

Print whole section

Aboriginal and Torres Strait Islander peoples

We're committed to supporting Aboriginal and Torres Strait Islander peoples and want to help create a better future.

Last updated 17 February 2025

Indigenous_banner

The ATO respectfully acknowledges the Traditional Owners and Custodians of Country throughout Australia and their continuing connection to land, waters and community. We pay our respect to them and their cultures, and Elders past, present and future.

At the ATO, we're committed to supporting Aboriginal and Torres Strait Islander peoples and want to help create a better future. You can read about what we're doing in our **Stretch Reconciliation Action Plan**.

We want to make tax and super as easy as possible for Aboriginal and Torres Strait Islander peoples, businesses and not-for-profit organisations.

To get help, phone us on the ATO Indigenous helpline **13 10 30**. You can also get free help from our trained volunteers at tax time if you're on a low income.

We also provide opportunities for Aboriginal and Torres Strait Islander people to get a job in the ATO or do business with us. Find out more at Careers with us.

Aboriginal and Torres Strait Islander peoples and individual tax

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Learn about paying tax, applying for a TFN, lodging a tax return, receiving income and claiming deductions.

Tax for businesses



Are you starting or running a business? We want to help you get your tax and super right.

Not-for-profit organisations



Find out about paying tax, what to do if you have volunteers or receive gifts and paying super for your employees.

Reach Out - Indigenous business support program



Support for Indigenous small businesses to help them meet their tax and superannuation obligations.

Super for individuals



Superannuation (or super) is money that is invested in a fund to provide for your retirement.

Super for employers



Explains superannuation (or super) - money you put into a super fund for your employees when they retire.

Doing business with us

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We support Aboriginal and Torres Strait Islander businesses by providing real opportunities to do business with us.

QC 34344

Indigenous helpline and free tax help

Explains the ATO Indigenous helpline for Aboriginal and Torres Strait Islander peoples and free tax help at tax time.

Last updated 17 February 2025

Blue green orange pink circles of Indigenous artwork. There is no text.

Our Indigenous helpline is for Aboriginal and Torres Strait Islander peoples. You can also get free help at tax time.

If you have any questions about tax or super, you can contact us for help.

Engage with us

When you phone we may ask for your tax file number (TFN). You don't have to tell us, but it's easier to help you if you do. If you don't have a TFN, we can help you get one.

We can't give you information about someone else, even if they're family. If you're helping a friend, family member or a kinship carer, they must be with you when you phone unless we already have their written permission.

Find out how you can give permission for someone to speak to us on your behalf at update your contact details or authorised contacts.

Indigenous helpline

The ATO Indigenous helpline is for Aboriginal and Torres Strait Islander peoples. Our staff on the Indigenous helpline may not be Indigenous themselves but they specialise in helping Aboriginal and Torres Strait Islander peoples. They can help you with things like getting a TFN, lodging your tax return, or finding your super.

Phone the Indigenous helpline on **13 10 30** (8 am to 6 pm, Monday to Friday, except public holidays).

You should have your tax file number (TFN) or Australian business number (ABN) ready when you call. When you speak to a customer service representative, they may ask you a series of questions to help identify you. This helps protect your personal tax records.

Other phone services

If you're running a business or not-for-profit organisation or you have questions about super, you can **contact us** to speak to a customer service representative.

People who are deaf or have a hearing or speech impairment can contact us through the National Relay Service ☑.

Order forms and publications

The ATO has tailored products for Aboriginal and Torres Strait Islander peoples. To order forms and publications, you can:

- phone the Indigenous helpline on 13 10 30
- order publications online (search 'Indigenous')
- phone our self-help publications ordering service on 1300 720 092 (if you know the full title or NAT number of the publication).

Free tax help

At tax time you can get free help with your tax.

Tax Help program

Our Tax Help program is for people on incomes around \$70,000 or less a year. From July to October each year, trained volunteers help people lodge their tax returns online. The volunteers can also help with creating a myGov account, correcting (amending) your previous tax returns and lodging tax returns from prior years.

The ATO has Tax Help centres located across Australia with some centres providing specialised support to Aboriginal and Torres Strait Islander communities. Volunteers can also help you online or by phone if you live in a rural or remote location.

Our eligibility information and Tax Help posters are available in 13 Indigenous languages, you can access these from our <u>publication</u> ordering service by searching 'Tax Help'. You can download it or request a copy by email.

Find out more at Tax Help program or phone the Indigenous Helpline on 13 10 30 for your nearest Tax Help centre.

National Tax Clinic program

If you are not eligible for Tax Help, you may be able to access free advice and support through the National Tax Clinic program. The program is a government-funded initiative to help people who may not be able to afford professional advice and representation with their tax affairs.

Find out more at National Tax Clinic program.

Online education sessions

We also have teams available to provide general tax and super online education sessions to community groups, including Aboriginal and Torres Strait Islander communities. To book a session, email communityeducation@ato.gov.au.

Self-service at Services Australia

You can visit a <u>Services Australia service centre</u> I to use the self-service facilities for:

- myGov to access ATO online services
- · ato.gov.au

You can also contact us online or by phone at the service centres.

Aboriginal and Torres Strait Islander peoples and individual tax

Learn about paying tax, applying for a TFN, lodging a tax return, receiving income and claiming deductions.

Last updated 23 July 2025

Blue green orange pink circles of Indigenous artwork. There is no text.

Paying tax

We (the ATO) collect money on behalf of the government, this is known as paying tax. The taxes we collect, pay for services the government provides, such as:

- hospitals
- education
- roads
- railways.

The amount of tax you pay depends on how much money you earn and if you have a tax file number (TFN).

Your tax file number

A TFN is your personal reference number in the tax and superannuation systems. A TFN is free.

If you don't have a TFN, you may be paying too much tax.

How you apply for a TFN will depend on your circumstances. The fastest way to apply for a TFN is **online**.

If you don't have enough identity documents, like a full birth certificate, passport or drivers licence to apply online or other application

channels, you can **apply for a TFN** with the paper application form for Aboriginal and Torres Strait Islander people.

Your tax return

When you're receiving income, you need to lodge a tax return each year. Most people need to lodge a tax return by **31 October**.

A family member or someone you know can help you with your tax return. They can't charge you a fee – only registered tax agents can charge for preparing tax returns. You must sign the tax return yourself as you are responsible for the **information** in it.

If you're unsure if you need to lodge a tax return or if you're having issues lodging your tax return, get help free from our **Tax Help** volunteers. You can also phone the Indigenous helpline on **13 10 30** between 8 am and 6 pm Monday to Friday except public holidays.

Receiving income

You need to include all of the **income** you received during the income year when you complete your tax return. This may include income from:

- employment
- investments
- · government payments and grants
- other sources.

Amounts you don't include in your tax return

There are some amounts you don't need to include as income in your tax return. Aboriginal and Torres Strait Islander people and Indigenous holding entities **don't** need to pay income tax or capital gains tax on native title payments or benefits.

Claiming deductions

When you do your tax return, you can claim **deductions** for some expenses. For example, you may be able to claim a deduction that directly relates to expenses you incur to do your job.

You need to keep records (such as receipts) for your expenses. You can use the ATO app's myDeductions tool to keep track of your records all in one place.

Offsets and rebates

You may be eligible for some tax offsets and rebates. Tax offsets and rebates reduce the amount of tax you need to pay.

If you live in a specified remote area or isolated area of Australia, you may be eligible for the zone tax offset.

If you use fuel (such as diesel or petrol) to generate electricity for your home, you may also be able to claim **fuel tax credits**. You need to register for fuel tax credits before you can claim.

Receiving native title benefits



Native title benefits are paid to recognise the rights and interests of Aboriginal and Torres Strait Islander peoples.

QC 39590

Receiving native title benefits

Native title benefits are paid to recognise the rights and interests of Aboriginal and Torres Strait Islander peoples.

Last updated 2 May 2025

What are native title benefits

Native title benefits are paid to recognise the rights and interests Aboriginal and Torres Strait Islander peoples have with their land and waters, which comes from their traditional laws and customs, under Australian law.

Tax and native title benefits

On 28 June 2013, Parliament passed laws that affect you if you are an Aboriginal or Torres Strait Islander person or an Indigenous holding entity and you receive a native title benefit. This law says certain payments or non-cash benefits you receive in relation to your native title rights are not subject to tax, including capital gains tax. These laws apply retrospectively to cover native title benefits received from 1 July 2008.

These changes mean that:

- native title benefits are now considered non-assessable nonexempt (NANE) income and are therefore not subject to income tax (however, income earned from investing a native title benefit is assessable as income)
- any capital gains or losses made from transferring native title rights to an Indigenous holding entity or Indigenous person are disregarded
- any capital gains or losses made from surrendering or cancelling native title rights are disregarded.

Example: individual receiving a native title benefit

Mae is an Aboriginal woman who lives in Western Australia. Every year, she receives a \$100,000 native title benefit from a mining company. The mining company uses the land to mine for iron ore.

Mae is not taxed on this \$100,000 because it is a native title benefit, which is NANE income and is not taxable.

Example: individual receiving an assessable native title benefit

ABC Enterprises Trust is paid a native title benefit of \$500,000. This payment is part of the income of the trust. The trust is not an Indigenous holding entity because its beneficiaries are not limited to Aboriginal and Torres Strait Islander peoples.

The trustee provides non-cash benefits including training and education to David, who is an Indigenous beneficiary of the trust. The non-cash benefit the trust provides for David is not NANE, which means it is assessable income for David. As a result, the benefit David has received is subject to tax.

Example: native title benefits and interest income

ABC Enterprises Trust (ABC) and 123 Trust (123) are both Indigenous holding entities. 123 is a beneficiary of ABC.

In August 2024, ABC receives a native title benefit of \$1 million from a mining company and decides to invest this money.

The investment earns \$50,000 in interest in the 2025 income year. The trustee of ABC distributes \$540,000 of its income to 123 on 30 June 2025. This amount is made up of:

- \$500,000 from the native title benefit
- \$40,000 of the interest from the investment.

The remaining \$10,000 interest and the balance of the native title benefit are retained by ABC. In its 2024–25 trust return, ABC included all the \$50,000 interest received as part of its assessable income. However, it excluded the native title benefit received from its assessable income, as it is NANE.

ABC also completed the Statement of distribution item for its trust tax return reflecting the distribution of interest income to 123.

ABC is not liable for tax on that \$40,000 interest distributed to 123. In effect, ABC will only pay tax on the \$10,000 interest income it did not distribute.123 must include the \$40,000 interest received as a beneficiary of the trust as assessable income in their 2024–25 tax return.

The \$500,000 123 received as a native title benefit from ABC is NANE income, which is not taxable.

More information

If you are receiving native title benefits and have any questions if it can affect your tax obligations, phone our Indigenous helpline on **13 10 30** between 8:00 am and 6:00 pm, Monday to Friday except public holidays.

QC 39678

Tax for businesses

Are you starting or running a business? We want to help you get your tax and super right.

Last updated 15 April 2025

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Learn about different business structures, the most common taxes and how to register for them, and how to get help. There are some deductions and tax concessions you may be able to claim.

If you have people working for you in your business, there are other things you need to know about tax and super.

Related page

Super for employers

Your business structure

>

Different business structures have different tax responsibilities, so it's important to choose the right one for you.

Do you have employees?



If your business has employees you need to know about TFN declarations, PAYG withholding, FBT, superannuation and more.

Registering for GST and other taxes

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You may need to register for GST and other taxes such as fuel tax credits, PAYG withholding and fringe benefits tax.

Your business income and taxes

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Find out what you need to do to report to us when you run a business.

Claiming deductions and concessions

>

You may be eligible to claim a tax deduction for business expenses or small business tax concessions.

Keeping business records

>

Keeping good business records makes good business sense. You must keep all your business records for five years.

Getting help

Whether you're running a business or just getting started, there are a lot of ways we can help with your tax and super.

Online reporting tools

>

You can save time by using our online reporting tools.

Registering your business

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QC 39600

Your business structure

Different business structures have different tax responsibilities, so it's important to choose the right one for you.

Last updated 12 January 2016

When you start a business you need to choose a business structure.

There are four main ways businesses are set up in Australia – sole trader, partnership, company and trust – and each one has different tax responsibilities.

A sole trader is the simplest business structure and the cheapest to set up. Many businesses decide to start small as a sole trader.

But you need to choose what's right for you. The structure you choose can affect things like the tax you pay and how debts are treated. You can also change the structure later if you want to.

If you need advice or help with deciding on a business structure, talk to a registered tax agent.

See also:

Choosing your business structure

QC 39603

Do you have employees?

If your business has employees you need to know about TFN declarations, PAYG withholding, FBT, superannuation and more.

There are some extra things you need to do if your business has employees (even if they are family).

TFN declaration

On the first day a worker starts working for you, you should ask them to complete a **Tax file number declaration** (NAT 3092). They don't have to tell you their TFN, but if they don't, you will have to take tax from their pay at the highest rate.

To get TFN declaration forms phone the Indigenous Helpline on 13 10 30 or the Publications ordering service on 1300 720 092.

PAYG withholding

When you have employees, you must take out the right amount of tax from their pay. This is called pay as you go (PAYG) withholding.

PAYG withholding makes it easier for your employees to pay their tax, because you collect it from them throughout the year.

You need to register for PAYG withholding if you pay:

- employees
- company directors and office holders
- people who you employ under a labour hire agreement
- people who you have agreed to withhold PAYG from (for example, some independent contractors)
- a supplier that hasn't given you their Australian business number (ABN).

The amount of tax you should take out from an employee's pay depends on how much they earn and the information on their TFN declaration form.

The Community Development Employment Projects (CDEP) ceased in 2011 but some participants may still be receiving payments under this scheme. If any of your employees are receiving CDEP payments, you may have to withhold tax for them.

Payment summary or income statement

In this section

- If you report through Single Touch Payroll
- If you're not yet reporting through Single Touch Payroll

If you report through Single Touch Payroll

If you're an employer who reports through Single Touch Payroll (STP), you will no longer need to provide your employees with a payment summary for the information you report and finalise through your STP-enabled software.

Your employees will be able to obtain their income statement (formerly a payment summary) through ATO online, which is accessed through myGov. If your employees use a tax agent, their agent will also have access to their income statement information.

You'll need to finalise your employees' information through your STP-enabled software by **14 July each year.**

If you have 19 or fewer employees, you had until 31 July 2020 to make the finalisation declaration. If you have not finalised, you should do this now to ensure your employees can access their information to complete their income tax return.

You won't need to lodge a PAYG withholding payment summary statement to us for the information you've finalised through STP.

If you're not yet reporting through Single Touch Payroll

At tax time, you need to give each of your employees a PAYG payment summary. This shows how much income they earned and how much tax you took out of their pay for the financial year (1 July to 30 June). You need to do this by **14 July**.

You also need to lodge a PAYG payment summary statement (NAT 3447) with us by **14 August**.

Paying super for your employees

As an employer, you must pay superannuation (super) contributions for eligible employees. This is known as super guarantee.

If you're an employer who is reporting through STP, you will be reporting super liability information through STP. Super funds will also be reporting to us. They'll let us know when you make the payment to your employees' chosen fund, stapled super fund or default fund. This is an important step toward making sure employees are paid their correct entitlements.

Your employee can nominate a super fund of their choice by completing the Superannuation (super) standard choice form.

From 1 November 2021, if you have new employees start you may have an extra step to take to comply with choice of fund rules if they don't choose a super fund. You may now need to request their **stapled super fund** details from us.

Fringe benefits tax

A fringe benefit is a 'payment' to an employee, but in a different form to salary or wages. Examples of fringe benefits can include:

- allowing an employee to use a work car for private purposes, such as driving to and from work
- paying an employee's gym membership
- providing entertainment such as free tickets to concerts.

If you provide fringe benefits to your employees (or your employees' associates such as their family members) you may need to pay fringe benefits tax (FBT). Employers can generally claim an income tax deduction for the cost of providing fringe benefits and for the FBT they pay.

Hiring contractors

You have a choice between hiring contractors and employees – both are legitimate as long as the conditions of the working contract match the worker's classification.

It's important to understand the difference between employees and independent contractors because:

 it changes your obligations for paying and reporting tax, superannuation and other entitlements for your workers penalties and charges may apply if you incorrectly classify an employee as a contractor and fail to meet the relevant obligations or entitlements for that worker.

Contractors run their own business and will have their own ABN, so you do not need to withhold tax or make super contributions for them; they are responsible for themselves.

If they're registered for goods and services tax (GST), you will need to pay the appropriate GST to them for the services or work they provide to your business.

QC 39607

Registering for GST and other taxes

You may need to register for GST and other taxes such as fuel tax credits, PAYG withholding and fringe benefits tax.

Last updated 10 February 2021

You may need to register for goods and service tax (GST) and other taxes, depending on the type of business you're running. If any of these taxes apply to you, you need to register for them.

If you're applying for an Australian business number (ABN), you can register for taxes, such as GST and pay as you go (PAYG) withholding, at the same time (if you need to).

If you need tax help for your business, phone us on 13 28 66.

Find out about:

- · goods and services tax
- PAYG withholding
- fuel tax credits
- fringe benefits tax

Goods and services tax

GST is a tax of 10% on most goods and services sold in Australia.

If you're registered for GST, you must include GST in the price of goods and services you sell to your customers. You need to show the GST as a separate amount on your tax invoices.

You then send the 10% GST amounts to us, usually four times each year. To do this you lodge a business activity statement (BAS), which you will receive if you're registered for GST.

Register for GST

You need to register for GST if:

- your business has a GST turnover of \$75,000 or more a year
- your non-profit organisation has a GST turnover of \$150,000 per year or more
- you're a taxi driver or provide limousine travel for passengers in exchange for a fare (including ride-sourcing, such as Uber, Ola or DiDi)
- you want to claim fuel tax credits for your business.

To work out whether you reach the GST turnover threshold, you need to calculate both your current and projected GST turnover. (That is your total turnover for the current month and the next 11 months.)

If your current GST threshold reaches the threshold but your projected GST turnover doesn't, you don't need to register for GST (unless you provide taxi travel or want to claim fuel tax credits).

In most cases, registering for GST means you can claim back the GST you pay on goods and services you buy for your business – as long as you have a tax invoice from your supplier.

Example 1: Henry's current GST turnover – March plus previous 11 months

Henry is a sole trader who sells exercise and fitness equipment. At the end of March this year, his gross business income for the month is \$2,560. Henry needs to work out if this amount plus the previous 11 months gross business income reaches the GST turnover threshold of \$75,000.

Henry adds his gross business income for March and the previous months together. His current GST turnover is \$31,170.

Although Henry's current GST turnover is less than \$75,000, he must now calculate his projected GST turnover.

Henry continues to calculate his projected gross business income each month and, if he meets the threshold in the future, he will have 21 days to register for GST from that time.

See also:

- Registering for GST
- Working out your GST turnover
- · Your business income and taxes

PAYG withholding

If you have employees or contractors working for you, you must withhold tax from payments you make to them. This is known as pay as you go (PAYG) withholding. You need to register for PAYG withholding.

You need to register for PAYG withholding before your withhold the first amount.

See also:

PAYG withholding

Fringe benefits tax

As an employer, you have to pay fringe benefits tax (FBT) if you provide fringe benefits to your employees. Some examples of fringe benefits are:

- private use of a work car or mobile phone
- paying for their private health insurance or on-site accommodation
- cheap loans, entertainment or goods.

If you give your employees fringe benefits, you must register for FBT. You need to tell us you've made these payments by lodging an FBT

return. You must send your FBT return to us after the end of the FBT year, which runs from 1 April to 31 March each year.

See also:

Fringe benefits tax

Fuel tax credits

If you use fuels as part of your business – for example, for machinery, equipment or heavy vehicles – you may be able to claim fuel tax credits.

With fuel tax credits, we pay you back the tax you paid for the fuel. To register for fuel tax credits you also need to register for GST.

You cannot make a claim for some types of fuels and activities – for example, driving a light vehicle on a public road.

See also:

· Fuel tax credits

QC 39605

Your business income and taxes

Find out what you need to do to report to us when you run a business.

Last updated 26 November 2020

If you operate a business, you will need to pay income tax on money your business earns. You must lodge a tax return to report your taxable income or loss. The type of tax return form you use depends on your business structure.

If you're registered for other taxes, such as GST, fuel tax credits or PAYG withholding, you report these to us on a business activity statement.

If you need help, phone the Business tax infoline on 13 28 66.

Your tax return

Income tax is the tax you pay on any money your business earns. Each year, you need to lodge a tax return to tell us how much money your business has made and how much tax you've paid.

If you have set up your business as a sole trader or as a partnership, you will use your own tax return to report this money (see Tax for individuals – lodging your tax return). If you have set up your business as a company or trust, you use a different type of tax return just for your business.

If you've made a profit you will probably have to pay some tax. It's best to put money aside throughout the year to help pay for your tax.

See also:

Income and deductions for small business

Activity statements

Activity statements are different to tax returns. Businesses use an activity statement to report and pay other taxes, such as goods and services tax (GST) and pay as you go (PAYG).

If you're registered for GST, we will send you a **business activity statement (BAS)**. We send most businesses their BAS every three months. If you run a small business, you may only have to do yours once a year.

You must lodge your activity statement on time even if you have no amounts to report for the period or you're having difficulty paying.

If you're not registered for GST, we will send you an **instalment notice** (instead of a BAS) in your first or second year of business.

See also:

- Activity statements
- GST

Indigenous artists who live or work in isolated areas

Indigenous artists are not required to quote an Australian Business Number (ABN) if that artist works or lives in an isolated area, known as Special or Ordinary Zone A geographic regions. Also, tax will not be withheld from payments even though the artist hasn't quoted an ABN.

Therefore, in these circumstances, if you:

- are the Indigenous artist, you don't need to quote an ABN and will not have tax withheld
- run a business and pay an Indigenous artist, you will not require an ABN to be quoted and will not withhold tax.

See also:

· Australian zone list tool

QC 39606

Claiming deductions and concessions

You may be eligible to claim a tax deduction for business expenses or small business tax concessions.

Last updated 26 November 2020

If you spend money on business expenses, you may be able to claim a tax deduction, which means you pay less tax. You may also be eligible for some small business tax concessions.

If you need help, phone the Business tax infoline on **13 28 66** or speak to a registered tax agent.

Deductions for business expenses

You can claim something as a tax deduction if you have:

- already paid (or committed to pay) for it
- bought it for your business
- kept a record of buying it.

See also:

What you can claim and when

Small business tax concessions

You may be able to claim one or more tax concessions for small business, such as:

- immediate deductions for prepaid expenses
- · instant asset write-off
- deductions for professional expenses for start ups
- · small business income tax offset
- capital gains tax (CGT) relief.

See also:

Small business entity concessions

CGT relief for corporations

A capital gain is when you sell an asset for more than the original price you paid for it. You normally have to pay tax on your capital gains.

However, CGT relief is available for Aboriginal and Torres Strait Islander corporations when:

- · two or more corporations have united, or
- a corporation has transferred to the Corporations (Aboriginal and Torres Strait Islander) Act 2006 (CATSI Act).

CGT roll-over relief means that you don't have to pay CGT on any capital gains which have occurred.

A corporation is a company or group of people who act and are legally recognised as being a single entity.

Eligibility

Indigenous corporations and their members, other business entities, shareholders and holders of ownership interests that meet the criteria are eligible for roll-over relief.

If you think you are eligible for roll-over relief, contact us or a registered tax practitioner to discuss the rules and conditions.

Part of an Aboriginal and Torres Strait Islander corporation

CGT roll-over relief is now available for an Indigenous corporation that has either:

- · transferred its incorporation
- wound up and then reincorporated.

Relief will be available where the transfer or reincorporation occurs under either of the following legislations:

- Corporations (Aboriginal and Torres Strait Islander) Act 2006 (CATSI)
- Corporations Act 2001.

The CATSI Act?

The CATSI Act enables Indigenous groups to form corporations and includes special measures to meet the specific needs of Indigenous Australians. It replaces the *Aboriginal Councils and Associations Act 1976* (the ACA Act).

Registration of corporations under the CATSI Act is mostly voluntary. Corporations who must register include 'prescribed bodies corporate' set up under the *Native Title Act 1993*. You can find out if you must register under the CATSI Act by phoning the Office of the Registrar of Indigenous Corporations (ORIC) on **1800 622 431**.

More information

For more information about CGT:

- contact a registered tax practitioner
- refer to Introduction to capital gains tax
- phone us on 13 28 66.

QC 39608

Keeping business records

Keeping good business records makes good business sense. You must keep all your business records for five years.

Last updated 26 November 2020

Record keeping is an essential part of running your business. It makes good business sense too. Keeping good records helps you:

- know how your business is going
- keep track of your income and expenses
- show banks or lenders how your business is going
- make the best use of your registered tax or BAS agent.

Records you need to keep include:

- receipts and other evidence of all sales and purchases you made for your business
- tax invoices, wage and salary records
- · all documents about GST
- records of the purchase, sale and other costs of any business assets, such as land, buildings or office equipment
- all records relating to tax returns, activity statements, fringe benefits tax (FBT) returns, and contributions to employee super.

You must keep your business records for at least five years. Our online reporting tools can make record keeping easier.

If you need help, phone the Business tax infoline on 13 28 66.

See also:

- Record keeping for business
- Online reporting tools

Getting help

Whether you're running a business or just getting started, there are a lot of ways we can help with your tax and super.

Last updated 15 May 2025

Contact us

If you need help, phone the business enquiries line on **13 28 66** between 8:00am to 6:00pm, Monday to Friday. We can help you get your business taxes sorted.

When you phone, we'll ask you for your ABN and other details.

Other ways to get help

We provide support for businesses in other ways, such as information, calculators, tools and videos on our website, including:

- Small business newsroom
- Supporting your small business
- Online reporting tools.

Using a registered tax or BAS agent

If you want someone to help you with your paperwork and lodging tax documents, you can pay a registered tax agent or business activity statement (BAS agent).

A **tax agent** can help you with your tax and business activity statements.

A **BAS agent** can help you with your business activity statements, but not with other things to do with tax.

When choosing a tax or BAS agent, make sure they're registered. To find out if a tax agent is registered, phone the Tax Practitioners Board on phone **1300 362 829** or visit their website – see <u>Finding and using</u> a tax practitioner .

Online reporting tools

You can save time by using our online reporting tools.

Last updated 13 April 2021

You may save time by dealing with us online. Most of your business reporting and transactions can be done online using:

- · Online services for business
- Standard Business Reporting (SBR).

In most cases, you'll need an Australian business number (ABN) and a myID before you can use these tools.

If you're a sole trader, you can prepare, lodge and pay your activity statements using our online services for individuals and sole traders. All you need is a myGov account linked to the ATO.

See also:

- Accessing online services with mylD and RAM
- · Online services for businesses
- · Online services for individuals and sole traders

Online services for business

Most of your business reporting can be done using Online services for business. It's the main tool for businesses to manage their tax and deal with us online.

You can use Online services for business to:

- lodge your business activity statements (BAS)
- add or cancel registrations, such as goods and services tax (GST) and PAYG withholding
- create payment plans

- check your tax account balance
- · request transfers and refunds
- update your business registration details
- send and receive mail through a secure mailbox.

See also:

· Online services for business

Standard Business Reporting

Standard Business Reporting (SBR) makes online record-keeping easier.

When you have SBR-enabled business accounting software and a machine credential you can also prepare and lodge reports, forms and statements.

If you use online (cloud) software, you won't need a machine credential to interact with us. If you've been asked by your software provider to notify us, you must do this to ensure you can continue to interact with us securely using your cloud software.

See also:

- How to get SBR-enabled software

 ☑
- Machine credentials

 ☐
- Cloud software authentication and authorisation

QC 47731

Registering your business

You need to get an Australian business number. You may also need to get a tax file number and register for other taxes.

Last updated 13 November 2024

When you start a business

When you start a business you need to get an Australian business number (ABN) and a tax file number (TFN).

You may also need to register for:

- goods and services tax (GST)
- pay as you go (PAYG) withholding
- fringe benefits tax (FBT).

These other registrations depend on the type of business you're running, refer to Registering for GST and other taxes.

If you need help, phone us on 13 28 66.

Getting a TFN

All businesses need a TFN. If you're operating your business as a sole trader, then you can use your personal TFN. For other business structures, you can get a TFN when you apply for an ABN.

Getting an ABN

An ABN is the number your business uses when dealing with other businesses, government and us.

You need an ABN to operate in the GST system and claim GST credits. You must include it on your invoices. If you don't, other businesses will withhold tax at the highest rate from any payments they make to you.

To get an ABN:

- Apply online through the Australian Business Register
- phone us on 13 92 26
- apply through a registered tax or BAS agent.

When you're applying for an ABN, you can register your business name and taxes like GST and PAYG withholding at the same time (if you need to). If your business details change – for example, if you change your address or authorised contact person – you must advise us within 28 days.

Refer to Update your details.

Decide your business structure

If you plan to run your business as an Aboriginal and Torres Strait Islander corporation, you need to register your corporation with the Office of the Registrar for Indigenous Corporations (ORIC).

Visit ORIC Start a corporation

☑.

If you plan to run your business through a company, you need to register your company and get an Australian company number (ACN). You do this with ASIC when you start your company. You need to get your ACN before you can get your ABN and tax registrations.

Visit register a company with ASIC ☐

Getting a director identification number

You need a <u>director identification number</u> (director ID) if you want to become a director or are already a director of:

- an Aboriginal and Torres Strait Islander corporation registered under the Corporations (Aboriginal and Torres Strait Islander) Act 2006 (CATSI Act)
- a company, a registered Australian body or a registered foreign company under the Corporations Act 2001 (Corporations Act).

Getting an online credential

A secure online credential lets you deal with us (and many other government agencies) online. To access our online services such as Online services for business, you'll need to set up your Digital ID and Relationship Authorisation Manager (RAM).

Through Online services for business, you can complete most of your business reporting such as:

- lodge your business activity statements
- check your tax account balance and update your registration details

add or cancel registrations for GST and PAYG withholding.

Registering your business name

Most businesses need to apply for a registered business name with the Australian Securities & Investments Commission (ASIC).

You don't have to do this if you use your own name as the business name.

To apply for a registered business name you need to have an ABN or be applying for one.

If you already have an ABN, refer to Register a business name with ASIC \Box .

QC 39604

Not-for-profit organisations

Find out about paying tax, what to do if you have volunteers or receive gifts and paying super for your employees.

Last updated 4 September 2020

Blue green orange pink circles of Indigenous artwork. There is no text.

Not-for-profit (NFP) organisations are organisations that provide services to the community and do not operate to make a profit for its members (or shareholders, if applicable). A few examples are childcare centres, art centres, neighbourhood associations, medical centres and sports clubs.

All profits must go back into the services the organisation provides and must not be distributed to members, even if the organisation winds up.

If you're running an NFP organisation, there may be concessions you can claim but you may need to register your organisation first. Your NFP organisation may also have to register for taxes such as GST, FBT

and PAYG withholding, depending on the type of organisation and how it operates.

Learn about tax on funding and grants, receiving gifts, and the difference between volunteers and employees.

If you need help, phone the Not-for-profit infoline on 1300 130 248.

Related pages

- · Getting help
- · Super for employers
- Not-for profit: Getting started
- Non-profit news service
- Important tax matters for Indigenous corporations

Types of NFP organisations

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The ATO describes not-for-profit (NFP) organisations as those that do not operate for the profit or gain of their members, including charities and deductible gift recipients.

Concessions



If you're running an NFP organisation, there may concessions you can claim but you need to register your organisation first.

Paying tax on funding and grants



If you receive a grant or funding to run your Aboriginal and Torres Strait Islander corporation, you may need to pay goods and services tax (GST).

Receiving gifts



Only cortain organisations, including some government agencies

Do you have volunteers or employees?

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It's important to work out whether a person is a volunteer or an employee. This may affect the tax on transactions.

Registering your organisation



Your NFP organisation may need to get an ABN. You may also need to register for some taxes such as GST, fringe benefits tax, PAYG withholding or other taxes.

QC 39610

Types of NFP organisations

The ATO describes not-for-profit (NFP) organisations as those that do not operate for the profit or gain of their members, including charities and deductible gift recipients.

Last updated 4 September 2020

There are two main types of not-for-profit (NFP) organisations:

- charities
- other NFP organisations.

Some of these organisations are also deductible gift recipients.

If you're not sure if your organisation is NFP or what type it is, phone the ATO on **1300 130 248**.

See also:

Types of not-for-profit organisations

Charities

Many organisations work to help the community but only some of these organisations are charities. The word charity has a special legal meaning. Your organisation may be a charity if it does not operate for profit and has the following characteristics:

- works for people who are affected by poverty or sickness or who are elderly
- promotes education or religion
- works to benefit the community in another way.

Examples of charities include some religious groups, aged care homes, disability service organisations, animal welfare societies, arts or cultural groups and environmental protection groups.

Charities include:

- public benevolent institutions (PBIs)
- health promotion charities (HPCs)
- · other charities.

Other NFP organisations

Examples of other NFP organisations:

- sporting and recreational clubs
- · community service organisations
- professional and business associations
- · cultural and social societies.

NFP organisations that are not charities are able to self-assess their eligibility for exemption from income tax, but will need to register for other tax concessions.

Indigenous corporations

Some Indigenous corporations can structure as a NFP organisation. These organisations deliver important services to the community.

As an Indigenous NFP you may be able to access tax concessions which means you:

- may not have to pay income tax
- may receive tax-deductible donations.

See also:

- Important tax matters for Indigenous corporations
- Office of the Registrar of Indigenous Corporations ☐

Deductible gift recipients

Some charities, clubs, societies and associations are also deductible gift recipients (DGRs).

DGRs are organisations that are entitled to receive tax-deductible gifts. DGRs are either:

- endorsed by us
- listed by name in the tax law.

Tax deductions for gifts are claimed by the person or organisation that makes the gift. Gifts are also referred to as donations.

To be entitled to receive tax-deductible donations, an organisation (including a charity) must be a DGR.

See also:

· Receiving tax-deductible gifts

Extending DGR status to entities promoting Indigenous languages

From 1 July 2019, DGR status eligibility has been extended to organisations that have a principal purpose of promoting Indigenous languages.

To be eligible to receive tax-deductible donations Indigenous language organisations will need to be listed on the Register of Cultural Organisations (RoCO) which is administered by the Department of Communications and the Arts. Once listed on the register, we will provide DGR endorsement.

See also:

Register of Cultural Organisations

Concessions

If you're running an NFP organisation, there may concessions you can claim but you need to register your organisation first.

Last updated 4 September 2020

If you're running an NFP organisation, there may be concessions you can claim but you may need to register your organisation first. The concessions you can claim depend on the type of NFP organisation and how it operates. For example, some NFP organisations don't have to pay income tax.

Charities must be endorsed by us to claim GST charity concessions. Other NFP organisations that are not charities can self-assess their eligibility for exemption from income tax and don't need to be endorsed by us to claim that concession.

NFP concessions your organisation may be able to claim include:

- income tax exemption
- FBT exemption (subject to capping threshold)
- FBT rebate
- GST concessions for charities and gift deductible entities
- GST concessions for NFP organisations
- deductible gift recipients
- refunds of franking credits.

If you need help, phone the Not-for-profit infoline on 1300 130 248.

See also:

- Is your organisation not-for-profit?
- Tax concessions

Paying tax on funding and grants

If you receive a grant or funding to run your Aboriginal and Torres Strait Islander corporation, you may need to pay goods and services tax (GST).

Last updated 4 September 2020

GST is a tax of 10% on most goods and services sold or consumed in Australia. Keep some money aside to pay any tax due on your grant.

If your corporation receives funding, you may be asked to provide a tax invoice to the funding body, which must include the GST amount. Sometimes the people providing the funding may give you a tax invoice that shows how much GST to pay.

In both cases, the amount of GST is usually 10% of the grant. You have to report these grants in your business activity statements (BAS) and pay the GST to us.

If you need help, phone us on **1300 130 248** or speak to a registered tax agent.

See also:

GST – Helping you understand your GST obligations

QC 39616

Receiving gifts

Only certain organisations, including some government agencies, can receive tax-deductible gifts.

Last updated 4 September 2020

Does your not-for-profit organisation receive gifts? Only certain organisations can receive tax-deductible gifts. They are called deductible gift recipients (DGRs).

Unless an organisation is a DGR, the supporter cannot claim a tax deduction for their donation or contribution to it.

Charities can receive tax-deductible gifts provided the charity is a DGR. Some charities are not DGRs and, therefore, cannot receive tax deductible gifts.

You can check if your organisation is already a DGR by:

- phoning us on 13 28 61.

See also:

Deductible gift recipients

QC 39621

Do you have volunteers or employees?

It's important to work out whether a person is a volunteer or an employee. This may affect the tax on transactions.

Last updated 4 September 2020

Do you have volunteers or employees working for your not-for-profit organisation? It's important to work out whether the person is a volunteer or an employee as this may affect the tax treatment of transactions between the person and your organisation.

In most cases:

 volunteers do not have to pay any tax on payments or benefits they get as a volunteer NFP organisations do not have to withholding PAYG amounts or pay fringe benefits tax on payments they make to volunteers.

If you need help, phone the Not-for-profit infoline on 1300 130 248.

If you have employees, you must pay superannuation (super) contributions for eligible employees. This is known as super guarantee. Find out what you have to do in Super for employers.

See also:

Not-for-profit volunteers

QC 39619

Registering your organisation

Your NFP organisation may need to get an ABN. You may also need to register for some taxes such as GST, fringe benefits tax, PAYG withholding or other taxes.

Last updated 4 September 2020

Your NFP organisation may need to get an Australian business number (ABN). You may also need to register for some taxes such as GST, fringe benefits tax, PAYG withholding or other taxes.

Charities need to be registered with the Australian Charities and Notfor-profits Commission (ACNC) before they can claim tax concessions.

If you need help, phone the Not-for-profit infoline on 1300 130 248.

Find out about:

- Getting an ABN
- Registering for GST and other taxes
- Registering your charity with ACNC

Getting an ABN

An ABN helps you when dealing with the ATO and other government agencies. If you have an ABN, you can also apply to be a deductible-

gift recipient (DGR) or a tax concession charity.

With an ABN, you can also register for:

- GST
- fringe benefits tax
- PAYG withholding
- other taxes you may need to pay.

To get an ABN:

- Apply online through the Australian Business Register
- phone us on 13 92 26, or
- apply through a registered tax agent.

Make sure you tell us about any changes to your corporation's registration details.

See also:

Does your organisation need an ABN?

Registering for GST and other taxes

If your organisation needs to register for GST, FBT or PAYG withholding, you can select these options on the ABN application form.

If your organisation already has an ABN and needs to register for GST or other taxes, there are other application forms you should use.

Your not-for-profit organisation must be registered for GST if its GST turnover is more than \$150,000.

See also:

How to register for GST

Registering your charity with ACNC

Charities must be registered with the Australian Charities and Not-forprofits Commission (ACNC) before they can be endorsed by us to access tax concessions, such as income tax exemption, FBT exemption, FBT rebate and GST charity concessions. If your charity already received charity tax concessions from us when ACNC was established in December 2012, it will have been automatically registered with the ACNC. You can check in <u>Find a registered charity</u> 1 to see if your charity is already registered.

To register with the ACNC, visit <u>Register my charity</u> ☐ (your charity will need to have an ABN). You can apply for some tax concessions at the same time.

Benefits of registering your charity

When your charity is registered with the ACNC, it:

- · can apply for tax concessions from us
- can receive other Australian government concessions, exemptions or benefits
- is recognised as a registered charity in Australia and listed on the ACNC Register.

If your charity is registered with the ACNC you must keep records, report each year to ACNC and tell us if your charity's details change.

QC 39615

Reach Out - Indigenous business support program

Support for Indigenous small businesses to help them meet their tax and superannuation obligations.

Last updated 1 July 2024

Blue green orange pink circles of Indigenous artwork. There is no text.

Reach Out is our Indigenous business support program that works with Indigenous small businesses to help them meet their tax and superannuation obligations.

The program is one of several Australian Government initiatives introduced to increase the economic participation of Indigenous

Australians by helping them build sustainable businesses that will support:

- themselves
- their families
- · their communities.

The program works to:

- improve the business and financial acumen of Indigenous business owners making it easier for them to take part in the tax and super systems
- provide tailored support and education to Indigenous small businesses to
 - build their business and financial literacy
 - raise awareness about managing their obligations
- recognise the economic importance of the Indigenous small businesses
- build a connection with the Indigenous community to work together to support and influence Indigenous business
- build strong, mutually beneficial relationships with Indigenous partners and other government and non-government agencies
- provide career development opportunities for our Indigenous staff and develop cultural awareness amongst all ATO staff.

The Reach Out program is another step we are taking to support Indigenous small businesses and develop their staff to drive change for themselves and their communities.

If you're running an Indigenous small business and want to know more about the program, email us at ReachOut@ato.gov.au

Find out about

- Tax for businesses
- Super for employers
- Doing business with us

See also

• Indigenous business 🖸

QC 56791

Super for individuals

Superannuation (or super) is money that is invested in a fund to provide for your retirement.

Last updated 30 September 2019

Blue green orange pink circles of Indigenous artwork. There is no text.

Superannuation (or super) is money that is invested into a fund to provide for your retirement.

For most people, super begins when you start work and your employer starts paying super for you. You can also pay more into your super yourself so you have more money when you retire.

In most cases, you can't get access to your super until you retire but it's important to keep track of it.

Compulsory super by your employer

Most people receive compulsory super contributions from their employer (called super guarantee).

There is a minimum amount your employer should contribute based on your pay. You may be able to choose the fund your super is paid into.

See also

Super from my employer

Paying more yourself

You can choose to put some of your own money into your super fund so you have more money when you retire – this is called making

personal contributions.

From 1 July 2017, most people under 75 years old can claim a tax deduction for their personal super contributions.

Find out about

Claiming deduction for personal super contributions

If you're on a low income, you may also be eligible for government contributions.

The amount of tax on your contributions depends on whether the contributions are concessional (sometimes referred to as 'before tax') or non-concessional (sometimes referred to as 'after tax'), and whether you exceed the contribution caps.

See also

Growing your super

Keeping track of your super

If you've ever changed your name, address or job, you may have lost track of some of your super. Having several super accounts could mean that fees and charges are reducing your overall super savings. There are a number of ways to check and manage your super.

We can search all your super accounts for you – phone us on **13 10 30**. Or you can search yourself if you have myGov account linked to the ATO.

If you have several super accounts, you can combine them into one preferred account to avoid having too many fees and charges. You can do this online too.

Example – Indigenous people reunited with their super in remote areas

In Point Pearce, home of the Narungga people on the Yorke Peninsula (South Australia), we helped many community members check, find, claim and consolidate their super. One of them was reunited with \$87,000, and another person found \$200,000 super they didn't know they had.

In the Anangu Pitjantjatjara Yankunytjatjara lands (also in remote South Australia), ATO trained volunteers helped about 500 community members find and consolidate more than \$3.5 million of super. One community member who wasn't aware they had accumulated super money was reunited with a super balance of \$100,000, and a retired taxpayer with \$10,000.

There is \$17.5 billion in lost and unclaimed super across Australia. We want to help you claim it if it's yours. If you're not sure how many super accounts you have or if you want to track your super, you can **check your super** using ATO online services through myGov.

You can also meet with our staff when we visit your community with our partners – Australian Securities and Investments Commission and First Nations Foundations.

See also

· Check your super

Accessing your super

You can get access to your super savings when you retire or turn 65 years old.

You can only get earlier access to your super in some special cases, such as a serious medical condition, severe financial hardship or the first home super saver scheme.

See also

- Withdrawing and using your super
- · Early access to your super

QC 39625

Super for employers

Explains superannuation (or super) - money you put into a super fund for your employees when they retire.

Last updated 18 September 2020

Blue green orange pink circles of Indigenous artwork. There is no text.

Superannuation (or super) is money you put into a fund, known as a super fund, to provide income for your employees when they retire. Super is separate to salaries and wages.

You must pay super contributions for your eligible employees. This is called super guarantee. There is a minimum amount of super that you have to pay, but you can pay more.

Looking after your employees is good for them, and good for your business. Paying super helps them to plan for the future.

If you need help, phone the Superannuation infoline on 13 10 20.

Paying super guarantee

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You must pay super guarantee contributions for eligible employees. Super guarantee is in addition to salary and wages.

QC 39627

Paying super guarantee

You must pay super guarantee contributions for eligible employees. Super guarantee is in addition to salary and wages.

Last updated 12 August 2025

You must pay super guarantee (SG) contributions for eligible employees. SG is in addition to salary and wages.

We can help you work out if you have to pay super.

You will need to pay:

- a minimum amount of the current SG rate applied to their ordinary time earnings, but you can pay more
- into a complying super fund in most cases, your employees can choose the super fund
- at least 4 times a year by the due date. A contribution is considered 'paid' on the date it is received by the super fund, meaning you need to allow time for processing. This is especially relevant if you use a commercial clearing house. If you don't pay in full, on time or to the right super fund, you will have to pay the super guarantee charge (SGC) which is made up of:
 - the super you owe (calculated on salary and wages, not ordinary time earnings)
 - nominal interest on those amounts (currently 10%)
 - an administration fee of \$20 per employee, per quarter
- through SuperStream, where super payments and information move through the system electronically.

You may be able to use the free Small Business Superannuation Clearing House to make super contributions for your employees. You provide the contribution information for all your employees and make a single electronic payment to the clearing house – the clearing house does the rest. This service will be closed from 1 July 2026. From 1 October 2025, only existing users of the SBSCH will have access until 30 June 2026. Employers will not be able to register as new users of the SBSCH after 1 October 2025.

If you miss the quarterly due date or underpay the super contributions, you need to lodge a SGC statement.

You need to keep records that show:

- the amount of super you paid for each employee
- that you offered your employees a choice of super fund
- how you calculated the super contributions.

When new employees start, you may have an extra step to take to comply with choice of fund rules if they don't choose a super fund. You may now need to request their **stapled super fund** details from us.

If you don't meet your choice of super fund obligations, additional penalties may apply.

For help or enquiries about super guarantee contributions, phone **13 10 20**.

QC 47739

Doing business with us

We support Aboriginal and Torres Strait Islander businesses by providing real opportunities to do business with us.

Last updated 26 August 2020

Blue green orange pink circles of Indigenous artwork. There is no text.

We want to support Aboriginal and Torres Strait Islander businesses by providing real opportunities to do business with us – either directly or through our existing suppliers.

Our approach is to understand the Aboriginal and Torres Strait Islander business market, their capabilities and ways we can include them in our supply chain.

If you're running an Aboriginal and Torres Strait Islander business and want to work with us, email us at SupplierDiversity@ato.gov.au.

See also

- Supplier diversity at the ATO
 ☐ (Supply Nation website)
- National Indigenous Australians Agency Indigenous Procurement Policy ☐

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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