FWO has, once again, let every law-abiding employer down very badly.

Have you been misled? Make an official complaint to:

- **ACCC Small Business Helpline**  
Phone: 1300 302 021  
[www.accc.gov.au](http://www.accc.gov.au)
- **NSW Fair Trading**  
Call 13 32 20  
[www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)
- **VIC Consumer Affairs**  
Call 1300 55 81 81  
[www.consumer.vic.gov.au](http://www.consumer.vic.gov.au)
- **QLD Fair Trading**  
Call 13 74 68  
[www.qld.gov.au](http://www.qld.gov.au)
- **SA Consumer and Business Services**  
Phone: 131 882  
[www.cbs.sa.gov.au](http://www.cbs.sa.gov.au)

Or the relevant fair trading body in your state or territory.

## Related References

- [Employsure Complaints](#)

[RETURN TO TOP](#)

## Proposed Domestic Violence Leave

### Discrimination Against Millions of Female Employers and Business Operators Must Not Happen



COSBOA believes that the continued call for domestic violence leave (DVL) is misdirected and is also blatant discrimination against millions of small business people who may be victims.

Peter Strong, CEO of COSBOA, said today “there are around two million women in business in Australia; some half a million are employers and the rest are in home-based businesses or are contractors. They are ignored as potential victims. Worse still the employers who are victims may have to provide leave to other victims and then work harder to cover that leave. How can the ACTU be so ignorant of the needs of so many working women?

COSBOA supports the call by the AI Group to leave domestic violence management to the enterprises and the people involved. It is far too complicated and dangerous to have in awards where employers will become responsible for unpredictable outcomes and will likely end up in a lose/lose situation. This would be even worse for the employers and business operators who are also victims, they will be doubly victimised.

Mr Strong added “imagine a woman is trying to run a business and work her way through a terrible domestic situation and then a staff member demands time off to manage her own situation; that would be devastating. This creates more work and costs for the employer. This must not happen.

If we do have leave at all it should be paid for by government the same as paid parental leave and managed by the welfare sector. But we should not have the leave approved as it just institutionalises a problem, it doesn’t solve it.”

Below are some thoughts on domestic violence leave from a woman who has run a business for many years and employed many people. She, for obvious reasons, needs to be anonymous. Her example and thoughts are telling.

#### **A female business operator’s thoughts and experiences with Domestic Violence.**

“Domestic Violence Leave – this is the topic that has been really going around in my head. I grew up in a household that was impacted by domestic violence – so when considering this topic – I find it difficult to be detached from the emotion in the topic. (Even to write the prior sentence was hard work.) I have also as an employer assisted an employee with a domestic violence situation. I found this employee sitting at her desk crying and shaking. I took her to a private room and she confided in me that her partner was violent, and that the previous evening she had asked him to leave their home – which he had done in an emotive manner. I assisted her with information on resources in the community, called a lock smith and organised for the locks to be changed at her home, put in place measures that she would be accompanied to and from her car each day and gave her time off to deal with a number of matters that she needed to attend to – i.e., close joint bank accounts.

Two weeks later the couple reconciled – and I was then in the situation of having to attend work social events with the employee and her partner and act as if I knew nothing. I don’t believe that I hold the skills to be involved in such a situation and in this instance, the employee actually became very bitter towards me as an expression of her discomfort about her domestic situation being exposed in her workplace.

Also – I am struggling to find the right way to express this thought, but in my mind, Domestic Violence Leave almost feels like it is normalising and giving into DV.

Just as it is perceived as being OK, or a right, by so many to “chuck a sickie”, and there are employees that make sure that every type of leave available to them is used in full every year – I can see a situation arising of some employees making sure they use their quota of DV leave – just because it is there. DV is never OK, it should never be normalised – and I strongly believe that the reduction in DV will change when power imbalances are changed, and when more women are financially independent, and when little girls are raised with the expectation of being financially independent, then the power balance in society changes and DV will reduce. DV should never be reduced to being part of the mindset of getting a few extra days off in the year. Small Business owners are not equipped with the skills and knowledge to manage such fraught situations.”

In the end how will DVL be managed? Will a certificate have to be produced? It has been suggested that an employer would know as it would be obvious – it is often not obvious. There are plenty of victims who don't want it discussed especially in the workplace. We have also suggested that there would be some people who falsely claim the DVL (as mentioned above). This was ridiculed the comment being “no one would do that”. When we point out that no employer would refuse to assist an employee in trouble, that was also ridiculed.

**Our comment:** A very contentious issue but we believe that it is appropriate that Domestic Violence is **not normalised**. The [attached information](#) and perspective provided by COSBOA is very enlightening.

[RETURN TO TOP](#)

## This Month From the ICB

### What's New this Month from ICB

New and updated resources for January 2017

- [January 2017 Network Meeting Webinar](#)
- [December 2016 Members Newsletter Podcast](#)
- [Long Service Leave](#)
- [Employing Overseas Workers](#)
- [GST on Contra Deals](#)



[Click here to view the latest news for the month.](#)

[ICB Q & A Space](#) - You can check out all the latest threads here. Feel free to ask your questions regarding any issue you may be having or if you require clarification, we are here to help. The [Latest Updates](#) lists all the topics in order of replies.

[RETURN TO TOP](#)

# January 2017 eBrief Newsletter for Your Business



The January 2017 Bookkeeping eBrief is now available for you to download.

- [January 2017 Bookkeeping eBrief Newsletter - PDF](#)

[Back copies are available here.](#)

*"The best bookkeepers using the best resources".*

[RETURN TO TOP](#)

## Products and Solutions

### SmartVault for a Paperless Office

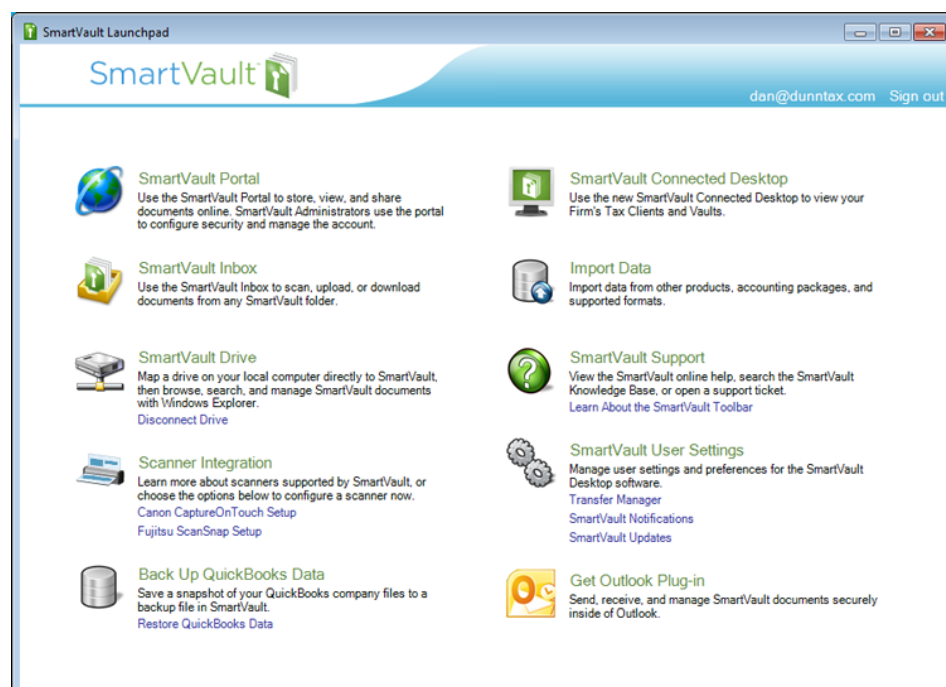
#### Dreaming of a Paperless Office?

Feeling cluttered, having trouble keep track of all your papers? You're not the only one. On average professionals spend 4-6 weeks per year searching for information.

Cloud document management software helps you transform your paper documents into online files that can be stored and shared quickly, easily and securely, in turn helping your business increase productivity, reduce costs and become more organised. There are many benefits to implementing an online document management system in your bookkeeping business. These include:

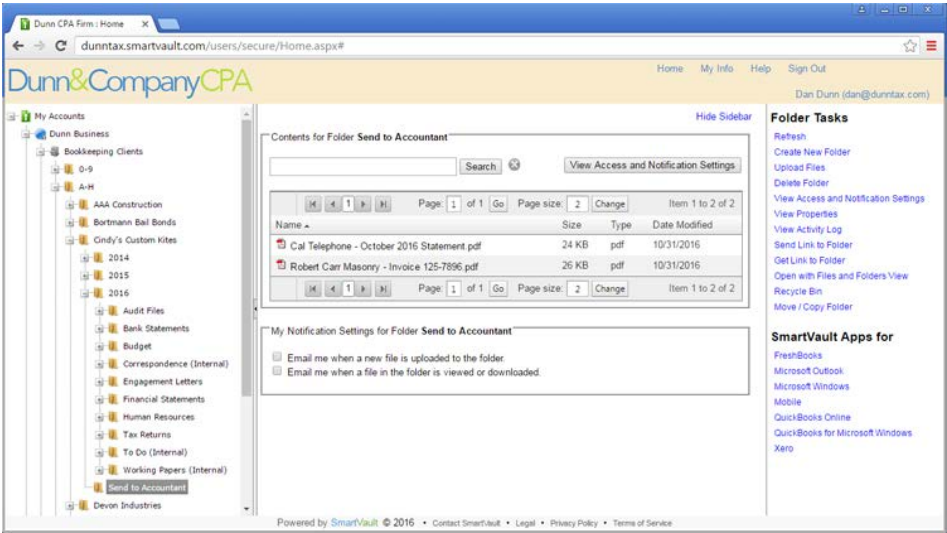
#### Increased Productivity and Efficiency

Easily upload documents to the cloud so you never lose or misfile documents again. Files stored in the cloud are searchable in just a few keystrokes, helping you significantly reduce the time spent searching for documents, especially in comparison to searching through reams of manual paperwork.



# Easier Collaboration and Sharing

Securely share files online with clients, customers, staff and partners via your own branded portal. Documents that are stored and shared electronically are more secure, yet easily accessible by any authorised user, greatly improving collaboration opportunities.

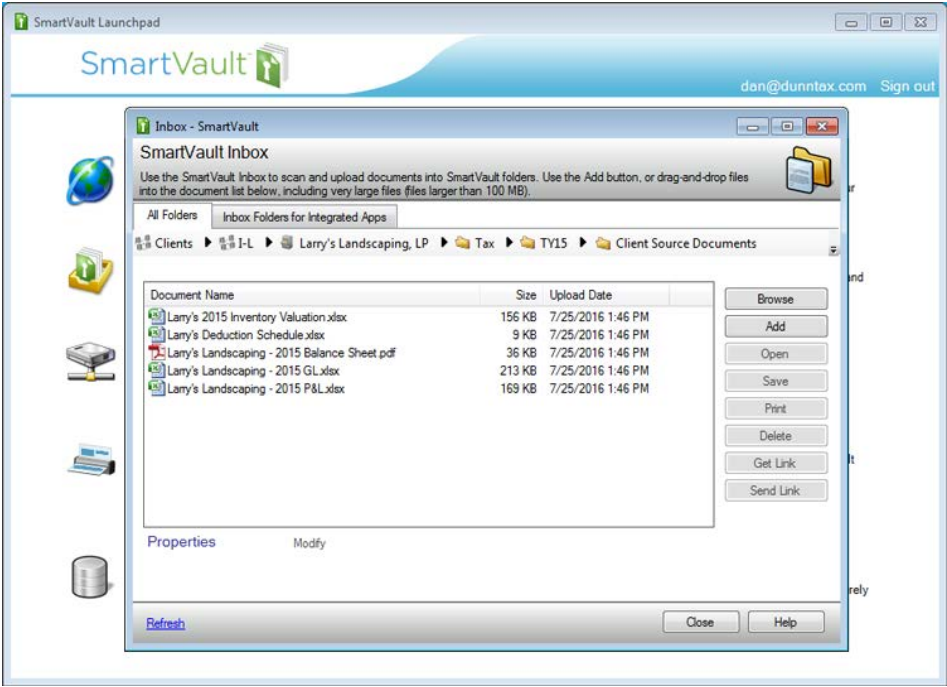


# Go Paperless and Reduce Costs

By going paperless, your business will save on paper costs, ink/toner costs, storage costs, printer maintenance and even on employee admin. And on top of the cost savings your business will achieve, a paperless company is also an eco-friendly company.

# Accessible Anytime and From Any Device

With all your documents stored securely in the cloud, you can easily access and share business files on the go, from any device that has access to the internet so you're always in the loop.



Looking for a solution? With [Reckon SmartVault](#) your bookkeeping business can go from documents everywhere to documents anywhere.



Reckon SmartVault offers all the benefits of a cloud drive, but with the best-in-class security and productivity features you need to run your business. Your business can become more efficient, reduce costs and increase profitability as you move your files / documents to the cloud and convert to a paperless workflow.

By moving all your files to the cloud, they will be readily accessible wherever you are, on any device that's connected to the internet. And, you can securely share files with whoever you choose - customers, staff and partners - all from within a portal that can be branded with your company logo, colour scheme and URL to suit your business.

Reckon SmartVault integrates seamlessly with multiple accounting software applications, including Reckon Accounts Enterprise and Premier versions. It is easy to attach source documentation to corresponding areas from within the software for validation and audit readiness.

## Bank Level Security

Reckon SmartVault features bank-level AES-256 bit encryption which keeps your company's data safe. Plus, as your data is located in the cloud, it is protected from server crashes or power outages so you don't have to worry about losing documents ever again.

For more information and a free 30 day trial please visit [Reckon SmartVault](#) or contact 1300 653 449

[RETURN TO TOP](#)

## Online Payments with Direct Debi

### New Information on Online Payments

In 2017's economic environment most consumers and an increasing percentage of businesses expect to be able to use debit and credit cards to pay for their goods and services.

According to Direct Debi CEO and ICB partner, Catherine Batch, if you don't have an online payment option you may be putting your business at the back of the queue when it comes to getting paid.

"Taking credit card payments means you can benefit from the total share of business wallet, rather than just restricting your business to the amount of cash that your customer's can transfer."

Direct Debi is an Australian owned and operated company dedicated to getting businesses paid on time and explains how online payments can help you in 2017.

### Clear Business Benefits

Taking cards over the phone is a great way to clear out the 2016 debtor's list. Conversations like "Hi there, you appear to have \$300 owing on your account can I take the payment now over the phone," can help ensure you are **not** waiting on the client to transfer the money themselves.

By automating the payment collection process over a 12-month period, Direct Debi clients save \$75 per invoice.

### How do Customers Actually Pay Me?

Once you had signed up you receive a merchant account, which is exclusive to your business. Money that is paid to your business goes into your merchant account.



Customers can pay you in a number of ways.

The three main methods for online payments are:

### 1. Xero - Fully integrated and automated

Direct Debi offers a fully integrated and automated Xero service whereby the 'invoice pay now' button automatically connects to your merchant account - allowing your business to accept payment via either:

1. Payment your business controls - Direct Debit:
  - ▶ direct debit via a bank account (saving, cheque) that you control
  - ▶ direct debit via credit or debit card (Visa, Master, Amex and Union Pay) that you control.
2. Or a payment page where clients can enter their details to pay:
  - ▶ Bank account (saving, cheque) that customers control
  - ▶ Credit or Debit card (Visa, Master, Amex and Union Pay) that customers control

### 2. Through a "Pay Now Button" on your Website or Invoice

If you are wanting to accept payments through your website you can place the **pay now** on your website and people can pay you 24 hours a day with the payments integrated to your merchant account. Once someone enter the details they will then be taken to a secure payment page where they can enter their bank account, debit or credit card details.

The same pay now button can be linked from your invoice.

[Pay Now Button](#)

### 3. Using a Virtual Terminal

To take credit card transactions over the phone (MOTO), you simply enter the customer's credit card information onto a secure website that you access and submit the information to complete the transaction. The virtual terminal is like a payment page in reverse. However instead of the customer entering their details on your website, you complete it for them.

Direct Debi provides a **free** virtual terminal with all our accounts.

[Virtual Terminal](#)

### Once Someone Pays Me, When do I Get the Money?

As part of [Application Form](#) you must supply details of the bank account you wish funds to be paid into. This is the money that you have taken, minus any transaction fees (or take advantage of the current [fee free ICB offer](#)).

### Easy Way to Get Online

Forget about going straight to your bank for your merchant services, because Institute of Certified Bookkeepers has partnered with Australian owned and operated Direct Debi, who make the task of accepting cards in your business a simple and straight forward process.

Automate your business today and take advantage of the offer - click the following links for a copy of the [Application Form](#) and our [Product Disclosure and Financial Services Guide](#). You can return this with the following documents to [admin@directdebi.com.au](mailto:admin@directdebi.com.au) or visit [Direct Debi user signup](#).

Supply copy of:

- Certificate of business / ABN
- Driver's license (both sides)
- Utility bill
- Bank statement

Watch the [video explainer here](#).

Call us today Sydney 02 8064 2550 Brisbane 07 3149 3620 Melbourne 03 8640 9566 or visit the [Direct Debit website here](#).

[RETURN TO TOP](#) 

## From the ATO

### New GST Registrations can Adopt Simpler BAS Now

#### Easier GST Reporting for New Small Businesses

From the ATO



From 19 January 2017, newly registered small businesses have the option to report less GST information on their business activity statement (BAS).

Talk to your clients who plan to register for GST after 19 January 2017 and let them know they can access the reporting benefits of the simpler BAS early.

To take advantage, they need to do the following based on the reporting cycle they elect when registering for GST:

- Quarterly – select 'Option 2: Calculate GST quarterly and report annually' on their first BAS. We will not seek the additional GST information or lodgment of the Annual GST information report. This will provide them with a simpler BAS reporting solution.
- Monthly – insert '0' at labels G2, G3, G10 and G11 on their BAS.
- Annual – they can leave labels G2, G3, G10 and G11 blank on their Annual GST return.

#### Related References

- [ICB - Simpler BAS](#)
- [ATO - Simpler BAS](#)

[RETURN TO TOP](#) 

# Early Engagement with the ATO for Private Advice

## Early Engagement



Registered agents can request an early engagement discussion if you are seeking advice for a complex transaction your clients are considering, or have implemented.

- Small business and individuals - advice about new or changed legislation, complex tax law advice or help with legal interpretation.
- Public business, not-for-profit, international and privately owned and wealth groups - advice about tax implications of a complex transaction.

## The Early Engagement Process

The ATO will consult with you to:

- discuss your request and outline the early engagement process
- seek your timeframes and critical dates
- explore the tax issues you are seeking advice on
- arrange an initial discussion or meeting
- agree on respective roles and responsibilities
- request a draft application for a ruling, where relevant, with full and true disclosure and relevant supporting information.

Use the early engagement process when you need to have a discussion with an ATO representative to clarify issues - this may help you decide if you need to lodge a formal complex issue resolution request. See [ICB - Complex Tax Issue Resolution](#) for more detail.

## References

- [ICB - Complex Tax Issue Resolution for BAS Agents](#)
- [ATO - Early Engagement for Private Advice](#)
- [ATO - Advice and Guidance](#)

[RETURN TO TOP](#)

## Upcoming Portal Maintenance

See [this link for scheduled times](#) for the full guide to system maintenance and issues.

The portals will be unavailable at the following times for scheduled system maintenance.

### Regular Planned System Maintenance

Saturday 4th February, 2017 9.00pm AEDST	Sunday 5th February, 2017 9.00am AEDST
Saturday 4th March, 2017 9.00pm AEDST	Sunday 5th March, 2017 9.00am AEDST

For more details regarding BAS Agent portal maintenance, [click here](#).

## ICB Membership Statistics as at 31st December, 2016

6,250

3,601 Members maintain Fellow, Member, Associate, Affiliate and Educator membership.

ICB also has 16 Accredited Training Provider Members and 2,633 Student Members.

[RETURN TO TOP](#)

## ICB Supporters and Sponsors



[RETURN TO TOP](#)

Please note that, in between newsletter issues, articles maybe published straight to the *Latest News* section of the website.

The Institute of Certified Bookkeepers complies with the Spam Act 2003 and we have a documented [Spam Policy](#) on our website. You can unsubscribe from ICB newsletters and updates [here](#).

*ICB's Newsletter* contains news articles, links and regular sections that we feel will be of interest. If there is anything that you would like to see, whether a regular feature or a one-off, please let us know. Email your ideas to [admin@icb.org.au](mailto:admin@icb.org.au)

**The** monthly Newsletter for members of the Institute of Certified Bookkeepers.

A selection of those articles listed are accessible by ICB Members **only** - ICB Members, you will need to be logged onto the ICB website to view all the articles in full.

The newsletter of ICB is designed as information and resources for Bookkeepers with clients and also bookkeepers in employment.

The content of the newsletter maybe relevant in part or in whole to other publications or other purposes.

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