

# Join

our team

Driven by servant leadership, we support our staff's growth and wellbeing, ensuring their voices are central to organisational decision making processes.

We are a child safe and a quality accredited organisation with a culture that promotes diversity, respect, integrity and professionalism.

We work towards providing benefits to our teams that impact all aspects of their lives.

## • Financial

We offer the best possible remuneration conditions for our employees. Some benefits include:

- salary sacrifice benefits with significant tax savings (see page 2)
- salary sacrifice cards for meals and entertainment
- health insurance discounts with Bupa
- fleet pricing on vehicle purchases (conditions apply)

## • Training and development

We aim to continuously improve the skills and knowledge of our people, employees and volunteers, and provide a range of training and development opportunities including:

- internal and on-the-job opportunities through individual or team sessions
- external opportunities in the form of seminars, workshops and conferences
- regular professional development reviews to assist you to achieve your potential and establish your career at Centacare
- support in undertaking approved study.

## • Lifestyle and wellbeing

We are committed to ensuring a healthy and comfortable work environment for our people to enjoy.

We follow a comprehensive set of work, health and safety guidelines, and provide flexible work arrangements which may include:

- flexible and family-friendly work environment
- access paid parental leave
- access to our Employee Assistance Program (EAP)
- Free annual flu vaccinations.

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## • Salary Sacrifice Benefits

It is important to note that it is a requirement for workers to work a minimum of 10 hours per week to be eligible for salary sacrificing.

Centacare is a Public Benevolent Institution (PBI). One benefit of this is that the Australian Taxation Office allows each employee up to \$15,900 salary tax free per year (\$611 per fortnightly pay). If you choose to do this, the tax free amount must be paid to a GST free bill. Most staff send this amount to:

- Mortgage
- Credit cards
- Personal Loans
- Residential Rent

The tax savings per year can be worth thousands of dollars. An administrative cost applies for arrangements for salary sacrifice which is \$10 per fortnight before tax (\$7 after tax for most).

### Salary Sacrificing – Example of a Maximum Benefit at SCHCADS Award, Level 5 Paypoint 1

SCHCDS Level 5 Step 1	Salary with no sacrifice – all taxed		Tax salary sacrifice – \$611 tax free	
38 hours per week	Annual	Fortnight	Annual	Fortnight
<b>Total</b>	<b>\$ 97,377.80</b>	<b>\$3,745.30</b>	<b>\$ 97,377.80</b>	<b>\$3,745.30</b>
<b>Less cash sacrifice</b>				
General expenses	\$0	\$0	\$15,900.00	\$611.00
Meal card	\$0	\$0	\$2,649.92	\$101.92
Admin fee	\$0	\$0	\$260.00	\$10.00
Salary to be taxed	\$97,377.80	\$3,745.30	\$78,568.88	\$3,021.85
Tax on salary	\$20,001.00	\$769.27	\$14,358.00	\$552.23
Medicare levy	\$1,947.00	\$74.88	\$1,571.00	\$60.42
Total net take home pay (including cash sacrifice)	\$75,429.80	\$2,901.15	\$81,188.80	\$3,122.65
<b>Tax savings</b>			<b>\$9,161.00</b>	<b>\$352.35</b>

Totals to report to Centrelink, if applicable:

Gross earnings	\$97,377.80	\$78,568.88
RFBA	\$0	\$35,000.00
	<b>\$97,377.80</b>	<b>\$113,566.88</b>

**Important Note:** Reportable Fringe Benefits Amounts (RFBAs) are reported on your payment summary which can affect HECS, Child Support, Medicare Levy Surcharge, Family Tax Benefit and Child Care Rebate.

**Other Employment Benefits include:** Salary Sacrifice Cards for Meal and Entertainment, Health Insurance discounts with BUPA.