



EXDIA *express*

Friendly Updates From Our Team To Yours

Welcome to *Exdia Express* for October – keeping you informed with friendly updates from our team to yours.

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We trust you'll enjoy these updates, and we look forward to staying connected!

Team Faces – Meet Gladys



Bachelor of Commerce (Accounting); Masters of Practicing Accounting; CPA; Certificate III in Home and Community Care

Gladys is delighted to be working at Exdia – she enjoys the caring, supportive and warm working environment across the whole team. She appreciates the constant opportunities to learn and grow, to understand of clients’ needs and how best to go about delivering positive outcomes for them. Gladys enjoys spending time with my family, going for drives of which she learns new things and engaging in activities

that help grow her faith.

What do you enjoy most about working with our clients?

Our diverse clientele's needs have provided a learning platform. Providing solutions that satisfies these needs is pure gold.

What’s a simple tip you use to stay productive?

Mapping out a flexible routine that incorporates mini breaks for when exhaustion sets in.

What’s your favourite coffee or snack?

I am nuts about cashews and an occasional indulgence in cheesecake works wonders!

Thank you Gladys for being such an amazing part of our Exdia team!

Client Share – Thank you David!

We are so grateful for our wonderful clients, and it's always a pleasure to receive feedback like these thoughtful comments from David:

“The prompt service that is always given to our business with all our payroll and all our accounting. I feel the service achieves everything we would expect from a business like yours and I could not suggest anything that could improve the service that we receive from Exdia and the team that looks after our business.”

- David, QLD

Thank you, David, for sharing your experience. We truly value the opportunity we've had to work together!

And now in the following section we are delighted to share the latest eBrief from the Institute of Certified Bookkeepers with this month's topics and content.

Client eBrief



The Institute of Certified Bookkeepers



Cyber Resilience for Small Business

Protecting Digital Devices

Digital devices are central to running any small business, making cybersecurity essential. The Australian Signals Directorate's Australian Cyber Security Centre has released three new 'how to' guides to help small businesses protect the devices they use most: Apple, Google, and Microsoft.

These guides give practical, step-by-step instructions for securing each platform. They show business owners and staff how to configure security settings, protect sensitive data, and reduce the risk of threats like phishing, ransomware, or account compromise. The advice goes beyond general tips and aligns with international standards as well as Australia's own protective frameworks.

The guides are written for non-technical users, making it easier to put essential protections in place on phones, laptops, and tablets that are used for financial workflows, client communications, and cloud-based accounting systems. They also help businesses stay on top of privacy and data protection obligations.

For small businesses without dedicated IT support, these guides are a practical way to build cyber resilience. They work well alongside the ACSC's broader Small Business Cyber Security Guide and are particularly useful when onboarding staff who use personal devices for work. Following the guidelines makes it

ATO Lodgement Dates

These dates are from the ATO website and do not account for possible extensions.

You remain responsible for ensuring that the necessary information is with us in time.

See [ATO Due dates by month](#) to check monthly lodgment and payment dates.

BAS/IAS Monthly Lodgements

Final dates for lodgements and payments:

October Activity Statement
21 November 2025

November Activity Statement
21 December 2025

BAS Quarterly Lodgements

Final dates for lodgements and payments:

**1st Quarter 2026 Financial Year:
September Quarter 2025 (incl. PAYGI)**
28 October, 2025

**2nd Quarter 2026 Financial Year:
December Quarter 2025 (incl. PAYGI)**
28 February, 2026

When a due date falls on a Saturday, Sunday or Public Holiday*, you can lodge or pay on the next business day.

*A day that is a public holiday for the whole of any state or territory in Australia.

Due date for super guarantee contributions:

1st Quarter 2026 Financial Year:
July to September 2025 – contributions must be **in the fund** by 28 October, 2025

2nd Quarter 2026 Financial Year:
October to December 2025 – contributions must be **in the fund** by 28 January, 2026

Late payments of superannuation are **not** tax deductible. If your business has overdue superannuation guarantee payments and you are unsure of how to proceed, please contact us to discuss.

easier to maintain consistent security across your team and reduce everyday risks.

Download the guide for your device or operating system:

- [Apple \[PDF 392Kb\]](#)
- [Google \[PDF 386Kb\]](#)
- [Microsoft \[PDF 394Kb\]](#)

Source: [Small business hub | Cyber.gov.au](#)



Help For Small Businesses Against Cyber Threats

IDCARE's Small Business Cyber Resilience Service

IDCARE's Small Business Cyber Resilience Service is here to help small businesses strengthen their cybersecurity and recover from incidents. The service is free for businesses with 19 or fewer full-time equivalent employees (excluding the owner) that are registered in Australia, actively trading, and have a valid ABN.

It is designed for businesses of any type, including sole traders, and offers practical, non-technical guidance. Whether a business has experienced a data breach, a phishing scam, or a remote access compromise, IDCARE provides one-on-one advice to help respond quickly and reduce future risks.

The service goes beyond technical support. It includes private cyber health assessments, resilience dashboards with actionable tips, and even emotional support for business owners and staff dealing with the stress of a cyber event. Help is available via phone or online form, with multilingual and relay services to make it accessible for diverse communities.

To get started, businesses can complete a short survey that identifies current practices and areas for improvement. At the end of the survey, a resilience score is provided, along with the option to

book a session with a Cyber Advisor. The advisor can guide the business on steps to strengthen cybersecurity and protect digital assets.

Source: [IDCARE Official Website | Identity Theft & Cyber Support](#)

Contact: 1800 595 160

Cyber Risks Facing Small Businesses

The Cyber Wardens Champions Program

Cybersecurity is now one of the biggest risks facing small businesses. A 2024 survey ([Small Business Cyber Security Pulse Check Report - Cyber Wardens](#)) shows 54 % of small businesses see cyber security as a top threat. Many owners feel it is too complicated to manage, while risky practices are common: family members using work devices, employees using personal devices, connecting to public Wi-Fi without protection, sharing passwords, or posting personal information online.

The Cyber Wardens Champions program is designed to give small business staff the knowledge and tools to lead practical cyber safety initiatives. Participants do not need to be IT experts. Champions use their influence and daily interactions to promote safer digital habits, either through informal conversations or by organising training, workshops, or group sessions.

The goal is simple: make cyber safety practical and actionable for everyone in a small business.

Ideal candidates include small business owners, managers, bookkeepers, accountants, HR staff, volunteers, and anyone who regularly advises or interacts with small businesses. Champions help others protect sensitive information, adopt safe digital practices, and build awareness in workplaces, networks, and communities.

Benefits and Getting Started

Becoming a Champion also benefits participants. The program helps improve communication skills, enhances understanding of cyber threats, and builds confidence in guiding others. Champions gain leadership experience, learn how to break down cyber risks into simple steps, and can add valuable skills to their professional toolkit.

To get started, participants can complete the Cyber Wardens Foundations or Level 1 course. These courses provide the essential skills to protect their own business first before taking on the Champion role. As Champions, participants learn how to drive culture change around cybersecurity, engage different audiences, and use practical strategies and tools to support ongoing cybersecurity efforts.

By taking part in the Cyber Wardens program, small business staff can play a vital role in helping businesses reduce cyber risk, protect sensitive information, and foster safer digital habits in their clients' workplaces and beyond.

For more information: [Simplified Cyber Security for Australian Small Business](#)



Cyber Wardens Champions Guide

Your toolkit for leading
the way in small business
cyber security



cyberwardens.com.au

Disclaimer: All or any advice contained in this newsletter is of a general nature only and may not apply to your individual business circumstances. For specific advice relating to your specific situation, please contact your accountant or contact me for further discussion.

The Institute of Certified Bookkeepers

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This newsletter is produced by the Institute of Certified Bookkeepers and distributed by members.

