



# Client Handbook

Growth



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# Welcome To Retinue

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## *Supporting small business success, starting with the financial foundations.*

Thank you for choosing Retinue, we're not your typical small business accountants. Regardless of the stage or size of your business we are here to support you at every step of your business journey. Our goal is to provide you with first-class accounting, bookkeeping and payroll services alongside clear, actionable financial insights that help you make informed decisions and achieve your business goals.

At Retinue we understand that each business is unique. We specialise in small and medium-sized businesses and have the experience and expertise to support you for success. From bookkeeping to tax preparation, we are committed to delivering solutions that fit your business. Our team of experienced professionals is dedicated to ensuring your financial health and helping you navigate the complexities of the accounting world.

We believe in building strong, lasting relationships with our clients. Trust, transparency and customer service are the foundations of what we do. When you work with us, you can expect open communication and a proactive approach. Our aim is to make accounting seamless and stress-free, allowing you to focus on what you do best: running your business.

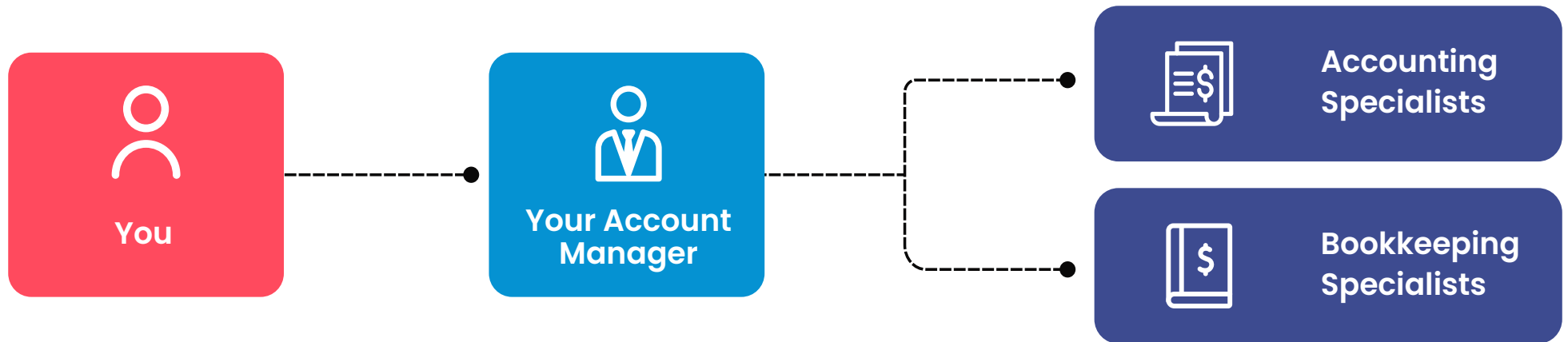
Our commitment to excellence goes beyond crunching numbers. We use the latest technology and best practices to ensure accuracy and efficiency in all our services. This not only saves you time but also gives you peace of mind knowing that your financial information is handled with the utmost care and professionalism.

We are excited to embark on this journey with you and look forward to contributing to your business's success. Let's work together to build a solid financial foundation for your business, today and in the future.

A stylized, handwritten signature in blue ink that reads "J Vikis".

Josh Vikis  
CEO of Retinue

# Working With Us



At Retinue, we provide quality and reliable advice 24/7 to ensure you can discuss your business needs when it suits you. We give you access to an assigned group of bookkeepers and accountants that are dedicated to your business.



## We're in this together

Successfully managing business finances is a collaborative effort between you and your accountant. While you can rely on us to support your business's success, we're also relying on you to promptly provide us with necessary financial information, records, and documents as part of your Client Administration Day. Together, we can help you achieve your business goals!



# Key Roles

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## Account Manager

Your Account Manager is your onboarding partner and primary contact. They will work closely with our team to handle all your bookkeeping and accounting needs. Their proactive approach and commitment to customer service ensures that you receive timely, accurate, and valuable support.



## Bookkeeping team

You will be assigned a primary bookkeeping contact who will work with you to understand your business, how you like to operate and who will be overseeing work completed on your file. They will be supported by a team with varying skillsets to ensure that every aspect of your compliance obligations is delivered on time.



## Accounting team

You will also be assigned a key accountant contact supported by a wider team committed to providing comprehensive support to help you manage and optimise your business finances. As a client you have access to a vast range of accounting services, including financial statement preparation, forecasting, and tax planning. Our experienced professionals will work closely with you to help you make informed financial decisions and drive your business's growth.



# Product Overview

Our product services are more than just bookkeeping or tax compliance.

We're here to help you achieve your business goals through timely and insightful information, exactly when you need it.

Here is our product:

\*Retinue's payroll service includes the processing of hours and wages rates provided by you. We do not determine award rates for your employees or provide advice on the correct employment status of your employees. It is your responsibility to ensure that your employees are paid correctly and we recommend obtaining advice from specialised employment relations experts.

^ Protection is only provided for ATO investigations notified to us during the period which you are a client and relating to any tax returns or lodgements prepared by us. Fines includes any penalties and interest that may result from any errors made by us but does not include any additional tax liability that may result from an amended lodgement.



## Review

Get a full grasp of the numbers and the financial health of your business.

**Onboarding Meeting** – we meet with you to establish your financial foundations

**Outstanding Lodgements** – we get you back up to date with all filings



## Comply

24/7 accounting and bookkeeping.

**Bookkeeping** – Accounts payable / receivable and bank reconciliations

**Payroll** – wages\* processed along with STP, PAYG and Super

**Tax** – BAS, annual company tax returns and any other lodgements



## Report

Build a successful business with reports, forecasts and insights.

**Monthly Report** – Balance sheet, P&L, cashflow

**Analysis** – Insights and observations from our accounting team

**Collaboration** – Support from our bookkeeping and accounting specialists whenever you need it



## Protect

No nasty ATO surprises, you are fully covered by our guarantee.

**ATO Protection** – we manage any audits or investigations at no extra cost

**Fixed Fee** – Monthly fee covers all support, no hidden charges

**Guarantee** – ATO fines are covered by us ^



# Your Services At A Glance

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	Retinue	You
<b>Bookkeeping &amp; Accounting</b>		
Unlimited Tax & Accounting Advice	✓	
Accounts Receivable	Weekly	
Accounts Payable	Weekly	
Expense Management	✓	
Submit expenses, invoices and receipts		✓
Balance sheet	✓	
Payroll processing	✓	
Provide final timesheets, leave and employee updates		✓
Provide accounting software subscription (Xero / MYOB)	✓	
<b>Reporting</b>		
Monthly Management Pack	✓	
Insights	✓	
<b>Compliance</b>		
BAS / IAS Lodgement	✓	
Annual Tax Return	✓	
ASIC Registrations	✓	
Director Returns (2 included)	✓	
ATO protection inc audits	✓	
<b>Help with my current mess</b>		
Bookkeeping ≤3 months' worth	✓	



# Out Of Scope Services

Part of running a good business means knowing where your strengths are and what you're not so good at. Because we can't do everything, we do not provide the below services. We do however have partners in this space, so please reach out and we may be able to connect you with the relevant specialist.



## Employment relations advice

For example, award rate interpretation or ensuring correct employment status of your staff



## Financial advice

For example, providing financial planning advice on where to invest your money.



## Legal advice

For example providing legal advice on establishing a new corporate entity



## Administrative tasks

For example, logging into external platforms to access data, recording accounts receivable invoices, chasing your clients for accounts payable, software integrations, and workers compensation forms.







# Review

## Your guide to Onboarding with Retinue



### Getting Started

Your dedicated Account Manager will contact you to obtain the relevant information to get you onboarded as soon as possible.



### Your Options

As you can imagine, we need a bit of information to get you up and running. We'll inform you of what we need to start supporting your business. Then, you can:

- 1 | Collect the necessary information and send it to us.
- 2 | Schedule a time for us to walk you through it step by step.

What you will receive via email:

- A Microsoft Teams invitation
- An Annature ID Verification email confirming your identity.
- A brief outline of what is required for your onboarding with Retinue.



### What we help you with

- ✓ We will set you up on the ATO portal. You will need to nominate Retinue on the ATO portal and ensure that your ABN is linked to your MyGov ID.
- ✓ We will create a new Xero File for your business / or request that you transfer your existing Xero file to Retinue. Alternatively, if you are using MYOB you may decide to remain using MYOB.
- ✓ We will create a Dext account for you to store your receipts and invoices.
- ✓ We will help to connect your business bank account(s) feed to your Xero File.
- ✓ If we are doing your Payroll, PAYG and Superannuation, we will obtain information from you which will assist our payroll team.
- ✓ We'll point you in the right direction if any of your 3rd party providers are not working correctly and as a Xero platinum partner / MYOB diamond partner, we have access to specialist for any tricky system challenges you are having.



## Next Steps

Once we have all the required information your account manager will let you know the next steps going forward.

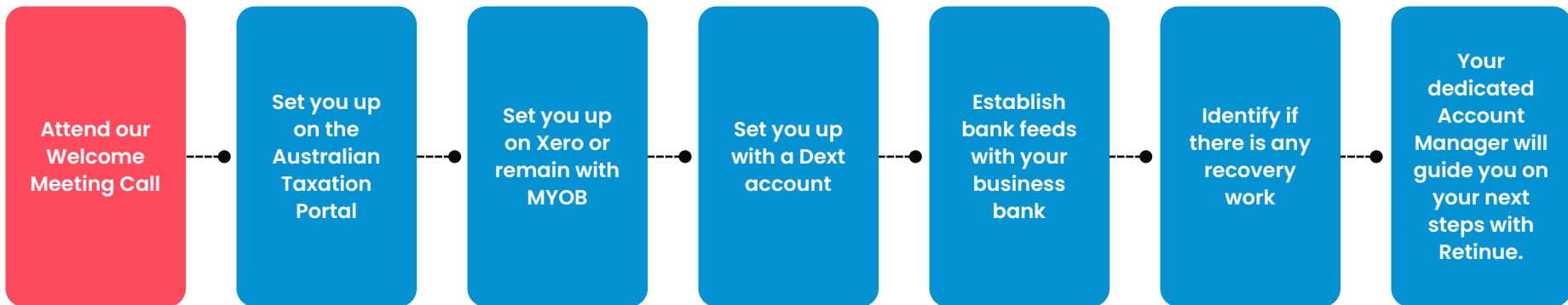
To progress to the bookkeeping team:

- We will ensure that you are set up on the ATO portal.
- We will ensure that you are set up on Xero or remain on your MYOB account.
- We will make certain that you are all set up on Dext and have it installed on your phone.

We will check to ensure there's no nasty surprises or tax lodgements you didn't know about and speak to you how we can assist (\*additional fees may apply for pre-existing obligations)

## The Process

Key: ■ Your Tasks ■ Retinue Tasks





# Comply

## Your Guide to Bookkeeping

We get it, admin is boring. The sooner our bookkeepers can manage your accounts, the sooner you have more time to focus on more exciting things!



### Getting Started

We will be ready to do your bookkeeping in 3 easy steps:

1

Confirm and agree your Admin Day and your Bookkeeping Day

2

Set you up with a new Xero file (or get access to your existing accounting file, Xero/MYOB, if you already have one) and ensure bank feeds are connected

3

Hold an onboarding meeting to help us understand your business in detail and set you up with our app (Dext) for collecting invoices and receipts



## What we help you with

- ✓ Processing all invoices and receipts in Xero and reconciling the bank accounts on a weekly basis
- ✓ Weekly Accounts Payable and Accounts Receivable reporting
- ✓ Monthly reporting and insights into your business and any changes or trends (you'll get this by the 15th of the month!)
- ✓ Ensure you are up to date with ATO obligations
- ✓ We won't send Sales invoices out on your behalf or follow up your debtors, we will teach you how to do this yourself in Xero (it's super simple!) and support you every week until you get it

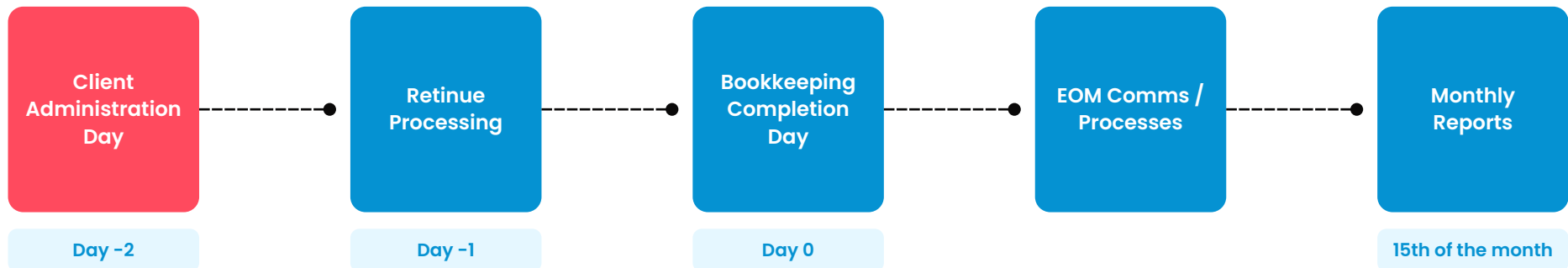


## What we need you to do

- Please send through all receipts and invoices on a weekly basis on or before your Admin Day (best practice is to send the receipts through as and when you use your business card, so you don't forget!)
- Inevitably there will be queries on your accounts that we need you to answer, and these will be communicated on your Bookkeeping Day each week via email. Please respond to these queries each week on or before your next Admin Day so we can process them and clear the queries in Xero
- Ensure any 3rd party apps that are connected to Xero (e.g. invoicing apps) remain connected and working

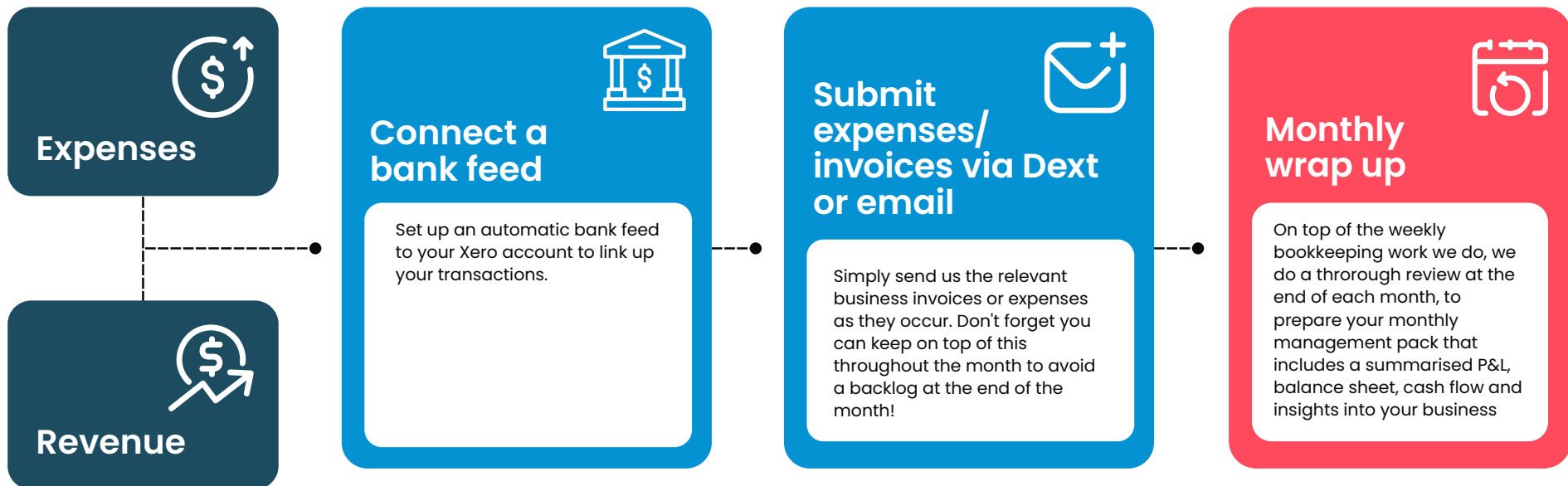
## The Bookkeeping Process and Timeline

Key: ■ Your Tasks ■ Retinue Tasks





# Submitting Business Revenue & Expenses





# Business finances made easy

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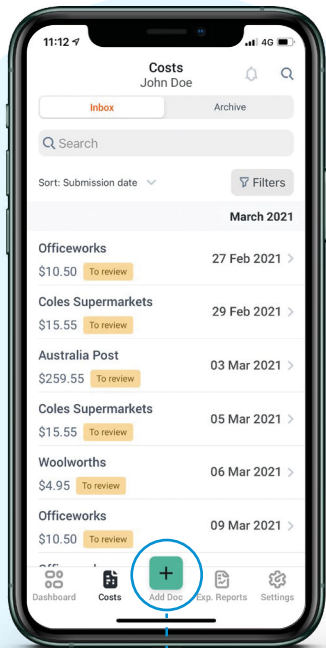
**Always know what you're spending.  
Never pay more than you should.  
Give your accountant or bookkeeper  
the power to help your business.**

Here's everything you need to know about Dext Prepare - your go-to platform for getting on top of business finances. All the tools you need to capture, upload and organise your financial records.

Track your cash flow - all in one place.



## The Dext mobile app



The Dext Prepare Mobile App is the quickest way to regularly submit your receipts, invoices, and expenses on the go. With one simple tap, the app intelligently analyses, understands and organises the data for you – no more paper, no more manual data entry.

Touch the “Add Doc” button at the bottom of the screen to start collecting and categorising your receipts and invoices.

After capturing the image of your receipt, you can add some contextual information to be included with your item before submission. This includes things like adding a category, project, description, or tracking code. Some fields cannot be edited before the upload has finished processing as they are automatically extracted.

Once you receive an expense document:

- 1 Head to the app
- 2 Take a photo
- 3 Review
- 4 Then hit “Submit”

Your document is now on its way to your accountant or bookkeeper.

All items you’ve submitted are visible in your mobile app’s Inbox until your accountant/bookkeeper has processed them.

## Mobile app – camera modes



There are three different camera modes on the Dext Prepare Mobile App. This means you can capture single, multiple, or multipage documents easily – great for receipts and invoices of all lengths and sizes.



The three camera modes available are:

- 1 Single Mode**  
Take a picture and submit a single document
- 2 Multiple Mode**  
Each picture will be uploaded as a separate document.
- 3 Combine Mode**  
Take multiple pictures to capture one document that spreads over 2 - 50 page.

Currently, Multi Mode and Combine Mode have a maximum of 50 pictures per capture. In addition, you can upload images from your Camera Roll by pressing the image icon in the bottom-left of the screen when in Single mode.



## Dext email-in address

**Email-in** ▾

You can customize your unique Dext email address below

Emailing your items to this email address from any other email address will deliver your items to this account under your name. If you regularly receive receipts or invoices from suppliers through email, consider setting these emails to automatically forward to Dext Prepare. This will save you from having to process the document at all.

Email-in address  @dext.cc

Email-in is the easiest way to submit digital documents to Dext Prepare. Whenever you send a receipt or invoice to your Email-in address, it will automatically be extracted and added to the Costs Inbox.

Receipts, Invoices or other documents can be either: contained in the body of the email or attached.

In either of these cases, Dext Prepare will detect the document, extract it and present it in the costs Inbox. Please note that hyperlinks to items in the body of the email are unable to be extracted.

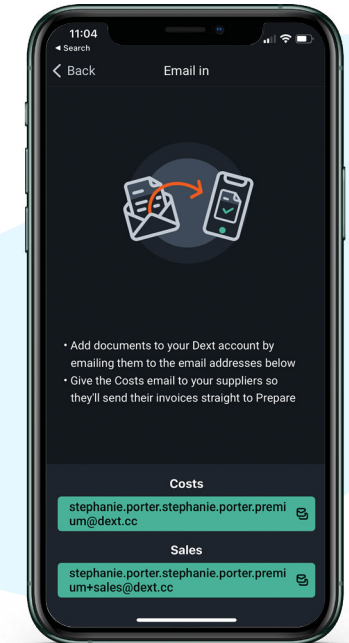
We have set this up for you as part of your onboarding with your Account Manager!

## Dext Email-in address and saving time



### Note:

Every Dext Prepare user will have a new @dext.cc address that is identical to their Receipt Bank one (i.e. if your address was `business@receiptbank.me` it will now be `business@dext.cc`) but Dext Prepare will support your existing address for the next couple of years, and we will give you plenty of notice when we stop doing so. Changing one email-in address will automatically update the other.



### How to save your Dext Prepare Email-in address as a contact on your device:

- 1 Open your Dext Prepare mobile app
- 2 Go to settings and select "Email in"
- 3 Tap on email-in address the copy it
- 4 Add it to your contacts, or paste into a new email





## How to save valuable time

### When to use the email-in address

- + For supplier invoices received over email

### Where to find your unique email-in address

- + On your mobile in the Dext mobile app
- + On iOS - tap settings in the bottom right, then the "Email In" option
- + On Android - "Settings" in the lower right, then "Services" from the tabs on top

### How to use:

Forward any email containing your paperwork to your personal '@dext.cc' address

If you regularly receive receipts or invoices from suppliers through email, consider setting these emails to automatically forward to Dext Prepare.

If you have multiple files which describe separate financial transactions, use the email address that you use to log in to Dext Prepare to forward your documents to multiple@dext.cc. These will be separated and added to your inbox.





# Your Guide To Payroll

## Getting started



We will be ready to run payroll in 3 steps:

1. Confirm and agree to the first payroll date.
2. Get access to your existing payroll platform.
3. Hold an onboarding meeting to talk through your first pay cycle. One of our friendly payroll team members will contact you shortly!

## What we help you with



- ✓ Processing staff wages along with STP, PAYG and Superannuation.
- ✓ Ensure you are up to date with ATO obligations.
- ✓ Access to a dedicated team of payroll specialists for any queries.
- ✓ Keep staff paid on time in line with your established pay cycle.
- ✗ We cannot determine or advise on the correct award rate for your employees, these details are supplied by you.

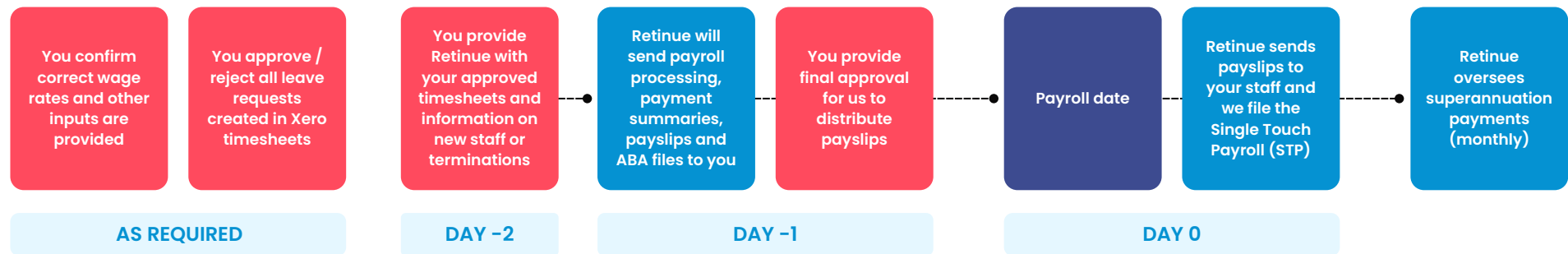
## What we need you to do



- Please provide your approved timesheets and information on new staff or terminations no later than 48 hours prior to your payroll date. Failure to do so could lead to late payment processing.
- Award interpretation: you will need conduct your own checks to identify correct wage rates and other inputs for payroll, as well as ensuring the correct employment status of your staff
- Leave request approvals: you will need to approve or reject any requests made by your staff.
- Timesheets: we cannot approve these for you. Once approved, we accept timesheets from the following platforms: Xero, MYOB, Nightingale, Shiftcare, Tandem; these are our recommended methods. We do however work with you to import data off spreadsheets with a view to move you to a more professional timesheet system, which has less risk of error and no compliance issues if audited.

## The Process

Key: ■ Your Tasks ■ Retinue Tasks



\* Retinue's payroll service includes the processing of hours and wages rates provided by you. We do not determine award rates for your employees or provide advice on the correct employment status of your employees. It is your responsibility to ensure that your employees are paid correctly and we recommend obtaining advice from specialised employment relations experts.



# Your Guide To Tax

## Getting Started



We will be ready to do your tax in 3 easy steps:

1. Nominate us as your Tax Agent on your MyGov ([click here to access the ATO guide](#))
2. Meet with a tax specialist to confirm and agree your entity type and structure and the number of tax periods outstanding

## What we help you with



- ✓ Company / Trust / Partnership Tax Returns, as well as Individual Tax Returns for up to 2 Associated Individuals (Directors, Partners or Beneficiaries)
- ✓ Fringe Benefits Tax Returns where necessary
- ✓ Annual ASIC Returns for your company
- ✓ Tax Planning and ad-hoc tax advice as needed (call us 24/7!)
- ✓ We cannot provide any financial or investment advice, but we can recommend you to a good financial planner

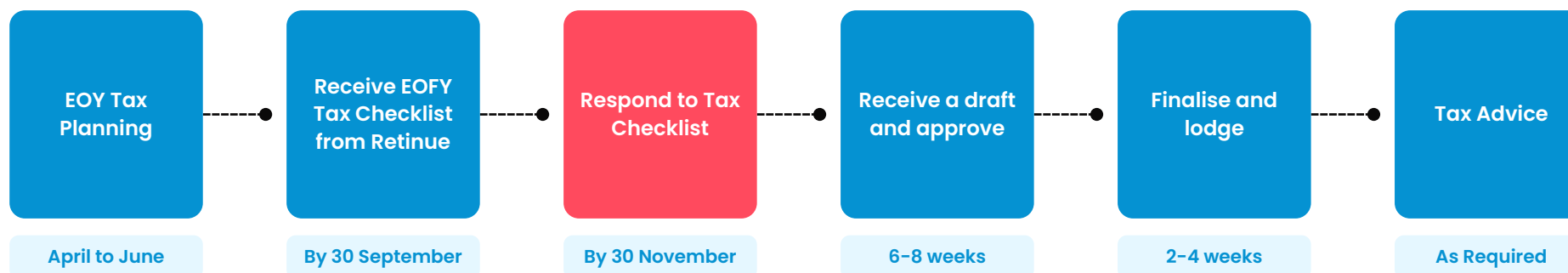
## What we need you to do



- Nominate Retinue as your tax agent on the ATO portal and ensure that your ABN is linked to your MyGov ID
- Complete our EOFY Tax Checklist ensuring we have all details of all your taxable income and expenses, including items like rental property income, investment income
- Thoroughly review and check the draft returns we send you for accuracy and completeness ensuring you can substantiate all deductions and are keeping adequate records
- Sign the completed return and pay any outstanding tax liability

## The Tax Process and Timeline

Key: ■ Your Tasks ■ Retinue Tasks



We commence work on your end of year tax return from 1 September, once all information is finalised and received. Contact your account manager if you need your return processed earlier.



# Report

## Monthly Reporting



Monthly Management pack providing balance sheet, P&L, cash flow and insights.

## Analysis

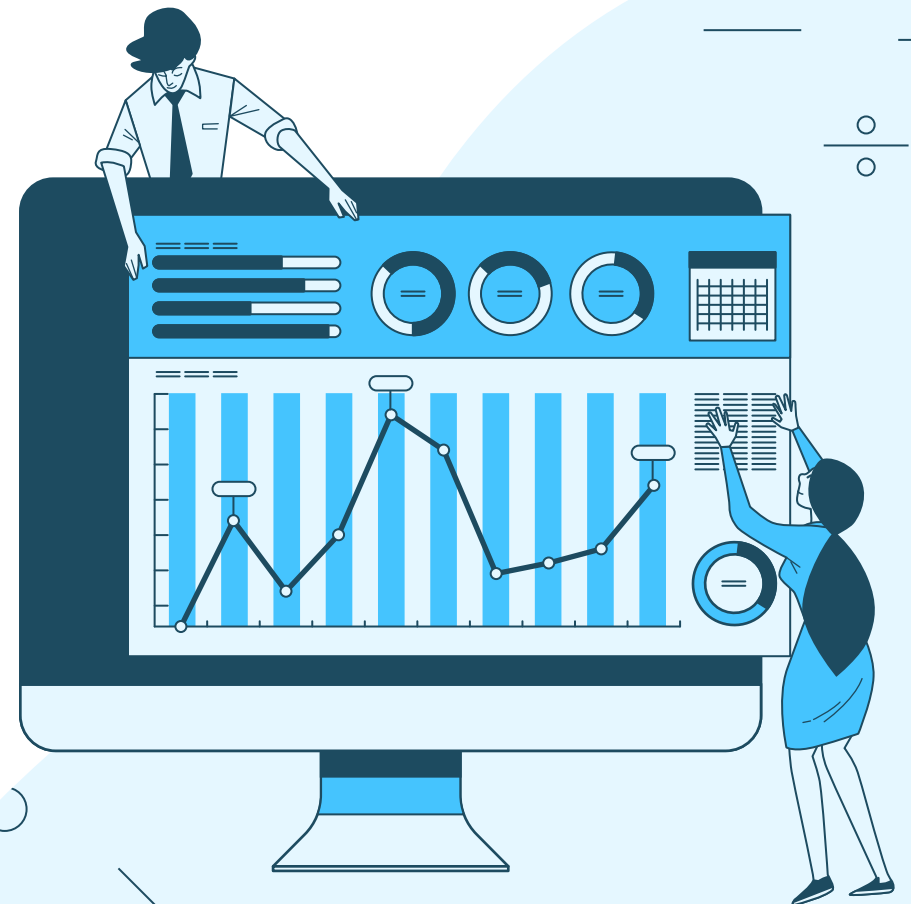


As part of your monthly management pack you receive insights that outline trends that can help inform your decision making. Once you receive report you can book a meeting with one of the team to discuss further.

## Collaboration



We are available 24/7 but if you would like a meeting to discuss your monthly management pack and review your business performance, feel free to call or email us here. You can also set up your own meeting via our self-serve meeting request here.





# Protect

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## ATO protection

As part of our service, we manage any potential audits or investigations at no extra cost.



## Fixed fee

Take comfort in knowing your accounting and bookkeeping costs each month, with no hourly rates or hidden costs. Even as your business grows, we keep our fees fixed giving you piece of mind and better cost flow management.



## Guarantee

We cover the cost of any investigation and even fines if the unexpected was to happen.



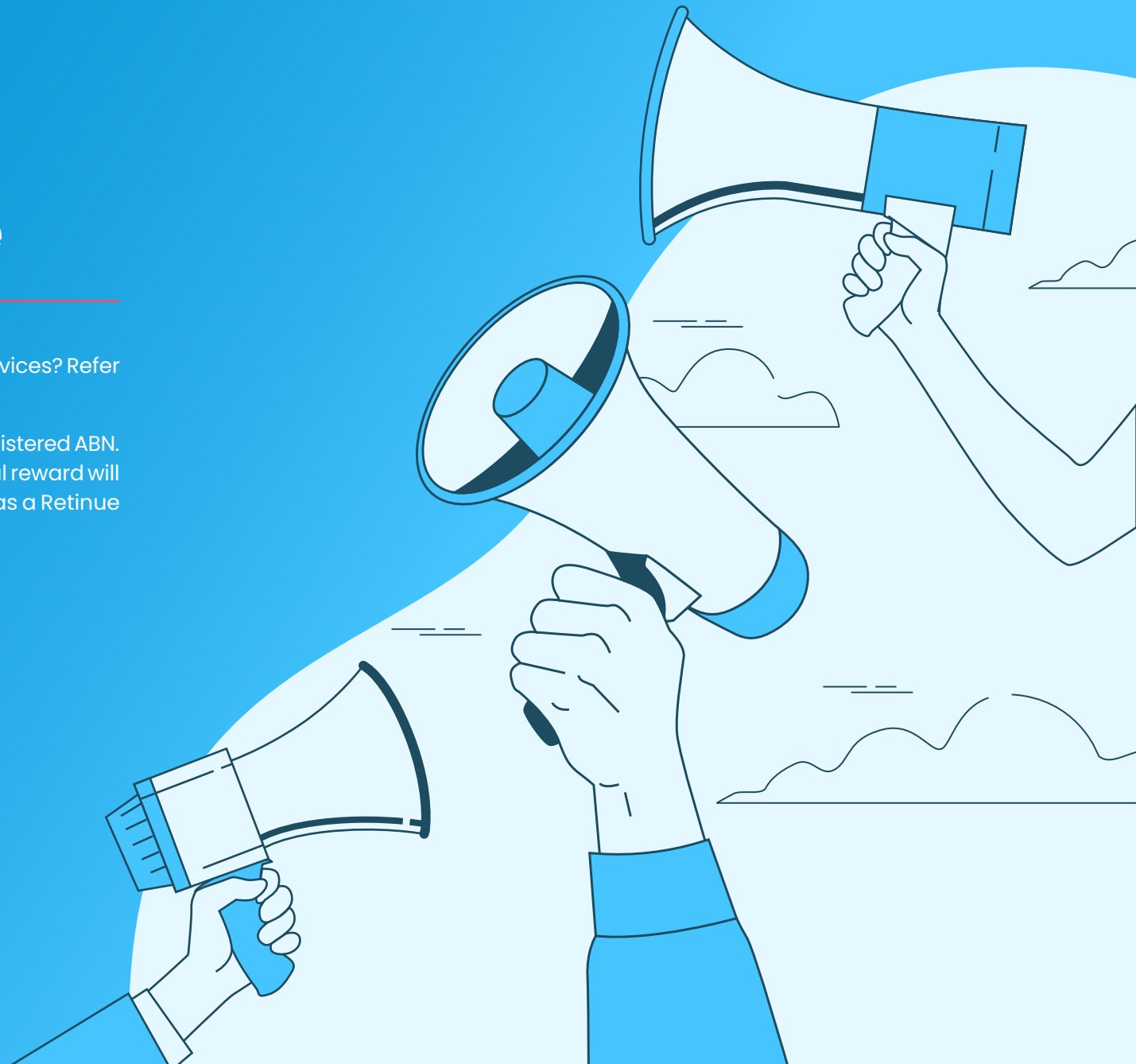
# Referral Scheme

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Know a business that could also benefit from our services? Refer them to Retinue and you can earn \$500!

Please note that referred businesses must have a registered ABN. \$500 is inclusive of GST where applicable. The referral reward will be payable upon the referred business signing up as a Retinue client and completing their onboarding.

[Click here to apply](#)





# FAQs

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## General



### ***Q: What is Retinue and how does it work?***

At Retinue, we're not just another accounting firm – we're your dedicated partner in business success. Specialising in accounting and bookkeeping services tailored for small businesses, we stand out by offering unparalleled support. Imagine having 24/7 access to a team of expert accountants and bookkeepers, all for a predictable monthly fee. Our comprehensive services cover everything from meticulous bookkeeping and payroll management to expert tax advice and monthly reporting with in-depth analysis. With Retinue, you benefit from fixed fees and peace of mind with ATO protection, ensuring your financial operations run smoothly while you focus on growing your business.

### ***Q: What is the difference between your Essentials product and your Growth product?***

The biggest difference is the scope of the services offered. Whereas our Essential package is only available to sole traders and independent contractors, our Growth package is more aligned to small businesses who have more complex accounting needs. Each offers different services that are more suited to a business' size. Feel free to discuss further with your Account Manager.

### ***Q: What happens when my business circumstances change?***

In the world of small business, change is constant. If you need to update your details or alert us to any changes within your business you can contact your account manager or email [client@retinue.com.au](mailto:client@retinue.com.au)



## Onboarding



### ***Q: How do I get started with Retinue?***

Once you've signed up you'll receive a Welcome email containing a link to a questionnaire. This questionnaire is an important first step in making sure we successfully transition and integrate your accounts. From there, you'll meet your dedicated account manager, and the service begins!

## Payments



### ***Q: When do I receive my first charge for the service?***

Your nominated account will be charged two weeks after your contract sign date.

### ***Q: Can I change the date my subscription is charged?***

Yes, following your initial payment feel free to email us at [client@retinue.com.au](mailto:client@retinue.com.au) or phone us on 1800 861 566 to advise of your preferred date.

### ***Q: How do I change the account my subscription is debited from?***

Feel free to email us at [client@retinue.com.au](mailto:client@retinue.com.au) or phone us on 1800 861 566 to advise of your new account.

### ***Q: Where do I find your invoices?***

All our invoices are located in the Xero or MYOB platforms depending on which you are using.





## Reporting



### ***Q: When do you send my first monthly report?***

Monthly management reports are prepared and sent within the first 14 days of each month.

### ***Q: What reports do you send me?***

As a Growth client, you will receive a monthly management pack containing Profit & Loss statement, balance sheet, cash flow statement and insights.

## Subscription



### ***Q: What happens at contract renewal?***

Our service contracts are designed with an auto-renewal feature to ensure uninterrupted support for your business. This means that at the end of each contract term, your agreement will automatically renew for the same duration unless you choose to opt out. To opt out of auto-renewal, please provide written notice as per your contract terms. You will receive a renewal reminder and provide any necessary instructions for opting out, ensuring you have ample time to make any changes to your agreement.

### ***Q: How do I cancel my subscription?***

To discuss cancellations, email our customer service team at [customer.service@retinue.com.au](mailto:customer.service@retinue.com.au)



## Support



### ***Q: How can I get in touch?***

We are available 24/7 via the following channels: Phone – 1800 861 566 Email – [client@retinue.com.au](mailto:client@retinue.com.au)

### ***Q: Are my accounts prepared by qualified accountants or bookkeepers?***

Yes, your accounts are prepared by our team of qualified accountants and bookkeepers. At Retinue Accounting, we ensure that all financial statements and records are handled by experienced professionals with the necessary credentials and expertise to provide accurate and reliable accounting services.

### ***Q: Do I have a dedicated accountant?***

In an ideal world we'd have a dedicated accountant for every client, but even accountants need to sleep! This is why we use a different model, spearheaded by your dedicated account manager. They are supported by an assigned team of specialist accountants and bookkeepers who will work on your account every month.

### ***Q: Can I receive business advice?***

Any tax compliance, bookkeeping or payroll processing advice is included in our subscriptions. Additional fees may be incurred if you require bespoke advice such as, restructuring a business.

### ***Q: How do I arrange a meeting with a bookkeeper or accountant?***

If you have a query or a concern, feel free to book a meeting here, or email or phone us with the details above.



## Technology



### ***Q: What accounting platforms do you support?***

We proudly offer both Xero and MYOB accounting software.

### ***Q: What timesheet platforms do you support?***

Timesheet platforms we support include Xero, MYOB (Cloud versions only and not the Professional version), Nightingale, Shiftcare and Tandem. Please note, we don't log into third party apps and therefore we rely on what's being sent to Xero/MYOB.

### ***Q: Do I get access to Xero or MYOB as part of my subscription?***

Yes! All Retinue clients get access to a Xero or MYOB account as part of your subscription.

### ***Q: What is Xero?***

Xero is a cloud-based software that simplifies accounting tasks. Xero can effortlessly handle invoicing, bank reconciliations, payroll, and expense tracking from anywhere, anytime. Its user-friendly interface and real-time collaboration capabilities enable seamless communication between business owners, accountants, and advisors.

## Payroll



### ***Q: Do you provide award interpretation or advice on employment entitlements?***

As a small business owner, it is important that you consider the appropriate modern award(s) that may be applicable to your business. This is not part of the Retinue payroll service as it needs expert advice from an employment relations specialist, not an accountant/bookkeeper.

We recommend you start with the Fair Work Ombudsman website at <https://www.fairwork.gov.au/>. They also have a Pay Calculator which may be helpful at <https://calculate.fairwork.gov.au/FindYourAward>. There are also lots of third party ER specialists in this space that offer paid services advising on awards and pay rates.



# Get help when **u** need it, so you can spend more time achieving your business goals

We are available 24/7 to support your business. Feel free to contact us through the following channels:

1800 861 566

[client@retinue.com.au](mailto:client@retinue.com.au)

[Book a meeting](#)

Or through your dedicated Account Manager.



## Got feedback?

We greatly value your feedback and appreciate any comments you may have. Please feel free to email us at [client@retinue.com.au](mailto:client@retinue.com.au) or call us on 1800 861 566.

\*Retinue's payroll service includes the processing of hours and wages rates provided by you. We do not determine award rates for your employees or provide advice on the correct employment status of your employees. It is your responsibility to ensure that your employees are paid correctly and we recommend obtaining advice from specialised employment relations experts.

\*\*Protection is only provided for ATO investigations notified to us during the period which you are a client and relating to any tax returns or lodgements prepared by us. Fines includes any penalties and interest that may result from any errors made by us but does not include any additional tax liability that may result from an amended lodgement.