



BUSINESS & TAXATION BULLETIN

DECEMBER 2023

REPORTS

NEWS

ANALYSIS

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new zealand
LEADING ACCOUNTANTS AND BUSINESS ADVISERS

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WHO WE ARE

We're a leading accounting association, established in 1991. Together, our 14 member firms offer the kind of world-class advice and reach you'd expect from the biggest companies, with the personal service only possible in smaller organisations.

Our locations are in the key cities across Australia and New Zealand.

WE TAKE CARE OF YOUR BUSINESS

Not just the compliance aspects but your pathways to growth. Your success is our success too.

We're invested in helping you achieve, at every stage of business from the day you start onwards.

IF YOU'RE LIKE US, IT'S NOT ALL ABOUT WORK

We know you have bigger things on your mind than your accounting. Our job is to make that part easy, while you focus on the things that matter more.

Together, we'll shape the lifestyle you've been working for. With your business running smoothly, you'll have time to step away.

WE'LL SPEAK YOUR LANGUAGE

Our independent, fully-accredited firms handle clients' accounting, taxation, audit and assurance requirements. We offer complex business advisory and consultancy services, delivered in a way that makes sense.

No jargon. No acronyms. Just the straight-forward presentation of complex concepts that make your business hum.

WE'LL HELP GROW YOUR EXPERTISE

We'll coach you on any aspect of business that you're keen to develop, whether that's creating a dynamic business plan or getting clear on your service model and pricing.

We've even created a suite of free resources that you can access any time to help build your knowledge and capacity.

ONE GLOBAL ORGANISATION. A SEAMLESS CUSTOMER EXPERIENCE.

We tap into the expertise of DFK Asia Pacific and DFK International, in a way that's truly collaborative and efficient.

Whenever your business extends beyond our borders, we've still got you.

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IMPORTANT: Information contained in this newsletter is not advice. Clients should not act solely on the basis of material contained in this bulletin. Items herein are general comments only and do not constitute or convey advice per se. Also, changes in legislation may occur quickly. We therefore recommend that our formal advice be sought before acting in any of the areas. The bulletin is issued as a helpful guide to our clients and for their information.



Tax Updates

Small Business Energy Incentive

The Albanese government has announced it will provide small businesses with an additional 20% deduction on spending that supports electrification and more efficient use of energy.

Businesses with an aggregated turnover of less than \$50 million will be eligible for investments like:

- Electrifying heating and cooling systems
- Upgrading to more efficient fridges and induction cooktops
- Installing batteries and heat pumps

Up to \$100,000 of total expenditure will be eligible for the incentive, with the maximum bonus tax deduction being \$20,000, however all expenditure must be deductible under another provision of the tax law.

The incentive will apply from 1 July 2023 to 30 June 2023 and is not yet enacted law.

NSW Land Tax – Changes to Principal Place of Residence Exemption

Individuals are liable for land tax in NSW as at 31 Dec each year when they own a property exceeding the land tax threshold (\$969,000 for 2023 year). At present, the Principal Place of Residence (PPR) exemption is available when an individual 'uses and occupies' the property as their PPR and has an interest of at least 1% in the property.

From 1 February 2024, individuals who use and occupy land as a PPR must together have a minimum of 25% ownership to claim the exemption. There is a transitional provision that allows individuals with less than 25% ownership to continue to be exempt from land tax until 31 December 2025.

Property owners who are no longer eligible for the exemption must register for land tax. If these changes impact a property currently exempt, please discuss with your DFK contact if the ownership requires restructure.

Importance of Keeping Good Records

All businesses whether large or small will benefit from accurate, complete and timely business records. Good records assist a business with managing cashflow, profitability analysis and are beneficial for meeting tax compliance obligations. The Australian Tax Office as released some guidelines for the foundations of good record keeping:

- Keep all relevant tax and super records relating to starting, operating, changing, selling and closing your business
- Store all records safely to prevent damage and protect information from being changed.
- Keep most records for 5 years or longer if it relates to a capital asset, depreciable items or any changes to business and ownership structures.
- Be able to show records whenever the ATO requests further information
- The records must be kept in English or be readily convertible to English.

Records may be keep in paper or digital format or a combination of both. This includes all invoices from suppliers and invoices sent to customers.

For all digital records, it is wise to have a systematic and regular back up system to limit losses caused by an adverse event.

Tax Updates

Changes to Administration of Deductible Gift Recipient (DGR) categories

From 1 January 2024, the transfer of administrative responsibility of four unique DGR categories will be transferred to the ATO from four other government departments. This change will mean the ATO is responsible for administering and assessing all 52 categories of DGR organisations.

The categories being transferred are:

- Cultural organisations
- Environmental organisations
- Harm prevention charities
- Developing country relief funds or organisations

Organisations which are already endorsed in these DGR categories will continue to be endorsed provided their eligibility criteria is maintained. Any organisation wishing to apply for DGR status should now apply directly through the ATO.

Changes to Reporting Requirements for Not for Profits (NFP) including Sporting & Cultural Clubs

For the 2023-2024 year and onwards, NFPs with an active Australian Business Number (ABN) will need to lodge an annual NFP self-review return to continue to receive an income tax exemption.

This requirement does not apply to organisations registered with the Australian Charities and Not for Profit Commission (ACNC) as they are already have annual reporting requirements.

The first NFP self-review return for the 2023-24 year will be required to be lodged between 1 July and 31 October 2024. A return must be lodged for all active individual ABN's, even if the sporting or cultural group is affiliated with a broader organisation.

Fuel Tax Credits – indexation changes

The calculation of fuel tax credits has been indexed again due to changes in excise & customs duty on fuel. The current rates are valid until 2 Feb 2024 when another indexation is scheduled.

The fuel tax credit rates are changing regularly so it very important to keep good records to support your claim. For fuel used in heavy vehicles you are required to apply the applicable rate on the date you acquired the fuel.



Tax Updates

Use of Fuel	Type of Fuel	From 1 July 2023	From 1 Aug 2023
Vehicle greater than 4.5 tonnes GVM travelling on a public road	Petrol, diesel or blended fuels eg E10	18.9 cents	20.0 cents
Specified off-road activities	Petrol, diesel or blended fuels	47.7 cents	48.8 cents
All other business uses including power to auxiliary equipment of a heavy vehicle	Petrol, diesel or blended fuels eg E10	47.7 cents	48.8 cents
	LPG	15.6 cents	15.9 cents
	LNG or CNG	32.7 cents	33.4 cents

The portals will remain offline until Tuesday 2nd January 2024. Therefore, if any Activity Statements, Income Tax Returns or other ATO Reporting is required, please ensure it is lodged prior to 23rd December.

Organisations may still lodge Single Touch Payroll reports during this period, however the information will not be processed by the ATO until 2nd Jan 2024.



GIC and SIC Rates

The ATO has published General Interest Charge (GIC) and Shortfall Interest Charge (SIC) rates for the second quarter of the 2023-24 income year. The GIC annual rate for October – December 2023 is 11.15% and the SIC rate is 7.15%.

ATO Support and Electronic Lodgements over Christmas Break

All ATO offices, phone support and customer service will close from noon Friday 22nd December and resume on Tuesday 2nd January 2024. All ATO online portals including Business Portal, ATO Online Services and Small Business Superannuation Clearing House will be unavailable after 10pm on Saturday 23rd December due to annual system upgrades.

Upcoming Key Dates and Deadlines

21 Dec 2023	November 2023 Monthly Activity Statement due for lodgement and payment
21 Jan 2024	December 2023 Monthly Activity Statement due for lodgement and payment except of businesses with turnover up to \$10 million
28 Jan 2024	Super Guarantee Contributions for Dec 2023 quarter must be paid by this date
31 Jan 2024	Lodgement of tax return for large/medium entities
21 Feb 2024	December 2023 Monthly Activity Statement due for lodgement and payment for businesses with turnover up to \$10 million
21 Feb 2024	January 2024 Monthly Activity Statement due for lodgement and payment
28 Feb 2024	Lodgement and payment of 2023 Income Tax Returns for non-taxable large and medium entities
28 Feb 2024	Lodgement and payment of 2023 Income Tax Returns for new registrants who are large or medium entities
28 Feb 2024	Lodgement and payment of 2023 Income Tax Returns for new Self-Managed Superannuation Fund registrants
28 Feb 2024	Oct – Dec 2023 Business Activity Statement due for lodgement and payment
28 Feb 2024	Lodge and pay Annual GST Return if taxpayer does not have an Annual Income Tax Return requirement
21 Mar 2024	February 2024 Monthly Activity Statement due for lodgement and payment
31 Mar 2024	2023 Income Tax Return due for individuals and trusts whose latest return resulted in a \$20,000 or greater tax liability
31 Mar 2024	2023 Income Tax Return due for lodgement and payment for Companies and Super Funds with a turnover of greater than \$2 million unless required to lodge earlier
31 Mar 2024	End of 2024 Fringe Benefits Tax year

Marketing Update

In this update we examine key takeaways from the recent reporting season, and how Australia's strong population growth and surging savings pool is helping us become the wealthiest nation in the world.

September Quarter Consistent with History

As is consistent with the share market seasonal calendar, Q3 produced tough market trading conditions for most asset classes including equities, bonds and commodities. The increase in global interest rates was a key feature of the quarter. Key reasons behind higher yields included buoyant growth in the US, concerns over funding an escalating budget deficit and general political instability in the US.

During the quarter, the 2023 reporting season came and went, with most meaningful share price movements determined by guidance commentary rather than results.

Key takeaways

- Companies with PRICING POWER outperformed. In an inflationary environment, you want to have a company that can pass on cost increases.
- Cost inflation was a hallmark as higher wages, interest rates, and tight labour markets threaten margins over the next 12 months.
- A capex boom is underway globally. Australia is investing in strategic commodities, courtesy of demand from the US Inflation Reduction Act, Europe, China, and other countries driven by the decarbonisation trend.
- Higher interest rates are just beginning to impact consumers given lag effect.
- Global cyclicals benefitting from a lower Australian Dollar.
- Globally, Generative AI looks set to drive a new wave of productivity.

The forward guidance was mixed but with a cautious and subdued bias overall. This is consistent with recent years. Further updates on earnings can be expected at annual general meetings through late October and November.

Three major banks, ANZ, National Australia Bank, and Westpac will report results for the year ended Sept. 30 and will also determine the near-term direction of the financial services sector, which represents almost 26% of the S&P/ASX 200 index. The spotlight will be on expense growth with wage inflation key. Bank bad debt charges are expected to remain benign.

Materials, which represent 24% of the S&P/ASX 200 index, will be influenced by the iron ore price, heavily reliant on Chinese demand and the ongoing stimulus programs to support its ailing real estate sector and to reignite household spending.

The outlook for fiscal 2024 is for moderating growth in corporate profitability, with higher interest rates and operating costs putting pressure on margins.

Healthcare Sector Underperforms: Cause for Concern or Opportunity?

The Healthcare sector has produced excellent long-term returns. During the COVID era however it has been impacted more than most. In the case of CSL, ResMed, and Sonic Healthcare, their business operations are still normalising.

From our assessment the Healthcare sector remains attractive. Long-term the sector has several favourable attributes:

Marketing Update

- An ageing population in the developed world
- An increasing proportion of income is spent on healthcare as people age
- Advances in medical science & technology is expected to see people living longer
- Enormous upside to healthcare spending in emerging countries including China and India

CSL & Resmed- have both experienced underperformance for a range of reasons in recent history. Aside from COVID and other disruptions, both continue to have attractive long-term prospects.

For CSL, as a result of spending circa 10% of revenue on Research and Development, the company has a significant pipeline of new drugs in trials before global regulators. The importance of this pipeline was recently highlighted by Macquarie Research who estimated that CSL112 (a drug designed to prevent major cardiovascular events now in Phase 3 trials with the FDA) could be worth the equivalent of \$30 per share.

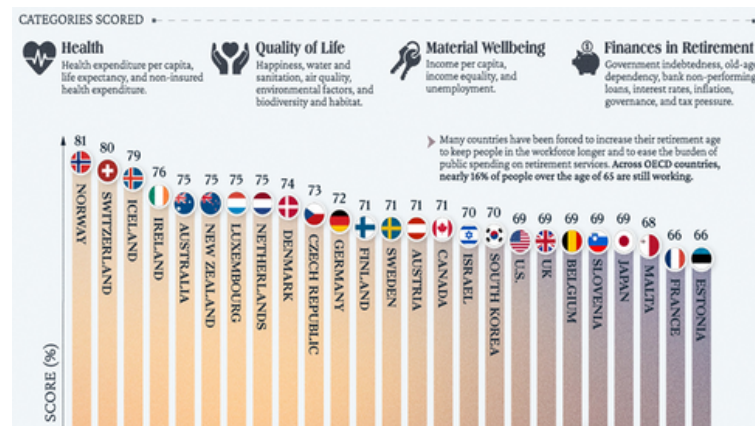
While the ResMed share price has been impacted by more recent developments. In response to a successful breakthrough with weight loss drug GLP-1 (obesity being just one factor associated with sleep apnea), ResMed shares have fallen from \$34 to the low \$20's, despite earnings forecasts being revised down less than 5%. In summary, a considerable amount of bad news has been factored into the share price, and in our view, it is an overcapitalisation.



Mandatory Superannuation, Combined with Strong Population Growth, Result in Surging Savings Pool.

A recent Global Survey again demonstrates why Australia is one of the most desirable countries in the world to live in, based on health, quality of life, material wellbeing, and finances in retirement. This underscores why Australia's population boom continues, attracting record levels of immigrants. In the first quarter of this year, Australia's population reached 26.5 million increasing by 563,000 year on year. The fastest growth since 1961, amid a record 454,000 migration.

Chart 1 – Top 25 Countries to Retire in 2022



Source – Visual Capitalist

It sets Australia on a population path to exceed 1.2% annual growth through to 2050, which stands out compared to global peers. Fast migration is slowing the ageing of the population. By 2050, the median age of Australians is expected to be 41.8 years, a significant ~5 years younger than the OECD. Over the medium to longer-term the migration led population growth Australia is experiencing will boost skills and suppress inflation

Marketing Update

Mandatory superannuation, combined with strong population growth, supports asset prices, and creates a massive pool of retirement savings. Already the 4th largest in the world, the 2023 Intergenerational Report projects superannuation balances (excluding SMSFs) will jump from ~116% of GDP in 2022-23, to ~218% by 2062-63.

We recently listened to a very interesting presentation by Elston Asset Management where they predict superannuation will contribute to Australia becoming the wealthiest nation in the world (on a per capita basis) within 20 years.

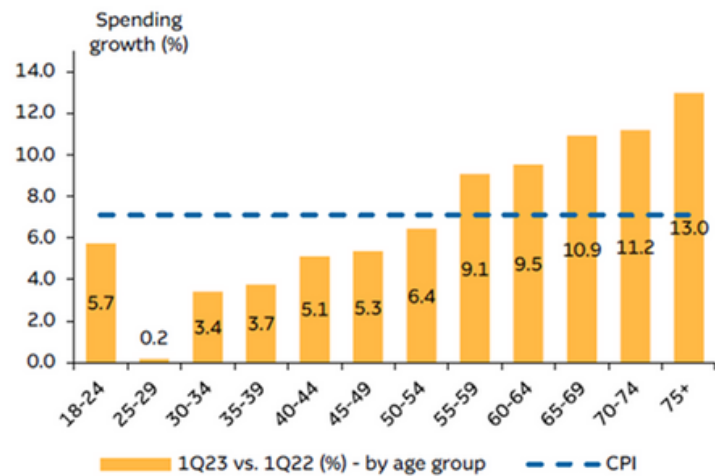
By way of background, since compulsory superannuation was introduced in 1992, the pool of superannuation savings has grown from \$14.6 billion to \$3.5 trillion in 2023, contributing to Australia's total household wealth increasing from \$2.5 trillion to \$14 trillion. During this time, Australia on a relative basis has moved from 15th to 4th on a world ranking of wealth per adult.

Elston explains that increased superannuation guarantee levy (12%), when combined with compounding and long-term horizons, are building up substantial superannuation balances on top of where we are today. They claim it will lead to Australia being ranked the wealthiest nation in the world as the total superannuation pool grows to \$9.2 trillion by 2041.

Other implications of this enormous buildup in long term savings include:

- Resilience in consumption – as people automatically save/contribute 12% every year, they can consume more of their disposable income.
- Provides a powerful backstop for Australian Equities – with 30% of inflows going into Australian shares.
- Potentially alters monetary policy – as higher interest rates increase older consumer's income. This is already happening to some degree as Chart 2 demonstrates

Chart 2 – Consumers 55+ have increased spending as interest rates have risen



Source – Visa, Macquarie Research

Investment Strategy – There are Always Opportunities in Stock / Sector Selection

Against this backdrop in the Australian market, we continue to hold a balanced portfolio structure across Growth (Information Technology, Logistics, Healthcare, International), Defensives (Consumer Staples, Infrastructure, Gold) and Cyclical (Resources, select Financials).



8 top tips to improve your finances



Do you ever find yourself dissatisfied with your current financial situation?

Have you ever stopped to contemplate how you can improve your financial well-being?

If thoughts like this cross your mind...

- “Am I overspending on bills?”
- “Why am I struggling to save enough?”
- “How can I repay more debt?”
- “Could I negotiate a better rate on my mortgage?”

Then it's time to take action.

Whether you have minor concerns or are facing significant financial challenges, addressing them sooner rather than later is always the best approach. And what better time to start than now?

Regardless of your current situation, most of us can make a fresh start and enhance our money management skills. It may seem daunting at first but breaking it down into manageable steps makes it more achievable and effective. Each task you tick off your financial to-do list is an accomplishment worth celebrating!

If you want to create better financial outcomes, consider taking these 8 actions

1. Dedicate regular time to money matters

Take control of your finances by setting aside dedicated time each month to focus on your money matters. By establishing this habit, you can gradually tackle one task at a time and make progress.

2. Calculate your net worth

Knowing your starting point is essential for gauging progress. Calculate your net worth by listing your assets and liabilities, then subtracting the latter from the former. Tracking your net worth annually will help you monitor your progress and identify areas for improvement.

3. Set goals and create a budget

The key to financial advancement lies in defining your goals and devising a plan to achieve them. Make the most of your financial situation by prioritising your spending and creating a budget that aligns with your objectives. If you need guidance on building a personal budget, there are many online budgeting tools available.



8 top tips to improve your finances



4. Manage lifestyle creep

As income increases, so does the tendency to spend more. This phenomenon, known as lifestyle creep, occurs when rising earnings lead to increased discretionary spending. It's crucial to be aware of this and ensure your lifestyle doesn't overshadow your financial security. Implementing step 3, creating a budget, can help you control your lifestyle spending.

5. Practise mindful spending

Distinguish between needs and wants to make better spending choices. Prioritise your needs (such as food, housing and healthcare) over your wants. After addressing your needs, allocate funds towards your financial goals before indulging in discretionary expenses. Ideally, any money remaining should be saved. This is where step 3, creating a budget, proves handy.

6. Separate your funds

Establish a designated savings account or consider utilising a mortgage offset account. Automate your savings so that your bills and debts are paid first.

The more you can save the better as it allows for compound interest to work its magic. If you have an offset account, the more money you save, the less interest you pay on your home loan.

7. Build an emergency fund

Prepare for unexpected events by creating an emergency fund. This fund will come to your aid when urgent or unforeseen expenses arise, allowing you to address them without resorting to

8. Review your home loan

Your mortgage payments likely constitute a significant portion of your budget. Ensuring that you have the most suitable home loan for your circumstances can greatly contribute to the achievement of your financial goals.

Remember, it's important to develop good habits that promote better financial decision making. These habits will not only improve your financial situation but also provide peace of mind and reduce stress.



Taking care of data regulation and ticking the right compliance boxes



Your business faces an increasingly complex regulatory landscape when it comes to data privacy, consumer protection and industry-specific compliance requirements.

Keeping on top of these compliance requirements is a complex task. Failing to meet your requirements can have serious implications, with non-compliance (whether intentional or accidental) resulting in legal repercussions and possible reputational damage for the company.

Taking excellent care of your customer data

We live in a digital world, where your organisation collects huge amounts of data from your customers. This includes contact details, financial information, credit card details and detailed breakdowns of their spending habits and buying preferences.

In an effort to protect this data and preserve customer privacy, there are various data regulations that you must comply with.

A sample of these global data privacy laws include:

- [General Data Protection Regulation \(GDPR\)](#) in the EU
- [The Data Protection Act 2018](#) in the UK
- [The Privacy Act 2020](#) in Australia
- [The Privacy Act 2020](#) in New Zealand
- [The Federal Trade Commission \(FTC\) Act](#) in the USA

Depending on your organisation's home territory, and where you trade, there may well be international, national and local data regulations to comply with. That's a lot to get your head around, especially if you're new to business and not familiar with the legal framework.

So, what can you do to make your compliance journey simpler and as effective as possible?

Here are five simple steps to enhance your compliance:

Taking care of data regulation and ticking the right compliance boxes

Work closely with legal advisers – compliance can get complicated if you're not a legal expert. It's sensible to seek advice from legal professionals, so you understand the specific compliance obligations for your industry and region.

Run regular compliance audits – it's important to conduct regular risk assessments of your in-house data compliance. This helps your organisation comply with all the relevant regulations and industry standards and stay updated with changes to compliance law.

Protect your customer data – your customers expect you to take good care of their data, both personal and financial. Secure your customer and business data through end-to-end encryption and use of the best data privacy practices.

Deliver regular training and keep your employees up to speed – your team needs to know the latest rules around compliance and what's required of them. This means running frequent compliance training, so there's a culture of compliance awareness.

Use the latest data storage solutions – with so much customer data being generated, it's important to use up-to-date documentation management and data storage software. This keeps the records and data you need safe, organised and easy to access.

Getting a grip on data compliance is a team effort. It's important to work with legal, IT and data security professionals to ensure your organisation is ticking all the correct compliance boxes.

As your business adviser, we can connect you with experts in all the relevant compliance areas, so you get the advice, support and training you need as an organisation.



Are you in control of your staff expenses?

When your managers and employees have their own budgets to utilise and spend, it's important to keep in control of these staff expenses.

It used to be standard practice to have a firm-wide company credit card that staff could use to make ad-hoc and recurring payments. But a company card can easily be misused and doesn't help you keep your spending in check.

Today's expense management systems, like Soldo, Pleo or Weel, all give you far greater control over your staff spending – with additional benefits that streamline your expenses process.

The benefits of a cloud-based expenses management system

The evolution of cloud accounting and fintech software has led to a significant leap forward in the control your business can have over its staff expenses.

Expense management solutions are now fully digital platforms. Your team has flexible ways to pay for expenses and operational costs, with a greater level of control over how much is spent, who spends it and how these costs track against the company's main cashflow position.

Spiralling staff expenses can have a profoundly negative impact on your cashflow. But with a cloud-based expenses management system in place, you're in full control of every transaction, every cost and the overriding impact on your cash position.

With a modern expense management app, you can:

- Use virtual debit cards to pay for expenses – team members can be issued with virtual cards that are quick to set up, use and cancel, if necessary. Having multiple virtual cards helps you keep track of specific spending and allows employees to make payments directly from their phone or tablet.
- Align each card number to a specific budget or cost centre – each card number is linked to a defined budget, branch or cost centre. Instead of having one card that all staff spending is dumped onto, you have a defined card for each budget. This helps you track that person's or department's spending and produce drilled-down management information about their spending and outgoings.
- Set card limits, so staff can't overspend – each card can be given an agreed spending limit, to reign in overspending and casual use of the card without prior approval. Managers can approve spending prior to a payment being made, with full transparency over where the money is going and the agreed amount that can be spent.
- Integrate your expenses system with your cloud accounting platform – if your accounting software has a suitable API, you can connect your expense platform to your digital accounts. This automates the whole process of recording, tracking and reconciling your outgoing transactions, saving you hours of data entry and admin time.
- Get deep reporting on all expenditure – tracking all your staff spending through the one platform means you have unprecedented access to data and reporting. This gives you the ability to track each department or branch and follow a clear breadcrumb trail for all outgoing costs and staff expenses.

Holiday cash flow for your small business

Are you heading away for a break from the business this year?

This time of year can be hard on small business. Your expenses continue and your cashflow can suffer when your debtors go on holiday.

Leading up to the holiday period, is your business cash flow in good health to carry you through? With a bit of pre-planning and being proactive, you can set yourself up for a financially stress-free holiday.

Planning your cash-flow over the holiday period

Invoice early - Send any invoices that you can, and in advance if possible. Perhaps consider whether you have any regular clients or customers that you could offer a retainer or similar deal to if they book services or make a purchase from you in advance.

Chase payment - Use this opportunity to chase up any outstanding payments. Strong communication and relationships matter - talk to clients and chase invoices.

Talk to suppliers - A little honesty can go a long way. Perhaps they can extend a line of credit for your payments to them. In most cases, a good supplier would rather offer a little flexibility to keep an ongoing business relationship.

Review your costs - Make sure you have a clear picture of your payroll, and any other planned expenses that will need to be accounted for. It's also a good idea to do a general review of expenses. Business costs can creep up, and it's a great idea to make a time to check on your expenses regularly, no matter what your financial situation. Review all of your regular payments and subscriptions as well as upcoming costs. There may be travel, functions or purchases which you can decide on an alternative approach to.

Talk to the bank or tax department - If cashflow is tight, make sure you have conversations early so you have everything in place to see you through.



Happy Christmas!

Thank you for your business in 2023.

We wish you a very happy Christmas and well deserved end-of-year break. We are grateful for the opportunity to work with you and be a part of your continued prosperity. We hope you will be able to take some time at Christmas to connect with family and friends to recharge and relax.

We look forward to working with you in 2024.

From the team

A man in a dark suit is seen from the back, pointing towards a wall covered in various business-related sketches and drawings. The sketches include bar charts, pie charts, a lightbulb, a house, a laptop, a cloud labeled 'CLOUD', and a city skyline. The text 'LOCAL KNOWLEDGE', 'NATIONAL CONNECTIONS', and 'GLOBAL REACH' is overlaid in large white letters. The background is a light-colored wall with three pendant lights hanging from the ceiling.

LOCAL KNOWLEDGE NATIONAL CONNECTIONS GLOBAL REACH

For further information or enquiries about any of the latest business and taxation topics discussed in this newsletter, please contact the Directors and team at DFK ANZ.

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