



HOW TO EMPLOY

YOUR OWN SUPPORT WORKERS

Insite Support

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NOTE

Please be aware that this is a general guide only. The opinions and/or analysis expressed within this document are those of the author and do not represent any other party or be taken in any way as expressions of government policy. For further information and/or clarification about any aspect of this guide, please refer to the relevant Australian organizations, agencies and services. Links and references to these services can be found at the end of the guide.

DO I EMPLOY MY OWN SUPPORT WORKER?

Support workers are individuals who assist people living with a disability. They can assist with personal care and other lifestyle and health activities. Support workers can also be called personal assistants, support persons or paid carers.

If you are thinking of employing your own support worker, there are certain legal and regulatory responsibilities that you will need to consider:

- Superannuation contributions
- Taxation obligations
- Work health and safety
- Insurance requirements

In addition to this, other areas you will need to think about are:

- Planning
- Budgeting
- Employment
- Training

This guide will help you if you have funding for your personal support through the NDIS or other funding organization, you have thought about the best ways to utilize the funding (through self-management or agency management) and you have decided to employ or contract your own support workers.

Employing your own support workers can put you firmly in charge of your own life, giving you choice, control and flexibility. This guide will outline the pathway to employ your own workers and help you establish if this is the right approach for you.

PLANNING FOR YOUR SUPPORT WORKER

Firstly, you need to think about the areas of your life where you need a support worker. Do you need help with your personal care? Do you require help attending your appointments? You may need support attending to personal administrative duties such as paying bills, keeping important records and calling your service providers. Begin by writing down all the tasks you require help with and schedule them into a personal timetable/weekly plan. Your plan could look something like this:

DAY OF THE WEEK	MORNINGS	AFTERNOONS	EVENINGS
Monday	Personal care, Showering,dressing, breakfast, tidying up	Dinner preparation, food shopping	Personal care, help into bed, tidying up
Tuesday	Personal care, Showering,dressing, breakfast, tidying up	Dinner preparation, paying bills	Personal care, help into bed, tidying up
Wednesday	Personal care, Showering,dressing, breakfast, tidying up	Dinner preparation, general shopping	Personal care, help into bed, tidying up
Thursday	Personal care, Showering,dressing, breakfast, tidying up	Dinner preparation, housework	Personal care, help into bed, tidying up
Friday	Personal care, Showering,dressing, breakfast, tidying up	Dinner preparation, Take to massage therapist	Visit friends, personal care, help into bed
Saturday	Personal care, Showering,dressing, breakfast, tidying up	Dinner preparation, Dog walking, visiting friends	Night out, personal care, help into bed
Sunday	Personal care, Showering,dressing, breakfast, tidying up	Dinner preparation, church, night out	Personal care, help into bed, tidying up
Sometimes I need support with	Doctor visits Dentist	Volunteering	Entertaining friends

BUDGET FOR YOUR SUPPORT WORKER

You will be provided with the information about the amount of funding available to you. From these figures you will be able to establish a rate of pay to offer your support worker. You need to be aware that you must reserve a section of your funding to cover superannuation, annual leave, insurances and workers compensation. If you divide your remaining funding by 52, this will give you a weekly amount and then divide this by the number of hours you require support, this will give you an estimated rate of pay. You can also access information on relevant pay rates through the Fairwork Australia website. www.fairwork.gov.au.

If you are engaging a number of support workers, you will need to organize a roster. You will find an example roster later in the guide.

SOMETHING TO THINK ABOUT.....

If you are a technical whizz you may like to run your payroll and rostering through an online system. We recommend using Keypay, or if you would like to combine your rostering, payroll and self-management budgets, you may think about Ability 8. Contact Insite on 07 5231 5838 for further information on software and training applicable to your situation.

You will be provided with the information about the amount of funding available to you. From these figures you will be able to establish a rate of pay to offer your support worker. You need to be aware that you must reserve a section of your funding to cover superannuation, annual leave, insurances and workers compensation. If you divide your remaining funding by 52, this will give you a weekly amount and then divide this by the number of hours you require support, this will give you an estimated rate of pay. You can also access information on relevant pay rates through the Fairwork Australia website. www.fairwork.gov.au.

WHAT YOUR SUPPORT CAN DO FOR YOU

Now you can think about what your support worker can do for you and any specific requirements, competencies or qualifications you would like them to provide.

DUTIES FOR MY SUPPORT WORKER

Lifestyle

- Provide personal and practical assistance to enable me to live my chose lifestyle
- Advocate for me where appropriate
- Liaise with me, other support workers and family members to ensure continuity of care
- Respect my right to privacy and confidentiality
- Immediately inform me of anything that may impact me ie. accidents, hazards

Healthcare

- Monitor my health
- Attend my appointments
- Collect my prescriptions

Daily Living Support

- Assist with showering, bathing and personal hygiene
- Assist with bed transfer
- Assist with cooking
- Assist with shopping for food and general groceries
- Assist with home cleaning duties
- Assist with washing clothes, ironing and personal presentation
- Assist with attending appointments and events

Community Access Support

- Assist with outings, events and social gatherings

General Help

- Assist with maintaining paperwork
- Undertake other duties when required

Qualifications/Experience

- First Aid
- CPR
- Individual Certificate III – Disability Support
- Relevant experience
- Manual handling certificate
- Assistance with medication certificate

The above is an example for you. You may require different support, other qualifications or experience. You may wish to employ a support worker who has a qualification or interest in cooking as they may be able to support you in learning a new skill in addition to supporting you through your daily requirements. You have choice and control of who you want to support you.

THE EMPLOYMENT PROCESS

Now you have completed a weekly plan/timetable, reviewed your budget and identified any specific requirements you may need, you can embark on the employment process. The first step is advertising your support worker position. The most popular vehicle for job advertising in 2020 is online, through sites such as **Seek**. www.seek.com.au. Other avenues may be through your local training institution, TAFE or University. Students studying subjects like nursing, occupational therapy and physiotherapy are often looking for positions and will have the competencies you are looking for. If you decide to engage an individual on a sub-contractor basis (ie. they are responsible for their own tax and insurances and will invoice you directly) there are other platforms like **Mable** (www.mable.com.au) and **Hire Up** (www.hireup.com.au). You should also ask friends and family if they know of someone who would work well with you.

QUALITIES YOU WANT IN YOUR SUPPORT WORKER

Reliable and punctual	Willing to learn new skills
Friendly and easygoing	Possess common sense
Flexible and adaptable	Patient and understanding
Discreet around others	Communicate easily
Anticipate difficulties	Easy to be around
Show initiative	Understands their role

Before running your advert, you should decide if you would like applicants to contact you via phone, email or complete a written application form.

It is important to be aware when writing your advertisement that it is against the law to discriminate between people on the basis of race, ethnic origin, religion, gender, sexual preference, pregnancy or potential pregnancy, physical disability or age. If you need a support worker to help you with personal matters including toileting and showering, it is possible to detail a request for a male or female worker as appropriate.

YOUR ADVERTISEMENT

This is an example advertisement that you may want to use as a guide.

Disability Home Worker

Are you a female Disability Home Worker located in or around the Noosaville area?

We are looking for a committed, friendly and reliable individual to join our valuable caring team working closely within our family environment. You must be willing to provide personal support to family members with a physical disability both adults and children. You must be caring, demonstrate integrity, privacy and confidentiality, have a positive attitude and hold a current driver's licence.

Tasks to be performed

- All personal care including toileting, showering, dressing and grooming
- Transfers using hoists and manual transfers
- Domestic duties including washing up, cleaning bathrooms, laundry
- Assistance with family meal preparations
- Assistance and support with grocery shopping
- Support with recreational activities and access to the community
- Assistance with passive exercise routines
- Support with excursions
- All other tasks as reasonably requested

Qualifications desirable but not essential

- Certificate III or higher in Community Services – Disability
- First Aid Certificate
- Current CPR
- Experience working within the disability sector is desirable however on the job training will be provided to the successful candidate

The position is a part time position working between 20 and 30 hours per week including 2 non-active sleep overs during this time. Shifts will involve working weekend shifts, evenings and public holidays. The position may suit individuals who are currently studying at University. We are happy to be flexible and work around your regular studying commitments. We offer exceptional remuneration rates for the right candidate.

We look forward to receiving your application and should this be successful, we will contact you with an interview time/date.

'This position has been identified to be filled by a female and is arguable under section 25 and 26 of the Queensland Anti-discrimination Act 1991'

INTERVIEWING SUPPORT WORKER

Now you have received several applicants, it is time to conduct interviews. It is not necessary to interview all the applicants, so decide on four or five you feel would be suitable. An initial conversation on the phone can be extremely helpful in the first instance and will allow you the opportunity to decide if you would like to invite the applicant for a face to face interview. At this point you can arrange to meet your potential support worker, listen to them and ask them questions. (See Attachment 1). Points you may want to consider through this process:

- Arrange to meet the applicant in a public place, do not invite them to your home
- Allow at least 30 minutes for each applicant
- Include your partner or family member in the interview
- Introduce yourself and tell the applicant you have a few questions to ask them
- Check they are comfortable and feel at ease
- Ask them to tell you something about themselves to start the conversation
- Ask them about their work experience
- Check this experience will apply to your position
- Go through your list of attributes to establish if they have what you are looking for
- Ask them if they have any questions for you

If you identify the person you feel is right for the role, but you are not 100% certain, invite them back for a second interview. You can then ask them further questions, provide more information about the role and your expectations, ask them to complete any paperwork you may want to complete the process.

Make sure you are completely happy with your choice as the person you decide on will be working very closely with you, so it is important you are happy and comfortable.

APPOINTING YOUR SUPPORT WORKER

Once you have chosen your support worker, there are formalities to be completed before they start working with you.

- Complete a police check (www.nationalcrimecheck.com.au)
- Obtain a copy of their blue card or yellow card
- Obtain a medical clearance if this is required
- Provide a letter of appointment (see Attachment 2)
- Provide a job description (see Attachment 3)

Your letter of appointment will set out the terms of the employment including the financial agreement, between yourself and your worker. The letter should be signed by both parties and filed in a safe place. This letter may be required by your funder in the future. You must ensure that your letter of appointment has been signed and at this point you can provide your worker with the following documents for completion:

- Employment information form (see Attachment 4)
- Financial information form (see Attachment 5)
- Tax file declaration form (see Attachment 6)

These forms will give you all the information you need to onboard your support worker, how your worker would like their wages paid, into which account, their emergency contact details and any other relevant information.

Make sure you keep all these completed documents in a safe place for reference. A copy of the completed tax file declaration should be sent/mailed to the Australian Tax Office directly.

It may also be appropriate to ensure you have some policies and procedures in place prior to engaging your new support worker. Privacy and confidentiality, health and safety, training and development, risk management, travel are all policies and procedures to protect you and your workers. If you would like example copies of these policies and procedures, they are available through Insite Digital info@insitedigital.com.au.

TRAINING YOUR SUPPORT WORKER

Your new support worker will require a certain level of training no matter their experience. Take the time to talk through with your worker the type of care you are expecting, referencing your duty statement, maybe making a list of required tasks. If you have equipment such as hoists, wheelchairs or specific equipment, these items may need additional training time. Detailed training should continue until your worker is confident in completing all the tasks required. It is important to be encouraging, understanding and patient. It may take time for your new support worker to fulfill the tasks exactly how you like them.

Work Health and Safety in your Home

When employing a support worker, you must ensure, so far as reasonably practicable, their health and safety while they are providing support to you. Your home is their workplace. Your legal obligations under the Work Health and Safety Act (2011) include:

- Providing and maintaining a safe work environment
- Maintaining your home so that it is free of risks
- Providing and maintaining safe systems of work
- Providing for safe use and storage of substances
- Providing adequate facilities for your support workers welfare
- Providing proper information, training and supervision to minimize illness or injury

In consideration of this, look around your home and identify any risks that may be apparent, eg. slippery tiles, obstructions, broken tiles, uneven steps, electrical cables, inadequate lighting, unsafe electrical equipment. These could be dangerous situations that until this point you have managed to avoid. Ensure these things are fixed. Also consider installing safety equipment such as smoke alarms, first aid kits, fire blankets, fire extinguishers and any other equipment that may make life safer for you and your support workers.

Further information on this topic can be found at www.worksafe.qld.gov.au.

MANAGING YOUR SUPPORT WORKER

Once your support worker has settled into their new role, it will be important to provide them with feedback on how they are progressing and to address any concerns or questions they may have. Regular feedback sessions held once a month will give you both an opportunity to provide constructive feedback and discuss any further training that may be required. If you have included a probationary period in your employment letter, you will need to have a formal meeting prior to the expiry date, to give feedback and to advise your support worker if you intend to continue their employment after the probationary period.

Termination of Employment

If it becomes apparent that after extra training and several discussions, that your support worker is not going to be suitable, then you will need to make plans to take action and terminate their employment. If you have appointed a support worker informally then it may be possible to simply advise your worker that they will not be required any further. However, there are State and Federal laws regarding unfair dismissal and it is important to know which ones apply to your situation. (See Attachment 7).

CONCLUSION

If you choose to employ your own workers, you are urged to use the information provided in this guide. The attachments provided are for your reference. They may not be appropriate for you in their present form. You may need to change them to suit your own personal preferences and requirements and it is advisable you seek your own advice from a suitably qualified person in reference to some of the more technical attachments.

Employing your own support workers can be satisfying and empowering. It can provide you with choice and control and puts you firmly in charge of your life. You are encouraged to choose the model that suits you best.

ATTACHMENTS

All attachments, policies and procedures referenced can be requested in a downloadable and modifiable version by emailing info@insitedigital.com.au.

ATTACHMENT I

INTERVIEW QUESTIONS

1. Tell me a little something about yourself?
2. Do you have experience working within the disability sector?
3. How do you feel about working with an individual with disability?
4. What are your likes and dislikes working within this sector?
5. Could you give me three words that would describe yourself in the workplace?
6. Would you say you are reliable and can you give me an example of when you have demonstrated this in a previous role?
7. Would you consider yourself to be a healthy person?
8. Do you have any problems with lifting? (if this is required)
9. Do you have any other commitments that may impact on your role?
10. Do you have a reliable vehicle that is suitable for travel with me?
11. Do you work well with others/in a team environment? (This may be applicable if you have more than one support worker)
12. Are you available to work weekends and happy to work evening shifts?
13. When are you available to start?
14. Do you have any additional questions you would like answered?

ATTACHMENT 2

APPOINTMENT LETTER - SAMPLE

Private & Confidential

Name of Support Worker _____

Address _____

Letter of Appointment

I, _____, am pleased to engage you as one of my support workers on the terms and conditions set out below. Upon acceptance of this offer, this letter will record the terms and conditions of your engagement from the date of your acceptance.

1 Probation

- (a) You will/will not (cross out whichever is non-applicable) be employed on a probationary period of three months.
- (b) During this period I will assess your performance and conduct to determine your suitability.
- (c) Prior to the conclusion of the probationary period I will advise you if your employment is to continue on a permanent basis.
- (d) In the event that you or I wish to terminate the contract during the probationary period, we must provide the other party with at least one week's notice, or payment in lieu of notice.

2 Place of Work

You will be requested to work at my home, currently located at: _____

3 Duties

- (a) Your specific duties are as set out in the attached document.
- (b) Your duties may change during the course of your employment. Any changes will be discussed with you before implementation.
- (c) You must perform your duties faithfully and diligently using all your skill and competence.
- (d) You must inform me immediately if your circumstances change in any way that prevents you from performing all your requested duties. For example, changes to your medical fitness or where you no longer hold the necessary qualifications as set out in clause 4.

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4 Qualifications

(a) You are required to have and to maintain the following (cross out if non-applicable):

(i) current police clearance that is less than one year old at the time of your employment and renewed every five years thereafter;

(ii) current working with children clearance;

(iii) current first aid certificate; (iv) manual handling qualification;

(v) successful completion of the following training courses:

(b) If at any time you are charged with/convicted of a criminal offence or no longer have all the qualifications in paragraph (a), you must inform me immediately.

5. Hours of Work

(a) You are requested to work the following hours: _____

OR (cross out whichever is non-applicable)

(a) You are requested to work approximately _____ hours per week, and to show the times actually worked on the Timesheet I will provide you.

6 Meal arrangements

(a) The following arrangements will apply to mealtimes that occur during work hours: _____

7 Telephone calls

(a) The following arrangements will apply to private telephone calls during work hours:

8 Remuneration – You will be paid in accordance with the Social, Community, Homecare and Disability Industry Award 2010

(a) You will be paid at the rate of \$_____ per hour worked between Monday to Friday and \$_____ per hour on weekends and public holidays. You will be paid to the nearest half hour.

(b) You may be asked to sleep over on occasions and, if you agree, you will be paid at the rate of \$_____ per sleep-over between the hours of _____ and _____.

(c) Your wages will be paid fortnightly (in arrears) by direct credit into your nominated bank account in Australia.

(d) I will make superannuation contributions for you at the minimum rate prescribed by the Superannuation Guarantee (Administration) Act 1992 (Cth), which contributions will be paid into a superannuation fund nominated by you or, if you prefer, by me.

Insite Support – Employing Your Own Support Workers

9 (Name of Funder or Provider)

(a) A (Funder or Provider) employee may from time to time (either pre-arranged or unexpectedly) visit your place of work to inspect and supervise your work to ensure that you are adequately complying with your duties. (b) You must make yourself available and fully co-operate with any (Funder or Provider) employee during their visit to your place of work.

10 Leave

(a) You are/are not (cross out whichever is not applicable) entitled to paid annual leave and/or personal (e.g. sick, bereavement) leave.

(b) You may request and I may grant you periods of unpaid leave.

(c) You must provide at least two weeks' notice of the intention to take annual leave if you are entitled to annual leave. The granting of annual leave is still dependent on being able to mutually agree on a leave period.

(d) There may be occasions where you cannot be usefully employed due to the person you support going on holiday, or otherwise making alternative care arrangements such as a family member providing assistance. In such instances you may elect to take some or all of any leave you have accrued and/or take leave without pay.

11 Confidential Information/Privacy

(a) During the course of your work you may become aware of, or come into possession of, confidential or private information about me.

(b) By accepting this contract you agree to maintain the confidentiality of this information and not divulge it to any person, at any time, without my consent unless it is necessary for the purpose of carrying out your duties.

12 Dress code

Although you will work in a home you should wear neat casual clothes that would be appropriate if you were assisting me to go shopping or to an appointment.

13 Emergencies

(a) While it is important that you attend at the times that had been arranged, if you have a serious emergency you agree to contact me as quickly as possible to tell me whether you will be late or are not able to attend.

(b) You acknowledge that such emergencies should be extremely rare and will occur only for unavoidable situations.

14 Termination

a) Other than during probation, if I wish to terminate this contract, I must provide you with two weeks' notice (if I have employed you for less than three years) and four weeks (if I have employed you for more than three years) or make payment in lieu of notice.

b) If you are over 45 and been continuously employed by me for more than two years, you are entitled to an additional weeks' notice to the above notice periods.

c) You are required to give me two weeks' notice if you wish to terminate this contract or forfeit payment in lieu of notice.

(a) I reserve the right to summarily terminate this contract if you commit any act that would be considered to be serious misconduct.

Please confirm your acceptance of this offer of employment by signing both copies of this letter, returning one copy to me.

Signed: (employer) _____ (date) _____

Name: _____

Address: _____

EMPLOYEE ACCEPTANCE

I have read, understand and accept the terms set out in this contract.

Signed: _____ Date: _____

Signed by the Parent/Guardian if employee is under 18 years old

Signed: _____ Date: _____

ATTACHMENT 3

JOB DESCRIPTION - SAMPLE

Support Worker

Location	_____ (Your Address)
Client	_____ (Your Name)
Salary Classification	Social & Community Services Level 1/2/3/4/5/6 (Day Worker)
Employment type	Casual/Permanent

Position Summary

The Support Worker will provide care and support for the client under the supervision of _____ (Your name). The role includes a full range of personal care and support functions for _____ (Your name/clients name) around the home and local environment.

Key accountabilities

- Personal care including toileting, showering, feeding, grooming and dressing
- Transfers using hoists and manual transfers
- Domestic duties within the facility including washing up, laundry, bathrooms
- Assistance with family meals
- Assistance and support with grocery shopping
- Support with recreational activities
- Assistance with access to the community and schooling
- Assistance with passive exercise routines
- Support with excursions
- Communication with Allied Health Professionals

Key challenges

- The role requires the ability to work independently, be self-motivated, well organized and able to make decisions when necessary.
- The Support Worker must be competent in implementing and managing care throughout the home environment, promoting the client's independence and maintaining their personal interests, goals and personal mobility.
- The role requires a flexible and resourceful approach to effectively manage home care.

JOB DESCRIPTION - SAMPLE

Role dimensions and requirements

- Develop and maintain effective relationships
- Provide effective assistance, care and support
- Inform, advise and escalate emerging and sensitive issues
- Collaborate on matters, exchange information and seek feedback
- Contribute to the achievement of successful outcomes
- Balance conflicting priorities
- Work independently
- Maintain commitment and integrity

Qualifications/Competencies

- Current Working with Children Blue Card
- First aid certificate
- Current driving licence
- Current police check
- CPR
- Experience working with children in the disability sector

Current Essential Health Requirement

- Current flu vaccination – paperwork required
- Ability to practice social distancing due to current health situation and to maintain minimum contact with others during work **and** social time

ATTACHMENT 4

EMPLOYEE INFORMATION FORM

EMPLOYMENT DETAILS			
<input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss	Family Name:	Given Name:	Preferred Name:
PERSONAL DETAILS			
Date of Birth:		TFN:	
Residential Status:		<input type="checkbox"/> Citizen <input type="checkbox"/> Visa Holder <input type="checkbox"/> Permanent Resident	
Visa Type:		<input type="checkbox"/> Permanent Resident <input type="checkbox"/> Temporary Worker <input type="checkbox"/> Student Visa	
Preferred Communication Method:		<input type="checkbox"/> Landline <input type="checkbox"/> SMS <input type="checkbox"/> Mobile <input type="checkbox"/> Email	
Mobile No:		Email Address:	
RESIDENTIAL ADDRESS DETAILS			
Address:			
Town/City:		State:	Postcode:
POSTAL ADDRESS DETAILS			
Address:		State:	Postcode:
EMERGENCY CONTACT DETAILS			
Family Name:		Telephone No:	
Given Name:		Email Address:	
Relationship to you:		Mobile No:	
Address:			
Town/City:		State:	Postcode:

ATTACHMENT 5

EMPLOYEE FINANCIAL INFORMATION FORM

New Employee Financial Details Strictly Private & Confidential	
Employee Name	
Contact Number	
Email Address	
<p>I hereby request and authorise _____ (your name) to pay my wages to the following bank and superannuation accounts:</p> <p>Signed _____ Date _____</p>	
Bank Account Details	
Bank Account Name	
BSB	
Account No	
Superannuation Details	
Name of Fund	
Fund Membership No	

ATTACHMENT 6

YOUR RESPONSIBILITIES AS AN EMPLOYER

IMPORTANT SET UP

- REGISTER FOR YOUR OWN ABN (WWW.ABR.GOV.AU)
- IF YOU DO NOT WISH TO APPLY FOR AN ABN YOU MUST APPLY TO THE TAX OFFICE FOR A PAYG WITHHOLDING ACCOUNT
- TALK WITH YOUR ACCOUNTANT OR TAX AGENT

Paying your support worker

- Obtain SCHADS Award from www.fairwork.qld.gov.au and decide on a payrate for your worker (Social Community, Homecare and Disability Services Industry Award 2010)
- Pay your worker and provide them with payslips
- Withhold superannuation amounts and pay to the appropriate superannuation account
- Withhold tax, report and pay to the Australian Tax Office (for more information www.ato.gov.au)
-

Insurance

- Public liability insurance
- Home and contents insurance
- Motor vehicle insurance
- Workers compensation (WorkCover)

Employment

- Develop a job description
- Offer a suitable letter of employment
- Recruit, select and train your workers
- Monitor and supervise your workers
- Pay and protect your workers
- Review your supports regularly
- Hold regular feedback meetings
- Review qualifications and competencies regularly ie. blue card/yellow card, first aid

Administration Maintenance

- Keep accurate records
- Prepare a budget
- Maintain all relevant insurance policies

REFERENCES

For clarification or further information please contact:

NDIS Self-Management

<https://www.ndis.gov.au/participants/using-your-plan/self-management>

Employment Issues and Queries

<https://www.fairwork.gov.au/>

Taxation and Financial Queries

<https://www.ato.gov.au/>

Payroll Responsibilities

<https://www.ato.gov.au/>

Superannuation and Business Enquiries

<https://www.business.gov.au/finance/superannuation>

Workplace Health and Safety

<https://www.worksafe.qld.gov.au/>

Accounting, Payroll and Rostering Software

www.myob.com.au

www.xero.com.au

www.ability8.com.au