

அவுஸ்திரேலியப் புவரத சூங்கி சயதும



ATCC NEWSLETTER



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BUSINESS RECOVERY GRANT

From 2022, Small Business Support Program – is only for the Month of February – apply as soon as possible.

The NSW Government has announced the 2022 Small Business Support Program to help businesses survive the impacts of the Omicron COVID-19 strain.

You may be eligible to apply for a payment under this program if you:

- have a business or not-for-profit organisation with a turnover between \$75,000 and \$50 million (inclusive) for the year ended 30 June 2021 or the year ended 30 June 2020; and
- experienced a decline in turnover of 40% or more due to public health orders or the impacts of Omicron during the month of January 2022, compared to January 2021 or January 2020; and
- experienced a decline in turnover of 40% or more due to the impacts of Omicron from 1 to 14 February 2022, compared to the same fortnight in February in the comparison year used above; and
- maintain your employee headcount as of 30 January 2022.

Eligible businesses and not-for-profit organisations will receive 20% of weekly payroll as a lump sum for the month of February, with a minimum payment of \$750 per week up to a maximum payment of \$5,000 per week.

Eligible non-employing businesses will receive \$500 per week, paid as a lump sum of \$2,000.

The 2022 Small Business Support Program is for the month of February only.

More information, including eligibility criteria and how to apply, will be available soon in www.service.nsw.gov.au.

ATCC ANNUAL WALKATHON

Very soon after the Australian Tamil Chamber of Commerce (ATCC) began its existence on the 20th of November 2015 with its first inaugural meeting, the ATCC's first president Samuel Thevasaeyan and the other elected members of the ATCC Committee decided to bring the organisation and its mission to the awareness of the Australian community by organising its first event - an Australia Day Walkathon. The ATCC did this by inviting the participation of community members, elected members of Parliament (both state and federal), and other community leaders.

Further, the ATCC was intent on making people aware of its non-profit nature and its mission of introducing the idea of entrepreneurship among Tamil Australians thus enhancing its relationship with the whole Australian community, by dedicating the annual Walkathon to support Health and Wellbeing related causes. The first Walkathon proceeds on 26th January 2016 sponsored the Cancer Council NSW.

Since then, every succeeding year's Australia day Walkathon (with the exception of 2021 when COVID pandemic related regulations prevented the Walkathon to be held on 26th Jan but was later held in Apr 2021), has been dedicated to supporting a cancer or diabetes prevention institution.

Thus, ATCC Walkathons became popular events for the Sydney Community and have been enthusiastically supported by business organisations - such as the Bridgeview Medical Practice in Toongabbie and the Toongabbie Diabetes Support Group.

The ATCC Walkathons to-date have had their starting point at the Portico Park, Toongabbie (cnr. Portico Parade and Aurelia Street) and wound its way along a 5 kilometers route reaching up to the Great Western Highway, and arriving at its finishing point in Civic Park, Pendle Hill.

Similar to 2021 Covid Restriction, ATCC Committee has postpone the Australia Day for 2022 to be help sometime in April 2022. We will keep you posted on the new date for the Annual Walkathon.

Our ATCC Committee, Volunteers and Members welcome all individuals and families to participate in the Walkathon.

ATCC – ANNUAL GENERAL MEETING (AGM)

was held on 3 Dec 2021



Committee Members – 2021/2022

President – Theo Soumyaraj

Executive Vice President – Anton Rock Fernando

Vice President Membership – Ramesh Ganapathy

Vice President Community Relations – Kumarathevan Selvaraj

Vice President Finance – Shan Shankar

Vice President Internal Affairs - Indu Kanniyam

Committee Members

Arunkumar Subramaniam

Gokulkumar Jayakumar

Mahesh Ganeshan

Shanmugapriyan Rajaram

Thiru Arumugam

Udaya Nilavan

Viji Veerasamy

Vindran Vengadasalam

Constitution changes approved by Members

Introduction of new membership category – Life Membership

2021/22 Membership Categories

1. Life Membership - \$200.00
2. Annual Membership - \$50.00 Annual subscription
3. Student Membership – no cost

For more membership information, please contact – membership@atcc.org.au

ATCC NETWORKING JUL & AUG 2021



AUSTRALIAN TAMIL CHAMBER OF COMMERCE INC.
EMPOWERING TAMIL BUSINESSES AND COMMUNITY IN AUSTRALIA

BUSINESS WEBINAR

ORGANISING AND OPERATING REMOTE TEAMS

FOCUSING ON
- HOW TO GROW CULTURE, STRATEGY, COMPETITIVE ADVANTAGES AND MAINTAIN MARKET INSIGHTS ENTIRELY BY REMOTE

Webinar on Wed 28th July - 2021, 7pm to 9pm

JOIN US ON ZOOM
MEETING ID : 832 3293 3078
PASSWORD : 280721

Guest Speaker :

Ramesh Ganapathy

Ramesh Ganapathy runs two tech companies remotely in Malaysia, a consulting business and a Carnatic music advocacy NFP in Australia. He has pioneered some unique and innovative techniques to build high-performing multi-cultural teams in a remote-managed setting.

FOR MORE DETAILS CONTACT : ANTON 0428 052 533 | HENRY 0402 349 897



BRIDGEVIEW MEDICAL PRACTICE
Caring for the community

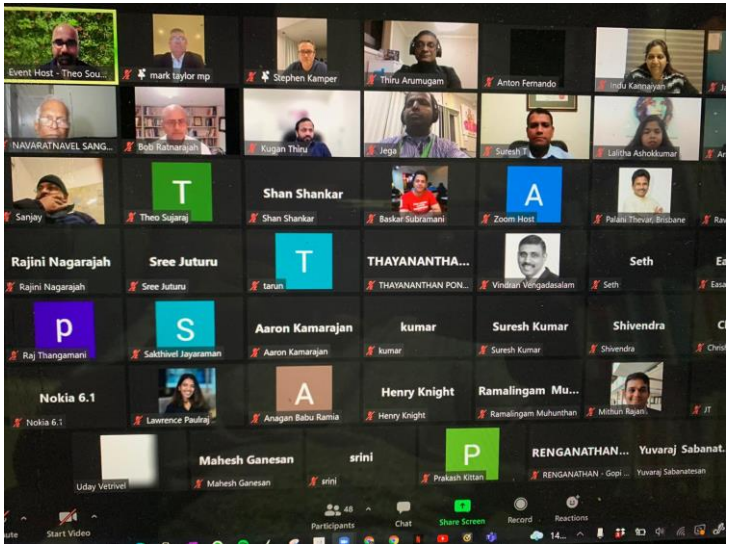
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CIVIC PARK MEDICAL CENTRE



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SAVE THE DATE TAMIL ECONOMIC FORUM

PLACES ARE LIMITED.
ACCESS WILL BE ALLOCATED ON A FIRST-COME-FIRST-SERVED BASIS AND ARE SUBJECT TO AVAILABILITY.
DON'T MISS OUT. ENTER NOW.

SATURDAY, AUGUST 14, 2021

- 12.30 PM - 5.30 PM CEST Western Europe (Zurich, Berlin, Paris)
- 11.30 AM - 4.30 PM BST London
- 4.00 PM - 9.00 PM IST South Asia (Chennai, Jaffna)
- 8.30 PM - 1.30 AM AEST Sydney
- 6.30 AM - 11.30 AM EDT N. America East Coast (Toronto, New York)

HYBRID CONFERENCE



TAMIL ECONOMIC FORUM

Save the date
14th August, 2021



Dr. Subashini Kanagasundaram
Co-Founder
Tamil Heritage Foundation



Rev. M. Jegath Gaspar Raj
Founder & Chairperson
The Rise Global



Theo Soumyaraj
President
Australian Tamil Chamber of Commerce (ATCC)



Anton Rock Fernando
Executive Vice President
Australian Tamil Chamber of Commerce (ATCC)

Hybrid Conference

Event will be conducted in **Tamil/English**
The registration must be made in advance on the website

ATCC NETWORKING SEP & OCT 2021



AUSTRALIAN TAMIL CHAMBER OF COMMERCE INC.
EMPOWERING TAMIL BUSINESSES AND COMMUNITY IN AUSTRALIA

ONLINE FORUM

SMALL BUSINESS FORUM

FOCUSING ON
ISSUES FACED BY SMALL BUSINESSES IN COVID-19
Online Forum on Wed 15th Sep - 2021, 7.30pm
JOIN US ON ZOOM
MEETING ID : 836 8869 5078
PASSWORD : ATCC

Guest Speakers :

Mark Taylor & Steve Kamper

LIBERAL



- MARK TAYLOR**
- Liberal Party of Australia
 - Member of the NSW Legislative Assembly
 - Member for Seven Hills
 - Parliamentary Secretary for Police & Justice
 - Deputy Chair, Legislative Assembly Committee on Law and Safety

Labor



- STEVE KAMPER**
- Australian Labor Party member
 - Member of the NSW Legislative Assembly
 - Member for Rockdale
 - Shadow Minister for Small Business
 - Shadow Minister for Property
 - Shadow Minister for Multiculturalism

FOR MORE DETAILS CONTACT : ANTON 0428 052 535 | HENRY 0402 349 897



AUSTRALIAN TAMIL CHAMBER OF COMMERCE INC.
EMPOWERING TAMIL BUSINESSES AND COMMUNITY IN AUSTRALIA

BUSINESS WEBINAR

COVID 19 GRANT APPLICATION FOR SMALL AND MEDIUM BUSINESSES

JOIN US ON ZOOM
MEETING ID : 873 0488 4786
PASSWORD : ATCC

Webinar on Saturday 25th Sep - 2021, 7.30 pm AEST

COVID GRANT APPLICATION CLOSES ON 30TH SEP 2021

Guest Speakers :

James Sugumar

25+ Years of experience at the Audit Office of NSW.
Experienced senior Director with demonstrated skills in superannuation, water, local council, and waste management industries.

Armstrong Soosai

Audit Professional at the Audit Office of NSW.

FOR MORE DETAILS CONTACT : ANTON 0428 052 535 | HENRY 0402 349 897



ORGANISATION

FOCUSING ON
- WHY YOUR BUSINESS NEEDS TO EMBRACE DATA
Webinar on Wed 13th Oct - 2021, 7pm to 9pm AEST
JOIN US ON ZOOM
MEETING ID : 816 9211 0407
PASSWORD : ATCC

Guest Speakers :

Keshav Bangalore & Vijay Subramanian

Keshav Bangalore is the Chief Customer Officer at Ducen. He brings over 20 years of diverse experience in sales, business development, marketing, and operations across data science, artificial intelligence, consulting, large-scale infrastructure, and



ATCC NETWORKING NOV & DEC 2021



AUSTRALIAN TAMIL CHAMBER OF COMMERCE INC.
EMPOWERING TAMIL BUSINESSES AND COMMUNITY IN AUSTRALIA

BUSINESS WEBINAR

IMPORTING / EXPORTING TO INDIA

- CUTTING THROUGH THE RED TAPE IN IMPORTS & EXPORTS WITH INDIA
- CROSS BORDER TRADE WITH INDIA - TAMING THE ELEPHANT
- PRIVILEGES & CONCESSIONS IN IMPORT / EXPORT

Webinar on Wed 24th Nov - 2021, 7.00pm to 08.30pm AEST

JOIN US ON ZOOM
MEETING ID : 854 3244 5021
PASSWORD : ATCC

Speaker

Ramanathan Karupiah

- Fellow of Public Accountants of Australia, Fellow of Financial Accountants of UK,
- Fellow of International Compliance Association.
- Certified Anti-Money Laundering Specialist and Certified Auditor.
- Chief Executive Officer of Fly Wallets Pty Ltd.
- Over 25 years of Experience in Financial Accounting.

Also joined by guest speaker

DR. N. Jegatheesan



Dr. N. Jegatheesan from the Tamil Nadu Chamber of Commerce and Federation of Indian Chamber of Commerce & Industry will be presenting on the trade opportunities between India and Australia.

FOR MORE DETAILS CONTACT : ANTON 0428 052 533

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AUSTRALIAN TAMIL CHAMBER OF COMMERCE INC.
EMPOWERING TAMIL BUSINESSES AND COMMUNITY IN AUSTRALIA

ANNUAL GENERAL MEETING 2021 FOLLOWED BY MEMBERSHIP DINNER

Friday 03rd Dec 2021,
AGM - 07.00pm to 08.00pm AEDT
Dinner - 08.00 pm AEDT onwards

Venue : Anjappar, Parramatta, NSW 2150

Dinner price :
Members - \$20 per adult (Subsidised price for ATCC members)
Non members - \$30 per adult

RSVP to info@atcc.org.au
before 30th Nov 2021

FOR MORE DETAILS CONTACT : SOUMY 0431 155 519 ; ANTON 0428 052 533

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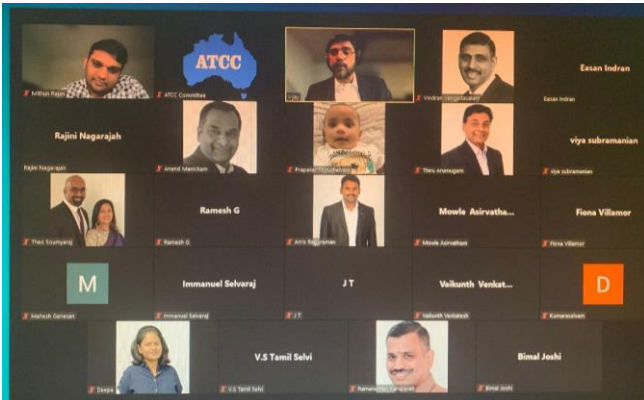
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SMALL BUSINESS NEWS

Australian SMEs: Struggles, Recovery and Sustainability



- **By Thiru Arumugam**

As COVID-19 continues to wreak havoc on businesses of all sizes in every industry, it is petrifying to see that SMEs, the backbone of the Australian economy, rapidly shutting down due to overwhelming economic hardships. Apart from being an important sector in the economy, SMEs relentlessly increase employment opportunities, create constructive community interaction, stimulate innovation and healthy competition. But the obstacles faced by these firms are frequently unrecognised and unresolved.

For almost two years, SMEs have been battling critical challenges caused by the pandemic than larger businesses. Among many dominant strains, SMEs mainly struggle with deteriorating government support systems, grant application processing delays, new staff hiring, weakening cash flow, and, most significantly, lacking a post-pandemic recovery and sustainability framework. It is a grim reality that not all SMEs can successfully overcome the pandemic repercussions. Still, the government's collaborative response campaigns are of utmost importance and desperately needed.

While several strategies are ongoing to raise SMEs during the current turbulence (financial support, local shoppers, changing procurement methods), the government needs to focus on more decisive areas. For example, long-term support is essential for SMEs' familiarisation with strategic digital marketing and management. As consumers are transitioning to online shopping and transactions more than ever now, most SMEs lack the tools and resources to adapt promptly to modern e-commerce stipulations. A consistent structure to mitigate new risks faced by SMEs, increase options to access finance and funding, and implement a nationwide scenario planning and contingency framework need to be well underway by this time. Although it may not be evident at a glance, consumers are increasingly willing to shop from local businesses in their communities. Outreach programs are needed at community and national levels to enhance awareness about SMEs' benefits and help consumers make informed purchasing decisions.

The SME sector is undeniably linked to the sustainable development of the Australian economy. But the outbreak is fundamentally changing their business ecosystem and way of operations now and in the future. The government's effective and efficient efforts, an optimistic mindset from SMEs themselves, and consumers must be established as solid steppingstones to restore SMEs to their former glory.

For all membership inquiry, please contact - membership@atcc.org.au

2021/22 Membership Categories

1. Life Membership - \$200.00
2. Annual Membership - \$50.00 Annual subscription
3. Student Membership – no cost

Job seekers – Are you struggling to find a new job?

By Indu Kannaiyan



Is the job search process taking much longer than you expected?

Are you starting to lose confidence about getting another job?

If you are one of the thousands who is been affected by the pandemic and lost your job or business in 2020, and every little thing is starting to feel really hard and you're feeling fed up, stuck it is time to review your actions and correct your mistakes. Now is the time to so.

If you keep doing what you've always done, you'll get what you've always got. It's time to regroup, rethink and reassess your strategy.

Let's take an objective look at what you might be doing wrong.

Are You ready?

Perhaps you're looking for a new role due to a redundancy, or perhaps you quit because you couldn't stand it anymore or perhaps you were let go for a multitude of reasons. You may still be hurting from being in a difficult situation for far too long.

A big mistake that job seekers make is to start networking or go for interviews when they are still feeling emotional and their confidence is at a low ebb. Before you do the job search, accept your situation and gain clarity about what you really want. Take steps to manage your stress levels so you can market yourself with confidence.

When you feel vulnerable, and experience a bit of a wobble in your confidence, please remember you are still the same competent professional you've always been and you have a mountain of value to offer the right employer in the right environment.

If YOU don't believe in yourself, who will?

Employers are looking for professionals who have potential, believe in their abilities and are confident that they can hit the ground running in a new role. Take time to rebuild your self-confidence and get into the right frame of mind for the job search.

Do You know what You really want?

Have you assessed what drives you in your career, and do you know what your specific skills, knowledge and key motivators are? You may be applying for roles that are not suited to you.

To make successful applications you must know what makes you tick and be able to explain to recruiters and hiring managers why any role appeals to you.

As you go through to the interview process, employers will want to know how close a 'fit' you are to their needs, their corporate culture and team environment.

You need to prepare well so that you eloquently communicate your value, key drivers and also project confidence and authenticity with your responses.

Do You have a strong communication strategy?

Are you sending out the same generic resumé and cover letter for every application? You may have sent out dozens of applications online and not received any positive responses. You may wonder if your resume has even been seen. If you are not aware about the Applicant Tracking System (ATS), now is the time to find out how you can tailor your resumé to be screened IN so a real person gets to read it.

Your resume and cover letter often are the first point of contact with the screener. If it is generic and the reader has to search too hard for the skills, experience and key words they are seeking, your resumé will end up in the recycle bin.

Take time to tailor your resumé and cover letter for each and every role.

Have you also considered when people ask how they can help you, what you'll say?

Take time to create a strong positioning statement and know what to say when people ask you, '*Why are you looking for a job?*', '*Your strength and weakness*' or '*Tell me about yourself.*' This way you can guide the conversation to gain the information you need.

Prepare well for the behavioural questions also situational based questions for the round 2 & 3.

Start Your branding online and in person consistent

Have you thought about the image you are projecting to others in person and online? Before recruiters and hiring managers meet you they will check you out and the first place they will look is on LinkedIn.

They will form an opinion of you based on your online profile (good or bad), before they meet you face to face. Have you positioned yourself professionally and authentically? Authenticity, passion and a positive attitude are what screeners are looking for in candidates in addition to skills, knowledge and experience.

Have you done your research to find out what will be appropriate to wear to each interview? You only get a few seconds to make a first impression so you want to make it a good one!

You must be aware of how others perceive you when you walk into a room and know that the impression is positive.

Do You know how to use all the job search methods effectively?

Have you been focusing mainly on advertised roles and missing out on expanding your network to uncover the hidden jobs?

Perhaps you don't know how to network effectively, what to say and what to ask for. Are you getting frustrated with recruitment consultants?

You need to know how to approach roles that are advertised on online job boards, on recruiter sites, on company websites. You must learn how to work with recruiters so that they will want to help you to secure your next job.

And most importantly, you must build your confidence to be able to expand your network so that people get to know, to like and to trust you. When that happens then they will know if you are a good fit for any role and will be suitable in their company or team culture.

Learn how to prepare for job interviews

Do you know how to prepare properly for your interviews? Do you get anxious and forget what to say? Do you have good examples to show your capabilities? Or do you oversell and come across with an over exaggerated level of confidence?

The key to successful interviewing is to prepare, prepare, prepare!

Employers are looking for someone to provide the functional skills they need, and the soft skills, for the role.

They are seeking someone who is willing to work in the way that fits with the organisation's requirements and who can get along with the team. You must position yourself as the SOLUTION to their problems.

In order to convey your suitability you must research, practice your interview techniques, listen carefully to the questions, answer questions with solid examples of your successes. Of course you must know what to do at the end of interviews and also what to do AFTER the interview and how to follow up too.

Don't be nervous about negotiating salary and on-boarding into the new role

To prepare for when the offers come in, have you researched what the market rate is for the role? Do you know how to start negotiations to secure a great salary package? Do you know how to ask for what you want?

You must benchmark the norm for the position, the number of years' experience within your industry and within the size of organisation you are targeting.

When you do accept a new role, what about the on-boarding process?

Do you know how to develop good working relationships early on, and get some wins on the board without looking like the 'eager new employee' during the crucial first 90 days in the role?

Set yourself up for success. Learn how to plan those first 30-60-90 days.

If any of these steps resonate with you, and you are experiencing struggle to plan and prepare it's now time to take action by contacting the professionals who can support in your career management.

Good Luck Folks!!



FREE Energy Advice for Small Businesses

Electricity cost is one of the major overheads for businesses. In order to help small businesses to keep a check on their energy cost, Australian Government's Department of the Environment and Energy had rolled out a program called Business Energy Advice Program (BEAP). The Government has set aside \$11.7 million for this program.

What do businesses get?

The program provides 3 key benefits:

1. A face-to-face Energy Consultation with a trained Energy Efficiency expert to understand their energy saving opportunities. In special scenario, this could also be delivered over the phone.
2. To understand the energy retail market, identify best energy plans and effectively switch over. The Government has developed an interactive tool to identify the best retailer for your usage and pertaining to your location.
3. An energy benchmarking tool for small businesses to compare their energy spend against their peers. This is a practical comparison tool and would give an idea about their relevant industry in their locality.

Businesses will be sent a consultation report once the face-to-face consultation is over.

Who is eligible?

Small businesses with 6 to 20 employees are eligible. However, there are special cases where businesses less than 6 employees are also eligible. To know more about it, please contact your local Energy Efficiency Consultant or call BEAP.

**ATCC SUPPORTS
GREEN ENERGY**

When does this program ends?

While there is no end date specified now, it is a good idea to have this done before 30th June 2022. The sooner you get this done, sooner you save on your electricity bill.

What is the cost?

This program is **FREE**.

Who delivers this?

This program is delivered by Business Australia, a division of the NSW Business Chamber. It's a not-for-profit organisation.

How do I get this service?

You may call Pon Raj or text to 0414 422 921. You can also find more information in www.energy.gov.au or www.businessenergyadvice.com.au

HOW BUSINESS OWNERS CAN AVOID BURNOUT

The director of Ancient Wisdom for Modern Health attributes this to a range of factors, including growing work demands, emotional distress stemming from lingering uncertainty amid the coronavirus pandemic (which could impact energy and concentration levels), and balancing the boundaries between the workspace and personal space as more accountants work remotely during the pandemic.

“This has underscored the importance of having the skills to manage the new way of our work life and recover from burnout,” Mr Bunn said.

“It’s also about managing downtime and balancing the boundaries between work and home lives. There’s an opportunity now to reflect and arm yourself with skills to move forward and improve the way they do things.”

Noting recent trends of the great resignation, Mr Bunn attributed it to employees becoming more reflective amid the COVID-19 crisis and contemplating their purpose and their life expectations.

“Employees perhaps no longer want to work their backsides off for 30 or 40 years, reach retirement, and realise that they missed out on so many other things,” he said.

“So, I think there’s an almost spiritual aspect to the way employees are thinking about their whole work-life balance and what’s important to them.”

As such, Mr Bunn suggested that to effectively combat burnout and assist employees with recovery, businesses could implement an open communication policy that encourages employees to share their challenges. They could also build an internal support structure that offers employees sessions with psychologists or well-being managers so they can manage burnout.

“It’s really about having open communication and empathy for what people are going through,” he said.

A shift in the workplace culture to one that encourages meaningful and purposeful work that aligns with an employee’s values would encourage them to connect with their tasks on a day-to-day basis, Mr Bunn added.

“Then they’ll work more hours, they’ll work more efficiently, and morale will improve in the workplace,” he said.

“From an employer’s perspective, the big shift is just trying to move away from just the client demands, strict numbers, and work hours to what’s important and valuable to the employees.”

In addition, Mr Bunn emphasised the importance of sleep in aiding physical and mental recovery, and intermittent breaks for “micro recovery”.

“There has been a lot of focus and research around resilience in the last year or two, but this is now shifting away to micro recovery,” he explained.

“It’s about hitting little points throughout the day and week for recovery and rejuvenation rather than hoping that a two-month holiday at the end of the year will fix everything.”

Moving forward in 2022, as Australia shifts its mindset to living with the coronavirus, Mr Bunn has predicted a return to face-to-face interactions where possible through hybrid working arrangements and communication strategy, where employees would commute to their offices once or twice a week and continue to work remotely for the rest of the week and continue to connect virtually.

“At least one day a week, employees will have to go into the office to get that face-to-face connection and meet with their teams physically,” he said.

Source: Business Australia News

Business Isn't Growing? – Get the Guidance You Need Now!!

We provide free initial consulting service for any business or start-up – email us – info@atcc.org.au

Chamber initiative - MOU (Memorandum of Understanding) with Overseas Chamber of Commerce to Grow your business in the International Markets.

Business Grants

NSW Voucher Program has been kick started and is available from February 2022. A new Parents NSW vouchers – with a total value of \$250 – will be available in February 2022.

Eligible households with a child aged 4.5 to 18 years who was school-enrolled in 2021 can apply for 5 x \$50 vouchers to be used at participating businesses towards the cost of:

- entertainment and recreation, including cultural institutions, live music, and arts venues
- accommodation bookings.

Information for businesses

Register a business for Dine & Discover NSW – www.services.nsw.gov.au

The NSW Government has launched Dine & Discover NSW to encourage the community to get out and about and support dining, arts and recreation businesses.

Once approved as a Dine & Discover NSW business, you'll be able to accept and redeem vouchers straightaway. You'll be able to do this through the Service NSW for Business app.

A qualified accountant, registered tax agent or registered BAS agent may register on behalf of your business.

Your accountant will need to provide a letter of authority from you to show that they are authorised to act on behalf of your business if they're not listed as an associate on the Australian Business Register.

Vouchers are available to all NSW residents aged 18 or over, and are valid to 30 June 2022.

From 26 November 2021 Dine & Discover NSW increased from 4 to 6 vouchers.

Eligibility

To register, you must:

- have an active ABN – ensure your details are correct on the Australian Business Register before registering
- operate in NSW
- operate in one of these eligible industries:
 - cafés and restaurants
 - pubs, taverns, wineries, bars and clubs
 - scenic and sightseeing transport
 - cinemas
 - museums, galleries and historic sites
 - zoos, botanic gardens, wildlife parks and nature reserves

- live music operations, performing arts operations, theatres and entertainment centres
- amusement, theme and water parks
- recreational activities such as go-karting, indoor climbing, mini-golf, billiards, bowling or ice-rinks
- outdoor adventures
- travel agencies and tours.
- comply with the current public health order and latest COVID safety guidelines for your industry.

Note: Takeaway businesses are eligible to register for the scheme.

Eligible voucher activities

Businesses can only redeem Dine & Discover NSW Vouchers used for eligible activities:

- Dine NSW Vouchers – for customers dining in or buying takeaway meals.
- Discover NSW Vouchers – for eligible arts, tourism or recreational activities listed in the eligible industries above. These may be redeemed online for a physical event or attraction.
- Vouchers can be used 7 days a week, including public holidays.

Ineligible voucher activities

Businesses cannot redeem vouchers for:

- products or services involving alcohol, gambling or tobacco
- cash, even if the full value of the voucher is not redeemed
- online-only services and food delivery orders.

What you need

- a MyServiceNSW Account – you can create one when you start your registration
 - 2 personal identity documents such as an Australian driver licence, Medicare card, Australian passport
 - your business details – Australian Business Number (ABN) or Australian Company Number (ACN), name, address, phone number and industry type
- Note:** Your identity document name details must match the name details held with the Australian Business Register for your ABN.
- the business bank account details (to receive your payments).

To participate in Dine & Discover NSW you'll also need a phone or tablet to scan and accept vouchers using the Service NSW for Business app. Service NSW will provide app details to businesses accepted into the scheme.

How to register

1. Select the 'Register online' button.
2. Log in, or create your MyServiceNSW Account.
3. Follow the prompts to register for the scheme.
4. If more information to support your registration is required, you'll be notified.

More information

- If you have more than one business, you'll need to register each one.
- If your business has more than one location under the same business name and ABN, you can add other locations in your Service NSW Business Profile after you have successfully registered.
- After your registration is received, it will be reviewed by Service NSW and you'll be notified of the outcome. This may take up to 5 business days.
- Service NSW will provide successful businesses with full details on how to take part and promote the scheme.
- You'll be able to keep track of voucher payments to your business in your Service NSW Business Profile. Only the person who registered on behalf of your business will be able to access this information.

Other Business Grants

[Alfresco Restart rebate](#)

Program status: Open

Registration for the \$5,000 Alfresco Restart rebate is now open. The first 5,000 eligible small or medium food and beverage businesses that register can use the rebate to help create or expand their outdoor dining areas.

From late February, registered businesses will be able to claim the rebate for eligible expenses incurred between 14 October 2021 to 30 April 2022.

For more information and to register, visit [Register for the Alfresco Restart rebate](#). Or <https://www.service.nsw.gov.au/transaction/alfresco-restart-rebate>

[Commercial landlord hardship fund](#)

Program status: Open

The commercial landlord hardship fund provides additional support to smaller landlords whose main source of income is impacted because they have provided rent relief to their tenant(s) and have not claimed land tax relief.

If you are a small commercial or retail landlord with total taxable land holdings of less than \$5 million and you have provided your tenant(s) with rental waivers, you may be eligible for a grant of up to \$3,000 per month, per property.

For eligibility criteria and to apply, visit [Apply for a commercial landlord hardship grant](#). Or <https://www.service.nsw.gov.au/transaction/apply-commercial-landlord-hardship-grant>.

[Small business fees and charges rebate](#)

Program status: Open

As part of the NSW Government's COVID-19 stimulus and recovery plan, small businesses, sole traders and not-for-profit organisations may apply for a rebate worth \$2,000 to help pay for government fees and charges.

The rebate is available until 30 June 2022.

For eligibility criteria and to apply, visit [Apply for the small business fees and charges rebate](#). Or <https://www.service.nsw.gov.au/small-business-fees-and-charges-rebate>

[Before and after school care voucher program](#)

Program status: Coming soon

The NSW Government has announced a new voucher program to assist NSW families with the costs of before and after school care.

From February 2022, families with children attending primary school in NSW will be able to apply for a one-off voucher of \$500 per child aged 4 – 13 to put towards before and after school care expenses.

Eligible before and after school care providers will be able to register for the program from 9 February 2022.

More information will be available soon.

[Stay NSW Vouchers](#)

Program status: Starts February 2022

Stay NSW Vouchers will help support accommodation providers in NSW impacted by COVID-19.

From February 2022, NSW residents aged 18 and over will be able to apply for 1 x \$50 voucher to use towards the cost of accommodation bookings.

Eligible accommodation providers with a physical location in NSW can now [register to accept Stay NSW Vouchers](#).

Businesses registered for Stay NSW Vouchers will also be able to accept [Parents NSW Vouchers](#).

[Sydney CBD Friday voucher program](#)

Program status: Coming soon

The NSW Government has announced a new voucher program to encourage the community back into the Sydney CBD and support businesses impacted by COVID-19.

The program will offer 500,000 NSW residents 4 x \$25 vouchers to spend at dining and entertainment venues in the Sydney CBD on Fridays.

More information will be available soon.

[First Lap learn to swim voucher program](#)

Program status: Open

The First Lap voucher program provides a \$100 voucher to parents, guardians and carers of children aged 3 to 6 years towards the cost of swimming lessons. The program is also for children who are in kindergarten in 2021 and children who are starting kindergarten in 2022.

If your business provides in-person weekly or intensive learn-to-swim programs over a minimum of 5 lessons, you may be eligible to register.

For eligibility criteria and to apply, visit [Register as a First Lap provider](#). Or <https://www.service.nsw.gov.au/transaction/register-first-lap-swim-provider>

[Jobs Plus program](#)

Program status: Open

The Jobs Plus program provides support to Australian and international businesses that want to start or expand their operations in NSW. Program support will help reduce the costs and financial risks of growing a business or moving its operations to NSW.

To be eligible for the program, Australian businesses must currently employ at least 20 workers and overseas businesses must employ at least 80 workers.

All businesses must be able to create at least 30 net new full-time equivalent (FTE) jobs in NSW before 30 June 2024. Further conditions apply.

For more information, visit [Jobs Plus program](#). or <https://www.service.nsw.gov.au/jobs-plus-program>

[Export assistance grant](#)

Program status: Open

An export assistance grant of up to \$10,000 is available to eligible NSW businesses impacted by COVID-19, bushfires or drought, to help your business access new global markets or re-enter old ones.

Eligible exporting businesses can apply for 50% reimbursement of certain export-enabling expenses, such as marketing and e-commerce, for expenses already paid since 1 January 2020.

For eligibility criteria and to apply, visit [Apply for an export assistance grant](#) or <https://www.service.nsw.gov.au/transaction/apply-export-assistance-grant>

Benefits..... ATCC Membership

- ❖ Need additional business contacts? ATCC holds monthly Networking Events for members to meet and exchange ideas, develop business relationship and increase business and professional network.
- ❖ Assistance in a wide range of areas including, financial consultancy, legal advice, migration visas and other business areas.
- ❖ Promoting trade among members, local and overseas community.
- ❖ Invitation to ATCC's Events, Trade Show and Tamil Business Awards Night.
- ❖ Access to ATCC business directory to provide you the tools designed to help your business succeed.
- ❖ Involvement Opportunities with ATCC to have a direct impact on the future of your community while promoting your business.

Why all Businesses need a Shareholders Agreement

If you run a business with an unrelated party, you really need to think about a Shareholders Agreement. It is common for small businesses to run on a handshake, and whilst this can work at first it can also end in heartbreak. Commerciality is important in businesses, particularly when bringing in new shareholders or a party looking towards retirement. A shareholder's agreement can help these transitions function more smoothly.

A shareholders agreement includes:

- Who can and can't be shareholders
- An expectation of work commitment from owners
- An expectation setting around retirement or resignation
- An understanding of permanent illness

- Decision making processes and 'voting'
- Valuation methodologies for future transactions
- Share class rights
- Details of the debts of a business

Addendums to your shareholders agreement can include:

- Dividend Policies
- Financial Statements
- Detailed valuation calculations
- Agreement to owner remuneration
- Budgets
-

We believe that business owners should enter into a shareholder's agreement when they are starting out because it is when they like each other the most. The world is full of possibilities and together, you are going to conquer your industry. It is an exciting time, and more often than not parties say they won't need a shareholders agreement. A lawyer, or accountant, will tell you scenarios of what could happen but too often people think "it's not going to happen to us".

Unfortunately, it does not always stay this way, and negotiating when you are already in conflict is harder, and more expensive. Think of a fire in your building. It destroys a major area and is a problem to be resolved before you can 'get back to work as usual'. Insurance helps you put your business back together by providing the financial backing. A shareholder's agreement is simply insurance for your business relationship, it will not stop the event from happening, but it will make it easier to work through.

Accru can set you on the right path to avoid disputes between you and your fellow business owners today.

How Business Valuations are calculated

When valuing a business, there are three key business valuation methods that are currently generally accepted:

1. Asset valuation method – calculates the value of tangible and intangible assets
2. Discounted cash flow analysis – determines the present value of future opportunities or cash flow
3. Capitalisation of profit – multiplies a business' adjusted net profit before tax by a capitalisation factor, which is specific to each business and that particular point in time.

Different methods can be used for valuing different types of businesses.

If a business is heavily reliant on fixed assets, such as a machinery hire business, then using the asset valuation method could be more applicable than the discounted cash flow analysis or capitalisation of profits method. This method simply values the assets of the business at current market value and places no reliance on turnover, profit or goodwill of the business.

If a business is larger and more firmly established with fairly steady growth history to use as the basis for projections of future growth, then a discounted cash flow analysis could be used to value the business. The main weakness of using this method is the sensitivity to the forecasts and assumptions used in the valuation. Even small adjustments can cause a discounted cash flow valuation to vary widely.

Capitalisation of Profits is the most commonly used valuation method for most businesses. This method assumes the business is a going concern and establishes a value for the business in its current form, based on adjusted earnings ie determines the goodwill of the business. The valuation does not incorporate future growth.

This valuation method is based on the profits (before interest and tax) generated by a business over the most recent relevant years, usually the last three years, adjusted for non-commercial transactions. A business capitalisation rate/profit multiple is then applied to this amount to determine the business valuation. To this amount, the other tangible assets of the business net of applicable liabilities are added to the business valuation to arrive at the total value of the enterprise. This enterprise value is divided by shares on issue to determine the share value for a company or units on issue to determine the unit value for a trust.

The impact of the current COVID 19 pandemic on the profit results of the business also need to be considered when thinking about valuing your business. If your business has had a significant impact from COVID 19, the profits used in the valuation of the business may need to be adjusted to a 'normalised' position.

Valuations of your business can be used for many reasons, the most common being:

- Sale of a business
- Transferring shares/units in order to implement succession planning
- Insurance requirements for shareholder agreements
- Marriage settlements

As a business owner, knowing the current value of your business, and flowing on from that, how to improve the current value of your business, is key to ensuring when the time comes to move on, the business value is optimised.

Please speak to your local Accru advisor to discuss your business valuation options in more detail.

To All Company Directors – Don't forget to apply for Director Identification Number (DIN)

The new Australian Business Registry Service is slowly taking over the responsibilities of the Australian Business Register (ABR) and some of those of the Australian Securities and Investment Commission (ASIC). The first step in this process is to introduce a unified Director Identification System from 1 November 2021.

All directors of Australian registered companies and Foreign companies registered in Australia will need to comply with these rules.

Your deadline for obtaining a DIN depends on when you were/are appointed as director.

Date of becoming a director	Date director must apply
On or before 31 October 2021	By 30 November 2022
Between 1 November 2021 and 4 April 2022	Within 28 days of appointment
From 5 April 2022	Before appointment

For more information, visit ABRS website or www.abrs.gov.au

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