



The Ombudsman, Bruce Billson (left) with Tony West, owner of Launnie Pops in Launceston, Tasmania.

Are you taking the right steps to protect against a cyber attack?

The recent cyber attack against Optus is a terrible reminder that companies of all sizes can be vulnerable.

If you or your business are an Optus customer, please monitor for activity on your accounts that is not you and be alert for unusual contact from scammers. Optus says its email and SMS notifications will not have hyperlinks and customers should not click on any links sent to them claiming to be from Optus.

Similarly, do not provide passwords on emails, text messages or social media and don't allow access to your computer from anyone who contacts you, even if they seem credible.

Sadly, we know that vast numbers of small and family businesses every year are being compromised and, in some cases, profoundly damaged, by a range of scams and cyber attacks.

The Australian Cyber Security Centre has declared October to be cyber security

awareness month and is releasing updated step-by-step guides to help individuals and businesses protect themselves against, and respond to, cyber threats.

This includes a tool to help you assess if you've been hacked by guiding you through a range of scenarios with advice on how to best respond.

The guides will be available [here](#) and there is more information in the article below.

I urge time-poor small business owners and managers to stay secure online and practice good cyber hygiene habits.

You wouldn't leave the shop unlocked when you go home at night or your van or vehicle with the keys in it and motor running. So please don't leave your online business similarly vulnerable.

There are simple steps that you need to make time to do:

- Secure your accounts by turning on multi-factor authentication
- Change passwords and use strong passwords/passphrases
- Turn on automatic software updates for all your devices, including servers and phones to ensure you have the latest security protection
- Regularly back up your files and devices
- When making payments double check the account number you are sending money to and consider using eInvoicing and payID
- Prepare your staff by training them what to do if they think they've clicked a malicious link
- Know who has access to your data and implement some form of access control. Does the computer need to be where *everyone* can access it? Does that app need access to *all* of your files? Is it best to use *that app* to log in to everything?

Importantly, trust your own judgment, listen to your spidey senses. We often hear hacking victims say it didn't quite look right but I clicked it anyway and then realised the sender wasn't quite right or the link had a different address to what I thought it would.

My clear message is don't be on autopilot. If it doesn't look right, feel right or make sense then don't click it and seek help from a trusted adviser.

If you believe you have fallen victim to cybercrime, you should immediately contact [ReportCyber](#).

If you are concerned that your identity has been compromised, contact the national identity and cyber support service [IDCARE](#).

The Australian Cyber Security Centre has provided [advice](#) for current and former Optus customers.

Optus says customers who feel they've suffered any loss as a result of the cyberattack should contact the company on 133 937.

Super Guarantee payments due

Employers are reminded they are required to pay their quarterly Superannuation Guarantee contributions for eligible employees to their correct super fund by 28 October 2022 or they may face penalties.

Some important changes took effect from 1 July that will affect payments.

Employers are now required to make superannuation guarantee contributions to their eligible employee's super fund regardless of how much the employee is paid. Previously no super was required for employees earning less than \$450 a month. This threshold has been scrapped.

Employees must still satisfy other super guarantee eligibility requirements.

Super guarantee payments need to be made for employees under 18 years that work more than 30 hours in a week, regardless of how much they earn.

The super guarantee (SG) rate has also increased from 10% to 10.5% for all employees eligible to receive superannuation. The SG rate is legislated to increase to 12% by 2025.

Employers should check their payroll and accounting systems have been updated to ensure they are correctly calculating their employee's super guarantee entitlement.

[More information.](#)

Director ID deadline

Many small business owners don't realise if they run a company or a registered body, or are a director of one, then they are required to have a director identification number (Director ID).

The deadline to register is 30 November.

You do not need a Director ID if you are running a business as a sole trader or partnership. But this can be confusing, so it is worth checking with a trusted adviser

or the Federal Government's [Australian Business Registry Services](#).

It is free to apply, you only need to apply once, and you keep your 15-digit Director ID number forever.

Director ID has been introduced to crackdown on the use of false or fraudulent director identities and catch people who might engage in illegal phoenix activity, move interstate or even change their name.

Illegal phoenix activity is when a company is liquidated, wound up or abandoned to avoid paying its debts. A new company is then started to continue the same business activities without the debt. Yet employees miss out on wages, superannuation and entitlements, suppliers or sub-contractors are left unpaid and other businesses are put at a competitive disadvantage.



A small business owner signed up for a 3-year software licence for their online store at a cost of US\$105,000. Sales staff assured the owner that they could terminate within this period, if needed.

The small business owner's sales were negatively impacted when the software began to malfunction. The owner was then told their package would no longer be supported, and the necessary upgrade would cost another US\$10,000.

The small business owner decided to terminate the licence, but was told that termination was only possible in relation to renewals and contacted the ASBFEO Assistance team for help.

Our Assistance team wrote to the software company who informed us it would directly contact the small business owner. When we followed up with the owner, they told us that the software company agreed to release them from the agreement, and they are reviewing the Termination Deed. This was a positive resolution for the small business owner as it allowed them to move on with another platform.

Find out more about our Assistance team and how they can help you

What can the ASBFEO do for me?

We're inviting small and family enterprises and our stakeholders to let us know how the ASBFEO can help the community by improving the business operating environment.

A graphic for Cyber Security Awareness Month 2022. It features a central padlock icon with a red-to-purple gradient. The padlock is surrounded by a field of small, colorful geometric shapes (triangles, squares, circles) in shades of blue, purple, and red. The background is dark blue. Below the graphic, the text 'Cyber Security Awareness Month 2022' is written in white. At the bottom, the hashtag '#AusCyberMonth22' and the website 'cyber.gov.au' are displayed.

Cyber Security Awareness Month 2022

#AusCyberMonth22

cyber.gov.au

Cyber Security Awareness Month 2022

October is Cyber Security Awareness Month and the Australian Cyber Security Centre's (ACSC) theme for 2022 is *'Have you been hacked?'*.

Throughout October, the ACSC will focus on a number of weekly themes, including *'Is your email secure?'*, *'How to act now to stay secure'* and *'It's time to take action!'*.

To complement Cyber Security Awareness Month, the ACSC has also built a helpful tool – also titled *'Have you been hacked?'*, which is available at cyber.gov.au.

The first steps to staying cyber secure are turning on automatic software updates, regularly backing up your devices, switching on multi-factor authentication, using passphrases, securing mobile devices, and watching out for cyber scams.

The ACSC has free resources available for all Australians, including step-by-step guides, quizzes and advice to help stay cyber secure.

[Visit ACSC for more information](#)

1 October minimum wage increase



1 October 2022 minimum wage increase

Minimum wages in 10 awards in the aviation, hospitality and tourism industries increase from the first full pay period starting on or after 1 October 2022.

Minimum award wages will increase by 4.6%, which is subject to a minimum increase for adult award classifications of \$40 per week and based on a 38-hour week for a full-time employee.

The awards increasing from 1 October are:

- Aircraft Cabin Crew Award
- Airline Operations – Ground Staff Award
- Air Pilots Award
- Airport Employees Award
- Airservices Australia Enterprise Award 2016
- Hospitality Industry (General) Award
- Registered and Licensed Clubs Award
- Restaurant Industry Award

- Marine Tourism and Charter Vessels Award
- Alpine Resorts Award.

[Read more about the minimum wage increase](#)



ASBFEO's data portal now includes apprentices and trainees employed by small business

Some of the new statistics on [ASBFEO's data portal](#) highlight just how essential small businesses are for the employment of apprentices and trainees in Australia.

The latest statistics about [apprentices and trainees employed by small business](#) reveal that small businesses employ 43% of apprentices and trainees in-training and 44% of apprentices and trainees with disability (as of December 2021).

The portal is updated constantly, so don't forget to check in regularly. Also have a look through the [key statistics page](#) for some of the more interesting findings that have been turned into infographics.

[Have feedback on the data portal?](#)



SMALL BUSINESS DEBT HELPLINE

1800 413 828
sbdh.org.au

Small Business Debt Helpline

If you or someone you know is struggling with their small business finances, the Small Business Debt Helpline can help.

The Helpline is a dedicated small business financial counselling service offering free, independent, confidential and impartial phone-based support to small business owners nationally regardless of the cause of their financial hardship.

The service can be accessed by calling 1800 413 828 between 9am to 530pm AEST Monday to Friday.

[Learn more](#)



Is all your income
included?

ato.gov.au/incomemustdeclare

DE-32997

Don't forget to include all of your income

Remember to include all of the income you received during the year in your tax return. From late July, you may have noticed most of your income was pre-filled with information ATO receive from employers, government agencies and other financial institutions, but some income may need to be entered manually before you lodge.

This might include:

- government payments like the Pandemic Leave Disaster Payment
- business income
- income from all of your jobs, including the sharing economy
- investment income, such as rental income, interest and dividends
- trust distributions
- foreign income

You don't need to include:

- Non-taxable government payments, like the COVID-19 Disaster Payment

- Insurance pay-outs for damaged or destroyed personal items

[More tax help here](#)



Get the basics right with these webinars

Are you starting a new small business? Good business relies on planning, being aware of your financial commitments, and developing good record keeping habits.

ATO are running 38 webinars in October for Indigenous Small Business month. Including:

- **Introduction to business records:** In this 60-minute session, you'll learn about which business records to keep, the legal requirements and how long to keep your records.
- **Goods and services tax (GST Introduction):** In this 60-minute session, you will learn who needs to register for GST, when to register and how to register. It also lists your ongoing obligations once you are in the GST system.

[Register for a webinar here](#)



**Apply now to
partner with us**

**Small Business Month
1 - 30 November 2022**

Partner with NSW Small Business Month in November

Join with the NSW Government to support small businesses by becoming a Collaboration Partner with NSW Small Business Month.

Companies and organisations across the State are signing up as Collaboration Partners to provide activities, events and information to assist small businesses in November 2022.

Amazon Australia, Xero and TAFE NSW are some of those to have come on board.

As a Collaboration Partner, an organisation can support, recognise and celebrate small businesses in many ways, including by:

- Hosting an event (e.g. webinar, networking breakfast, workshop, etc)
- Promoting Small Business Month through their networks, website, social media, newsletters, etc.

- Sharing information about how small businesses can collaborate and/or supply goods and services to their business or industry

Find out more and apply here

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Email media@asbfeo.gov.au



Australian Government



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Family Enterprise
Ombudsman

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