



Institute of Certified Bookkeepers

Making you Count

P: 1300 856 181

F: 1300 857 393

E: admin@icb.org.au

W: www.icb.org.au

Bookkeepers helping Bookkeepers helping Business

August 2020



Welcome to the August 2020 edition of ICB's Monthly Newsletter.

Contents

Important News.....	3
■ New ICB Team Members.....	3
■ COVID Rebuild Strategy – Communication.....	3
■ Go Local First.....	4
Best Practice Bookkeeping	5
■ Personal/Carers Leave – The Mondelez Case	5
The BAS Agent World	6
■ ATO Online Services for Agents: Terms and Conditions	6
■ Fast Key Codes for ATO JobKeeper.....	7
Continued Professional Education	8
■ Upcoming Events and Webinars	8
ICB Network Meetings.....	9
■ Upcoming Network Meetings	9
Business and Personal Health, Wellbeing and Development.....	10
■ Online Mental Health Support for Small Business.....	10
From the ICB.....	10
■ Annual Survey Report Results – Your Software	10
■ ICB Marketplace – new listing	11
■ Member Benefit of the Month: Industry Tailored Insurances.....	11
■ What's New this Month from ICB.....	12
From Strategic Partners	12
■ COVID-19 Support from our Software Partners – Reckon.....	12
■ COVID-19 Support from our Software Partners – Xero	13
From the ATO	13
■ Tax Time Toolkits: Small Business Motor Vehicle Expenses	13
■ ATO Commitment to Service Standard	13
■ ATO advises on JobKeeper compliance	13

■ ATO Systems Maintenance.....	14
ICB Membership Statistics	14
ICB Supporters and Sponsors.....	15

Additional Information for Members Only

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

Important News

- JobKeeper 1.0 changes into 2.0
- SG Amnesty Expires 7th September 2020

Best Practice Bookkeeping

- Wages Theft – it's real
- Workers Compensation
- Directors Identification Numbers
- JobKeeper 1.1 changes the start date for Employees
- Victoria Lockdown and Bookkeepers

The BAS Agent World

- Identity Checking Your Clients
- TPB launches new corporate plan 2020-21
- Automatic ATO Extensions

ICB Network Meetings

- August 2020 Question of the Month: Benefits of SG Amnesty
- July 2020 Answer of the Month: Registering sales in NZ

Other Things Happening in the World

- Consumer Data Rights - Open Banking

Business and Personal Health, Wellbeing and Development

- Mentally Healthy Workplaces

From the ICB

- August 2020 eBrief for your Clients and Business

Important News

New ICB Team Members

The ICB Management team are excited to introduce you to three new staff that have joined the team over the past month.

Erica Brooks commenced with us 3 days per week in late July, to bolster the Support / Helpdesk resources for members. Erica joins the team with an extensive background in Bookkeeping and in particular, having had a significant lens inside the Education space for Financial Services and the development of curriculum surrounding the Certificate IV in Bookkeeping.

Simone Emmett has also joined the team 4 days per week in early August. Also joining the Support and Resources Team, Simone has a significant background within the publishing industry as well as working as a Bookkeeper for many years. Simone brings an added strength to the team in regard to the monthly newsletter process.

Masuod Abdi is our third new recruit and is partnering with our existing website content and maintenance team. Masuod's primary responsibilities for the next few months will be assisting with the content migration and structure of our new website, an exciting initiative that we are aiming to complete by the end of Q1 next year. Masuod brings experience in website development, content management and a wide variety of IT systems.

We welcome all new recruits who are already proving to be valuable members of the ICB team. Please make them feel welcome.

COVID Rebuild Strategy – Communication

Whatever the status of the Business in current response to COVID-19

Business must approach its communication techniques with thought and strategy!

Who

All stakeholders in a business need to be kept up to date.

Without information people make assumptions as to whether a business is open or closed, whether the business is able to pay its bills and about what it is actually up to.

The Stakeholders:

- The Team
- Clients / Customers
- Suppliers
- Financiers

“ *Don't lose clients because they don't know what you are up to* ”

What

- If you are open? When you will be open?
- How to contact you? How to place an order online?

- What you are selling! (If it is different to normal, then be specific)
- How you are trading? Online / Click & Collect / Take-Away
- How you are being safe! What safety precautions you have in place?

“ Research has now shown that COVID revealed many customers do not know everything about a business including all that they do or sell – make sure you tell them

How

- Capitalise off other programs
- Industry based; district based
- Government supported “Go Local First” and now “Buy Victorian”, like the “Australian Made” or “Australian Owned” concepts.
- Online directories

Digital Strategies

- Social Media and email
- Website (relevant and fresh)
- Business listings (google et al)
- Local exposure

Go Local First

Embrace Go Local First

Australia has over 3.5million small businesses. Small businesses contribute to a third of our economic activity, keep millions of Australians in jobs and are responsible for paying wages to almost half our workforce. They are vital to our everyday lives – especially now we are trying to find the way to economic recovery.

Go Local First is a nationwide campaign being delivered by the Council of Small Business Organisations Australia (COSBOA). **Go Local First** aims to encourage Australians to choose local small businesses when they are purchasing products and services to help get the sector back on its feet, keep Australians in jobs, and money in local communities.

Aussie small businesses have taken a huge hit during the pandemic. **Go Local First** is about encouraging all Australians to back local businesses by choosing to spend with small businesses, both in store and online. When small business thrives, communities thrive, and Australia thrives.

The **Go Local First** campaign uses social media and online presence to advertise and drive business to local premises. This Government supported branding concept, complete with a downloadable toolkit has been created for small business to benefit from existing branding and advertising such as posters, website links, Facebook, and local directories. You can like, share, or personalise the content to suit your business. Get in on the trend of @golocalfirst (Instagram) and @localfirstAU (Facebook).



Embrace **Go Local First**, let your clients know, encourage business owners to use the content that has been created specifically for small business. The toolkit provides resources to help you and your organisation promote the **Go Local First** campaign and maybe even encourage your customers or others in your community to do the same. Included in the pack are tactics and tools to help you do this.

Future toolkits, digital tiles and pre-drafted content will be available via a closed Businesses & Supporters Facebook Group. To join this group and access campaign digital content and supporter material, please visit: [Businesses & Supporters Facebook Group](#)

Reference

- [Go Local First](#)

Best Practice Bookkeeping

Personal/Carers Leave – The Mondelez Case

Extract from TAPS Payroll Newsletter 17th August 2020

On Thursday 13th August 2020 Mondelez won its High Court challenge to a ruling on the method of calculating personal/carer's leave.

From the judgement summary:

“ A majority of the High Court rejected the “working day” construction and instead held that what is meant by a “day” or “10 days” must be calculated by reference to an employee’s ordinary hours of work. “10 days” in section 96(1) is two standard five-day working weeks. One “day” refers to a “notional day” consisting of one-tenth of the equivalent of an employee’s ordinary hours of work in a two-week period. Because patterns of work do not always follow two-week cycles, the entitlement to “10 days” of paid personal/carer’s leave can be calculated as 1/26 of an employee’s ordinary hours of work in a year.

The High Court's decision overturns a decision made by the Full Federal Court in August 2019.

What does it all mean?

In effect the calculation of personal/carer's leave is exactly as it used to be, prior to the Mondelez case.

Permanent full-time and part-time employees are entitled to 2 weeks paid personal/carer's leave accrued based on their ordinary hours of service.

Annual leave accrual is 1/13th of ordinary hours of service (4 weeks in 52), and personal/carer's leave accrual is 1/26th of ordinary hours of service (2 weeks in 52).

The accruals for annual leave and personal/carer's leave will not occur on overtime hours. If a part-time employee works additional hours you need to refer to the award. An award might stipulate that extra part-time hours are required to be paid as overtime, so no leave accruals would occur on that overtime. However, other awards allow that a part-time employee working extra hours will be paid their ordinary rate up to 38 hours a week. Those extra ordinary hours would be liable for leave accruals.

For a full-time employee who works Monday to Friday, 7.6 hours a day, 38 hours a week, when they take a day of leave it will be paid at 7.6 hours a day, Monday to Friday.

If you have a full-time employee who works their 38 hours in a non-standard Monday to Friday pattern, say they work 10 hours Monday, Tuesday, and Wednesday, then 8 hours on Thursday = 38 hours a week. If that person is taking leave on Monday Tuesday or Wednesday, they will be paid 10 hours each day for that leave. If they take leave on a Thursday, they are paid 8 hours leave. Friday is not a working day for this full-time employee, so no leave is paid for that day.

The part-time employee will be paid leave based on their ordinary hours set for each working day.

This is how leave was accrued and taken prior to the Mondelez case and how it was always intended to be processed.

Resources

- TAPS Payroll
- FWO – High Court decision: accrual of personal/carer’s leave
- FWO – Fair Work Information Statement

The BAS Agent World

ATO Online Services for Agents: Terms and Conditions

Your Obligations as a User of ATO Online Services

The ATO has updated their terms of use in Online services for agents. As a bookkeeper you need to be aware of these obligations and adhere to the policies outlined by the ATO.

myGovID

An individual’s personal myGovID digital identity is now required for access to ATO Online Services. A business or practice controls which individuals have access to which features through Relationship Access Manager (RAM). Please take note, your myGovID access must not be shared.

Managing Confidential Data

Data regarding individuals is strictly confidential, so you must ensure that any unauthorised persons do not have access to your data or computer. If you are managing access for employees, then you must certify that employees understand security protocols, and check that they are taking any reasonable steps to protect individual data. Again, any breaches must be immediately reported to the ATO, so it is best to discuss the importance of securing personal information with your staff. ICB advises Best Practice is to have a security policy in place as part of your business processes, and to embrace the latest technology in digital security.

Authority to Use Online Services

To use Online services for agents on behalf of another person, you must be currently appointed by that person to access any data or carry out any transaction on their behalf. You must hold the position of either that person’s employee or agent for tax purposes and currently hold that position or have a current BAS agent qualification. The ICB recommends gaining written authorisation for your records from that client if you are acting as their BAS agent and access Online services on behalf of Clients/Business Owners.

Terms and Condition Breaches

Any breaches of the terms and conditions must be reported to the ATO immediately, and you must cease all access to Online service until the ATO advises you can resume. There is potential liability if the breach is considered by the ATO to be wilful, negligent, or unlawful.

Resources

- ICB – Security and Privacy
- ICB – Digital for Business
- ATO – Online services for agents terms and conditions
- ATO – Security Advice for tax professionals

Fast Key Codes for ATO JobKeeper

The ATO has provided Fast Key Codes (FKC) for their phone services to assist in finding the right phone number for the topic that the call is referring to. By using the Tax Agent and BAS agent Fast Key Codes, it will allow the keying ahead without having to listening to the whole message. The ATO has now added a Fast Key Code to the Agents priority phone service for JobKeeper.



Australian Government
Australian Taxation Office

JobKeeper

Table 1: Fast Key Code for JobKeeper enquiries

Topic	13 72 86 Fast Key Code
JobKeeper Payment	7

Access the full Phone Directory at:

[ATO – BAS agent phone services \(Fast Key Code\) guide](#)

Continued Professional Education

Upcoming Events and Webinars

ICB Events and Webinars



- **EOY Workshop 2020 Recording**
Online, Webinar, Multi-Dates
- **ICB Technical Webinar-COVID-19 What Now - Update and Strategy as at 4 September 2020**
Online, Webinar, 4th September, 2020
- **ICB Technical Webinar - Contra and Clearing Accounts**
Online, Webinar, 10th September, 2020
- **ICB Technical Webinar-COVID-19 What Now - Update and Strategy as at 18 September 2020**
Online, Webinar, 18th September, 2020
- **ICB Technical Webinar - BAS Agent Application and Renewal**
Online, Webinar, 24th September, 2020
- **ICB Technical Webinar-COVID-19 What Now - Update and Strategy as at 2 October 2020**
Online, Webinar, 2nd October, 2020
- **ICB Technical Webinar - Quarterly BAS Preparation**
Online, Webinar, 8th October, 2020
- **ICB Technical Webinar - Running Your Home Office**
Online, Webinar, 22nd October, 2020
- **ICB Technical Webinar - The Sharing Economy**
Online, Webinar, 29th October, 2020

Note: *Webinars are recorded and available for members to listen to in the ICB Webinar Library.*

Online

- **Intuit Quickbooks - Self-Paced Training**
Online, Webinar, Self-Paced
- **Applied Education - CPE Club**
Online, Webinar, Self-Paced
- **GovReports - Webinar Series**
Online, Webinar, Multi-Dates
- **Tax Practitioners Board - Webinars**
Online, Webinar, Multi-Dates



ICB Network Meetings

Upcoming Network Meetings

Webinars				
Online 11th September, 2020	Online 14th September, 2020			
ACT				
Canberra - Northside 16th September, 2020	Canberra - Phillip 13th October, 2020			
NSW				
Albury - Wodonga 9th September, 2020	Ballina 10th October, 2020	Balmain 14th September, 2020	Batemans Bay TBC	Bathurst 8th September, 2020
Bellingen 15th September, 2020	Blue Mountains 9th September, 2020	Brookvale 19th October, 2020	Central Coast 16th September, 2020	Dubbo 21st September, 2020
Hawkesbury Region 1st September, 2020	Hills Districts 16th September, 2020	Hornsby 10th September, 2020	Lower North Shore 21st September, 2020	Moorebank 2nd September, 2020
Newcastle 19th October, 2020	Newport 19th October, 2020	Oran Park 24th September, 2020	Orange 18th September, 2020	Port Macquarie 8th September, 2020
Randwick - Bondi 9th September, 2020	Shoalhaven 28th September, 2020	Southern Highlands 14th September, 2020	Sutherland 17th September, 2020	Tweed Coast 9th September, 2020
Wagga Wagga 4th September, 2020	Wollongong 23rd September, 2020			
NT				
Darwin 14th September, 2020				
Queensland				
Atherton Tablelands 23rd September, 2020	Brisbane Central 24th September, 2020	Brisbane North 15th September, 2020	Brisbane South 15th September, 2020	Bundaberg 13th October, 2020
Burpengary 16th September, 2020	Cairns 18th September, 2020	Dalby 24th September, 2020	Gladstone 15th September, 2020	Gold Coast - AM 8th September, 2020
Gold Coast - PM TBC	Hervey Bay 20th October, 2020	Ipswich 8th September, 2020	Logan 16th September, 2020	Moreton Bay 15th September, 2020
North Sunshine Coast 18th September, 2020	Port Douglas 11th September, 2020	South Sunshine Coast 10th September, 2020	Toowoomba 11th September, 2020	Townsville 11th September, 2020
South Australia				
Adelaide West 18th September, 2020	Para Hills 16th September, 2020	South Adelaide 10th September, 2020	Unley 24th September, 2020	
Tasmania				
Hobart 11th September, 2020	Launceston 14th September, 2020			
Victoria				
Ballarat 11th September, 2020	Brunswick 21st September, 2020	Bulleen 13th October, 2020	Burwood 2nd September, 2020	Chadstone 14th September, 2020
Cobram 8th September, 2020	Docklands 18th September, 2020	Echuca 25th September, 2020	Frankston 10th September, 2020	Geelong 15th September, 2020
Mildura 9th September, 2020	Mordialloc 1st September, 2020	Mornington 25th September, 2020	Mt Waverley 8th September, 2020	Narre Warren 8th September, 2020
Ringwood 17th September, 2020	Sale 11th September, 2020	Sunbury 8th September, 2020	Warragul TBC, 2020	Wyndham 11th September, 2020
Yarra Valley 11th September, 2020				
Western Australia				
Balcatta TBC, 2020	Broome 11th September, 2020	Bunbury 10th September, 2020	Busselton 4th September, 2020	Cockburn Central 16th September, 2020
Geraldton 14th July, 2020	Joondalup 8th September, 2020	Karratha 20th May, 2020	Mandurah 2nd September, 2020	Melville 9th September, 2020
Midland 10th September, 2020	Northam 14th September, 2020	Welshpool CANCELLED		

Business and Personal Health, Wellbeing and Development

Online Mental Health Support for Small Business

The Morrison Government has invested an additional \$3.1 million to expand mental health and wellbeing services available through the **Ahead for Business** initiative, to ensure small business owners and their staff can access support and resources. The program encourages the small business community to prioritise their mental health, and through tailored resources and check-ups the **Ahead for Business** digital hub will empower those working in small businesses to achieve this.



For more information on Ahead for Business visit: [Ahead for Business](#)

Resources

- [Online mental health support for small business](#)

From the ICB

Annual Survey Report Results – Your Software

The ICB Annual Survey is commissioned each year to gain insight into the bookkeeping industry and the successes and challenges that bookkeepers and the bookkeeping industry face – here’s an excerpt:

For the first year of this survey Xero has surpassed MYOB as the most used software by bookkeepers with (49%) of respondents using Xero in their own businesses, and (78%) using it with their clients. In comparison the prior software leader, MYOB, is being used in (38%) of bookkeeper’s own businesses and (77%) are using it with their clients. Intuit is being used by (40%) of respondents with their clients and (20%) are utilising Reckon.

When evaluating the satisfaction of the use of software:

Software	Most satisfied feature	Rate of respondents	Least satisfied feature	Rate of respondents
Intuit Quickbooks	Price	72%	Usability	61%
MYOB	Usability	66%	Price	50%
Reckon	Usability	56%	Usability	38%
Xero	Usability	76%	Support	44%

In relation to software partner programs respondents are most satisfied with Xero’s partner program (4.01 out of 5) and least satisfied with Reckon (3.26 out of 5).

Bookkeepers preferred method of software support is still by phone (3.05 out of 5) and prefer Self-paced online learning via videos.

We will be publishing further extracts from the survey in the following Newsletter editions, however you can see the [full report here](#).

ICB Marketplace – new listing

AusDocsOnline.com

Ausdocs online has recently listed on the ICB Marketplace.

[AusDocsOnline.com](#) is a pure pay as you go service for all legal and compliance documentation related to HR and Business, plus associated support services focused and priced specifically for SME and Franchise businesses. There are no memberships, subscriptions, or minimums.

ICB Members are offered free access to familiarise you with their service for the remainder of 2020 to their “Engagement Agreement / Letter / Contract for professional service provision” (assist greatly with statement of services to be provided, plus eliminating unnecessary ‘Scope Creep’).

Visit them on the Marketplace via this link

[ICB Marketplace](#)

Member Benefit of the Month: Industry Tailored Insurances

Insurance Made Easy (IME) have worked with us and the underwriters (Chubb) to customise a specialised policy for everything an ICB bookkeeper requires coverage.



Professional Indemnity Insurance (PII)

Bookkeepers require PII to protect themselves, ICB Members require PII to be in practice and BAS Agents require PII to be registered.

Cyber Insurance

We are now extremely reliant upon the internet and the cloud. As a bookkeeper this means that you carry much responsibility to protect your client’s data, privacy and access to banking. So for you, the thoughts around “what if” are becoming increasingly important. The good news is that your IME/Chubb Professional Indemnity covers most of these “what if”s.

<https://www.icb.org.au/Approved-Products/Insurance>

What's New this Month from ICB

New and updated resources for August 2020

- [Letter to Client – Your Superannuation is Late](#)
- [GST on Property Settlements](#)
- [Death of an Employee](#)

Other news for August 2020

- [Rebuilding through COVID-19](#)
- [ATO doing your BAS or not](#)
- [JobKeeper 2 Design Changed](#)

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

Check out all the latest posts on the [ICB Discussion & Support Facebook group](#). Feel free to ask your questions regarding any issue you may be having or if you require clarification, we are here to help.



From Strategic Partners

COVID-19 Support from our Software Partners – Reckon

Reckon COVID-19 Business Guide - What your business can do right now to deal with the pandemic.

The spread of COVID-19 has changed the world and your business is likely facing extreme challenges that are overwhelming to tackle.

Reckon has created a [COVID-19 Business Guide](#) to arm you with practical information to protect your business through the pandemic.

In this guide, you will find relevant initiatives and steps you can take to insulate your business and keep thriving. We have created this guide to help businesses like yours pull through this pandemic successfully. We will all get through this if we work together.



Resources

- [Reckon COVID-19 Business Guide](#)

COVID-19 Support from our Software Partners – Xero

Xero – Keeping small business running now and in the future.

One of the big lessons of 2020 has been the need to have a robust business continuity plan in place. This learning has become more pertinent considering the fast-moving nature of lockdown restrictions, which can change from one week to the next. Xero's [Stronger and smarter: a small business handbook](#) has been designed to help small businesses determine which steps to take next, this practical guide uncovers the 10 trends shaping the future of business owners.



Resources

- [Xero – Navigating COVID-19](#)

From the ATO

Tax Time Toolkits: Small Business Motor Vehicle Expenses

The ATO has developed the [2019 Tax Time Toolkit](#) to help BAS Agents and Bookkeepers guide their clients through the end of year tax return processes. This month we have included the [Small Business Motor Vehicle Expenses](#) fact sheet for our members' reference.



Australian Government
Australian Taxation Office

You can also use the [ATO's other Tax Time Toolkits](#) to help your clients lodge correctly. The ICB team is here to assist at this busy time, email support@icb.org.au or call the Support Team on **1300 856 181** if you require assistance.

ATO Commitment to Service Standard

The ATO has updated their 2020–21 service commitments. To see the assessment indicators and performance measures go to [ATO – Current year commitments to service](#).



Australian Government
Australian Taxation Office

ATO advises on JobKeeper compliance

The ATO have issued information regarding JobKeeper compliance and what to do if you are concerned someone is doing the wrong thing regarding the JobKeeper payment.



Australian Government
Australian Taxation Office

While most businesses and employees are doing the right thing, the ATO have identified concerning and fraudulent behaviour by a small number of organisations and employees. They have confirmed there will be penalties for making false claims and not complying with obligations along with encouraging all JobKeeper applicants to review their applications and contact the ATO if they believe mistakes have been made. Discretion will be used to not pursue

repayment of an overpayment in certain circumstances, such as honest mistakes but the ATO have verified they will pursue any false claims.

The ATO have also referenced intermediaries, including tax agents, who have provided aggressive planning advice or otherwise facilitated access to JobKeeper to their clients who are ineligible, advising that non-compliance **will be** examined.

For more information on JobKeeper compliance, overpayment discretion, JobKeeper disputes and making a tip off please go to [ATO – Keeping JobKeeper payment fair](#)

ATO Systems 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.

Start time	End time	Maintenance type
Saturday 5 September 10.00pm AEST	Sunday 6 September 10.00am AEST	Monthly maintenance
Friday 25 September 11.30pm AEST	Monday 28 September 7.00am AEST	Quarterly system release
Saturday 3 October 9.00pm AEST	Sunday 4 October 10.00am AEDT	Monthly maintenance
Saturday 7 November 10.00pm AEDT	Sunday 8 November 10.00am AEDT	Monthly maintenance
Saturday 14 November 6.00am AEDT	Sunday 15 November 11.00pm AEDT	System maintenance
Friday 4 December 11.30pm AEDT	Monday 7 December 7.00am AEDT	Quarterly system release
Saturday 12 December 10.00pm AEDT	Sunday 13 December 10.00am AEDT	Monthly maintenance

For more details regarding Online services for agents, [click here](#).

ICB Membership Statistics

7,036 Members at 29 August 2020

4,676 Members maintain Fellow, Member, Associate, Affiliate and Educator Membership. ICB also has 11 Accredited Training Provider Members and 2,349 Student Members.

ICB Supporters and Sponsors



Please note that, in between newsletter editions, news related articles may be published directly to the ICB Latest News section of our website throughout the month as we aim to keep our members informed with up to date information as soon as possible. This may include articles published in this edition of the newsletter.

The Institute of Certified Bookkeepers complies with the Spam Act 2003, [see our Spam Policy here](#).

ICB's Newsletter contains news articles, links and regular sections that we feel will be of interest to our members. If there is anything that you would like to see, whether a regular feature or a one-off, we value your input. Please email your ideas and/or feedback to editor@icb.org.au.

The monthly Newsletter for members of the Institute of Certified Bookkeepers

A selection of newsletter articles each month are accessible by *ICB Members only* – Members will need to be logged on to the ICB website to view all articles in full.

The ICB newsletter is designed to provide information and resources for Bookkeepers with clients and Bookkeepers in employment. The content of the newsletter may be relevant in part or in whole to other ICB publications or purposes.

The ICB withholds all rights of content that is restricted to member access only and information included in the member newsletter. *Member-only information is not to be reproduced without specific consent from ICB.* ICB makes every reasonable effort to ensure that all technical and legislative information quoted in this newsletter is correct at the time of publication.

The ICB permits reproduction of ICB articles and material contained in the non-members newsletter and available publicly on the website on the proviso that acknowledgement of ICB is specifically provided, including links to the ICB website and original article. An accepted form of acknowledgment would be: *“This information has been obtained from the Institute of Certified Bookkeepers website: www.icb.org.au”*.

[To unsubscribe from receiving this newsletter, please click here.](#)

Institute of Certified Bookkeepers				
Level 27 Rialto South Tower 525 Collins Street Melbourne 3000	Phone:	1300 856 181	Fax:	1300 857 393
	Website:	www.icb.org.au	Email:	editor@icb.org.au
	Social Media:	  		

Disclaimer:

The content of this e-mail (including any attachments) as received may not be the same as sent. If you consider that the content is material to the formation or performance of a contract or you are otherwise relying upon its accuracy, you should consider requesting a copy be sent by normal mail. The information in this e-mail is confidential and may be legally privileged. If you are not the intended recipient, please notify the sender immediately and then delete this e-mail entirely - you must not retain, copy, distribute or use this e-mail for any purpose or disclose any of its content to others. Opinions, conclusions and other information in this e-mail that do not relate to the official business of the Institute of Certified Bookkeepers shall be understood as neither given nor endorsed by it.