

Welcome to our March 2026 newsletter

It's hard to believe it's March already. As we send out this quarter's newsletter, we're again navigating uncertain conditions. Events in the Middle East are putting pressure on fuel supply and prices, impacting everything we do, while recent and possible further interest rate rises, combined with inflation tipped to reach 5%, continue to create challenges.

Our inflation rate remains too high, which continues to impact the way we do business. Many are caught in a growing cycle of robbing Peter to pay Paul, and small businesses are struggling, with insolvencies reaching record levels.

Our team does its absolute best when engaged, and I am happy to share we were entrusted with a large ledger of more than 5,000 debtors for KPMG last year which is nearly finalised. Please see a testimonial below as evidence of our capabilities.

“We really appreciate the work you have done for us on this ledger. You and the team have done a fantastic job with collections and been extremely diligent and responsive with your reporting and engagement with the KPMG team, so thanks very much for that.

We will not hesitate to engage you and the team on similar matters moving forward, should you be interested”.

Sarah Arnfield, KPMG

Since our inception in 2014, our clients have continued to return to us when required for our professionalism, amazing service and our ability to resolve often difficult and sensitive matters. We take great pride in supporting our clients and value the opportunity to become an integral part of their business.

In this newsletter, please see links to articles that we hope are topical and will bring value to you.

- Olga Koskie – Tax Assure – GIC Remission Review
- Alice Ruhe- company liquidator and trustee- Director Penalty Notices revisited
- Sophie Inwood, Partner at AJ & Co - Profile & Services
- Creditor Watch Business Risk Index- see the industries at risk and more

Kind regards,
Jeanine and the team



Quick links

[Submit a Debt](#) | [Creditor Watch](#) | [Debt Recovery](#) | [Credit Solutions](#) | [FAQs](#)



Australian Government
Australian Taxation Office

Tax Ombudsman's GIC Remission Review

The Tax Ombudsman's GIC remission review landed last week, followed by a direct address from Ruth Owen CBE CAICD on Friday. It is significant enough that Tax Assure wrote a full analysis. You will find it below.

With special thanks to Olga Koskie of Tax Assure. Contact information included in article.

>> [Link to more information](#)

PO BOX 920 ALBURY NSW 2640



Australian Government
Australian Taxation Office



MR JOHN SMITH
12 FOUNDRY STREET
FOUNDRY QLD 4231

1

Our reference: 1234567891234
Client ID: 001 001 446
Date of issue: 2 September 2021

2

You have been issued with a director penalty notice for PAYG withholding amounts

- › Enclosed is a director penalty notice which describes amounts for which you are personally liable
- › Take action immediately to address the outstanding amounts

Alice Ruhe is a Registered Trustee in Bankruptcy and Registered Liquidator known for her sharp analytical skills, strategic mindset, and extensive experience in managing high-stakes, cross-industry matters. Alice has kindly provided the following article on Director Penalty Notices (DPNs)

>> [Link to more information](#)

You can also watch the webinar on [YouTube](#)



Sophie Inwood - Partner, AJ & Co

Our preferred commercial legal advisor

Sophie Inwood has a long-standing career in commercial litigation spanning over 16 years. She holds vast experience in running large scale and complex litigation, with a focus on corporations' law, insolvency & bankruptcy, contractual and shareholder disputes.

For Business Credit Solutions and clients, Sophie specialises in:

- Initiating claims in debt collection;
- Representing clients in commercial disputes across NSW, VIC and WA jurisdictions;
- Advising clients on risk, contracts, and pre-litigation negotiation strategy;
- Assisting clients with insolvent debtors;
- Preparing for and attending Mediation;
- Winding up applications;

Recently Sophie and Repaid have worked collaboratively to resolve a long-standing dispute between a client and its customer which had been going on for more than two years. Ultimately full payment was recovered with a deed of settlement entered into.

>> [AJ & Co](#)

>> [Sophie Inwood, Partner](#)

(creditor)watch

Cafe's & Restaurants in crisis while pubs power on: Insolvencies trending up again.

Australia's cafes and restaurants are facing record-high failure rates, with new data showing the food service sector is under significantly more pressure than pubs, clubs and bars.

The January 2026 Business Risk Index (published 14 February 2026) from CreditorWatch shows 10.4% of food service businesses closed over the past year, the highest rate of any industry and double the economy-wide average.

>> [Full report here](#)

Submit a Debt Now

We're making it easy for you to submit a debt for collection. Simply use our online form or call us on +61 3 8488 8000. [> Submit now](#)

Contact Us:

Contact Us: [Business Credit Solutions](#) | [REPAID](#)

REPAID! Collections: (03) 8488 8000 info@repaid.com.au

Business Credit Solutions: 1800 REPAID / 1800 737 843
reply@businesscreditsolutions.com.au

Location: Suite 2, Level 3, 51 Queen Street Melbourne Vic 3000

Copyright © 2026 Business Credit Solutions Pty Ltd, All rights reserved.

You are receiving this email because you opted in via our website or by request.

Our mailing address is:

Business Credit Solutions Pty Ltd
PO Box 5
COLLINS STREET WEST, Vic 8007IC

[Add us to your address book](#)

