

# Career Opportunities & Challenges faced by Indian Chartered Accountants in Australia

Presented by : Amar Dutia - Vice Chairman The Australia  
(Melbourne) Chapter

# Disclaimer

The material in this presentation has been prepared by Amar Dutia, on behalf of The Australia (Melbourne) Chapter and is general background information about migrating to and living in Australia. This information is given in summary form and does not purport to be complete. The information in this presentation is collated from Department of Immigration of Australia website.

This is general advice available online and has been interpreted by the presenter based on his experience and knowledge, all participants are requested to obtain specific advice that may suit their requirements from the Australian Embassy in India.

The Australia (Melbourne) Chapter does not authenticate the validity of the presentation and is not responsible for any material included in the presentation.

# Introduction

## Melbourne Chapter:

- Was formed on 14 October 2006
- It was inaugurated by CA T N Manoharan
- Melbourne Chapter was the first to be formed in Australia
- Has about 150 active members
- There are about 250+ members in Melbourne

## Amar Dutia:

- Associate Member of ICAI since 1996
- Worked in Thailand for 6 years 1997-2003
- Moved to Australia 2003
- Was part of the first committee and since then have been involved with Chapter
- Have been Treasurer for 2 years and also Vice Chairman for over 2 years now
- Currently work as Senior Accountant with Medical Indemnity Protection Society Ltd
- MIPS provides Professional Indemnity to anyone associated with Medical profession

# Migrating to Australia

Visit to [www.immi.gov.au](http://www.immi.gov.au)

Click on finding visa on home page and answer all questions, it will give you visa category that most likely suits your requirement.

Alternatively you can appoint a migration agent.

Look at [www.mara.gov.au](http://www.mara.gov.au). The agents registered with MARA are Australian Government regulated and are generally more reliable.

Most common category is subclass 189, independent skilled migration

Alternatively application can be lodged without assistance of migration agent. Dealing directly with the Australian Embassy in India.

All the information required to apply for permanent residency is well documented on the Australian Government Immigration website mentioned above.

There are different visa categories to apply from:

- Workers
- Migrants (discussed in detail in this session)
- Visitors
- Business
- Student
- Bridging
- Refugee

# Migration Program

## SkillSelect Program – Independent Skilled Migration

### Benefits:

- SkillSelect is a major change to how Australia manages its skilled migration program.
- SkillSelect helps to ensure the skilled migration program is based on the economic needs of Australia. It will support the Australian Government in managing who can apply for skilled migration, when they can apply and in what numbers. As a result, we expect to significantly reduce the time taken to process a visa application.
- SkillSelect will also help address regional skill shortages. SkillSelect allows intending migrants to indicate if they are willing to live and work in regional Australia. This will be of particular benefit to employers experiencing regional skill shortages and state and territory governments attempting to settle migrants in regional Australia.

# Migrating to Australia

## Skilled Independent (sub class 189) visa:

- This points-based visa is for skilled workers who are not sponsored by an employer, a state or territory, or a family member.
- A visa holder can live and work permanently anywhere in Australia.
- Certain family members can be included in the application

This is most common visa category applicable to Accountants planning to apply for permanent residency. The process under this category is covered in the slides to follow.

## Skilled Nominated (sub class 190) visa:

- This points-based visa is for skilled workers who are nominated by a state or territory.
- A visa holder can live and work permanently anywhere in Australia.
- Certain family members can be included in the application.

This category can be used in case applicant does not qualify for the subclass 189 visa. There is restriction of movement for 2 years under this category.

# Migrating to Australia

## Skilled – Nominated or Sponsored (Provisional) (subclass 489) visa

- This points-based visa is for skilled workers who are nominated by a state or territory or sponsored by an eligible relative living in a designated area in Australia.
- The visa is valid for four years, and a visa holder must live and work in a specified regional area.
- Certain family members can be included in the application, including members not included in previous subclass 495, 496, 475 and 487 applications.
- This visa allows holders of provisional visa subclasses 495, 496, 475 and 487 to stay in Australia for up to 48 months from the date their current visa was granted.

## Subclass 457 visa

- This visa allows you to:
- work in Australia for up to four years
- bring your family to work or study in Australia
- travel in and out of Australia as often as you want.
- This is a sponsored visa. Before you can apply for the visa, your employer must:
- become an approved sponsor
- nominate you for a position.

# Migrating to Australia

## **Other Visa category:**

- Employer Nomination Scheme (subclass 186)
- Regional Sponsored Migration Scheme (subclass 187)
- Business Talent (Permanent) (subclass 132) visa
- Business Innovation and Investment (Provisional) (subclass 188) visa
- Business Innovation and Investment (Permanent) (subclass 888) visa

The above subclass 186 and 187, are generally based for limited time and are issued by either approved employers or state government.

Business visas are also based on investment criteria.



# How does SkillSelect work

SkillSelect is an online service that enables skilled workers and business people interested in migrating to Australia to record their details to be considered for a skilled visa through an Expression of Interest (EOI).

Intending migrants can then be found and nominated for skilled visas by Australian employers or state and territory governments, or they may be invited by the Australian Government to lodge a visa application.

From 1 July 2012, all intending migrants interested in the points based skilled migration or business investment and innovation visa programs will be required to submit an EOI and receive an invitation in order to lodge a visa application.

# Before Applying subclass 189/190 visa

- To be able to lodge a valid application for this visa you need to first submit an Expression of Interest through [SkillSelect](#). You can do this in or outside Australia.
- If you are nominated by a state or territory and meet the basic requirements for this visa, you will then receive an invitation to apply. (applicable to subclass 190 only)

## Basic requirements

There are basic requirements you must meet to apply for this visa. You must:

- be invited to apply
- be younger than 50 years of age when you are invited to apply
- nominate an occupation that matches your skills and qualifications and is on the relevant [skilled occupation list](#)
- have your skills assessed by the relevant [assessing authority](#) as suitable for your nominated occupation
- have at least competent English
- score at least 60 on the points test
- meet the health and character requirements

# Applying for Visa subclass 189

## Process:

- Apply to Institute of Chartered Accountants of India for Letter of Goodstanding.
- Get your transcript for Final year Degree College.
- Apply to nominated institute in Australia to get your qualification assessed.
- Complete International English Testing System (IELTS)

## Nominated Institute for Accountants are:

- The Certified Practising Accountants [www.cpaaustralia.com.au](http://www.cpaaustralia.com.au)
- The Institute of Chartered Accountants of Australia [www.charteredaccountants.com.au](http://www.charteredaccountants.com.au)
- The Institute of Public Accountants of Australia [www.publicaccountants.org.au](http://www.publicaccountants.org.au)

# Before Applying

## How this visa works

- To be able to lodge a valid application for this visa you need to first submit an Expression of Interest through [SkillSelect](#). You can do this in or outside Australia.

## Basic requirements

- There are basic requirements you must meet to apply for this visa. You must:
- be invited to apply
- be younger than 50 years of age when you are invited to apply
- nominate an occupation that matches your skills and qualifications and is on the relevant [skilled occupation list](#)
- have your skills assessed by the relevant [assessing authority](#) as suitable for your nominated occupation
- have at least competent English
- score at least 60 on the points test
- meet the health and character requirements.

# Applying for the Visa

## Applying

- If you are invited to apply for this visa, you will then have 60 days in which to lodge your online application. Your invitation letter will explain the lodgment process you should follow. You can be in or outside Australia when you lodge your application.
- Invitations are based on claims made in your Expression of Interest at the time you are invited to apply. Your application must reflect the information provided in your Expression of Interest, and be supported by relevant evidence.
- If after receiving two invitations to apply for a visa you do not make a visa application your Expression of Interest will be removed from SkillSelect.

## Lodge the application

- You must lodge your application online through [SkillSelect](#). You must pay the initial application charge by credit card at this time.
- A second charge, that applies only to dependants who are aged 18 years or older who are included on your application and who have less than functional English, is payable before a visa can be granted.
- As part of lodging your application, you must confirm that you agree with the Australian Values Statement and have read, or had explained to you, the [Life in Australia](#) book.

# Applying ...contd

## Provide relevant documents

- You must provide documents that prove the claims you made in your Expression of Interest. These are identified and explained in the [Document Checklist](#). This checklist also explains additional requirements and whether you need to provide original documents or certified copies.
- Any document in a language other than English must be accompanied by an English translation that has been done by a translator who has been accredited by an organisation such as [National Accreditation Authority for Translations and Interpreters](#) (NAATI). Translations done by a translator not accredited by NAATI must include that person's full name, address, telephone number, and details of their qualifications and experience in the language being translated.
- All supporting documents should be scanned and uploaded with your application.
- The department will notify you if they need more information and/or documentation.

## Include family members

- You can include the following family members in your visa application:
  - your partner
  - your or your partner's dependent child
  - your or your partner's dependent relative.
- These family members must meet certain requirements.

# Important Links

## Tips for submitting EOI :

- <http://migrationblog.immi.gov.au/2013/02/18/top-10-tips-for-submitting-an-expression-of-interest-eoi-in-skillselect/>

## SkillSelect User Guide :

- <http://skillselect.govspace.gov.au/files/2012/06/IMGuide.pdf#page=1>

## Points Test Under SkillSelect:

- <http://www.immi.gov.au/skilled/general-skilled-migration/pdf/points-tested-migration-fact-sheet.pdf>

## Documents Checklist :

- <http://www.immi.gov.au/skills/skillselect/index/checklists/189-applicant-checklist.pdf>

# Successful Application

## Communication from Australian Embassy

- Australian Embassy office in your region will inform you in writing on the outcome of your application.
- Successful applicants will be asked to submit their travel documents (passport) for each applicant to stamp the visa sticker on your passport.
- Check all information on the sticker is correct, especially the information on the bottom of the valid visa. Any errors on the visa sticker may result in issues at the point of entry to Australia.
- The visa conditions will be well documented on the letter sent by the Australian Mission and on the Visa stickers.
- Visa are known as Permanent Resident Visa and are valid for 5 years since issue date, there will be a specified date prior to which the applicant/s have to make their first visit to Australia. Applicant/s need to make the initial entry before the date specified in the letter.
- After the initial entry the applicants have until the end of 5 years from issue of visa to migrate to Australia.



# Things to do before leaving India

## Documents

- All original mark-sheet/transcript for relevant exams (SSC/HSC/Graduation/CA).
- Letter of Good Standing from ICAI (required to enrol with CA/CPA Australia).
- Original Birth Certificate, if not available SSC/HSC certificates.
- All medical records (especially the immunisation records for kids if any).
- Original valid drivers licence.
- Skill assessment letter received from the skill assessment authority.
- All education records for kids enrolled in schools in India.
- Inform ICAI of change of address.
- Ensure all outstanding tax matters within India are cleared.
- Indian election card are irrelevant in Australia.
- Ensure all documents are in English, if not upon arrival will need to be translated via Indian Embassy, this is expensive.
- Ensure all documents for goods shipped via sea/air freight have been included.
- All goods arriving to Australia via sea/air freight need to be fumigated and certificate provided by shipping company.

# About Australia

## Major Cities

- Sydney (NSW)
- Melbourne (VIC)
- Brisbane (QLD)
- Canberra (ACT)
- Adelaide (SA)
- Perth (WA)
- Darwin (NT)
- Tasmania (TAS)

## Population/Climate

- NSW 7.21 million Avg temperatures winter to summer range from 7 to 26 degree celsius
- VIC 5.53 million Avg temperatures winter to summer range from 5 to 27 degree celsius
- QLD 4.47 million Avg temperatures winter to summer range from 10to 29 degree celsius
- ACT 0.368 million Avg temperatures winter to summer range from 0 to 27 degree celsius
- SA 1.64 million Avg temperatures winter to summer range from 20 to 28 degree celsius
- WA 2.35 million Avg temperatures winter to summer range from 8 to 32 degree celsius
- TAS 0.511 million Avg temperatures winter to summer range from 4 to 22 degree celsius
- NT 0.231 million Avg temperatures winter to summer range from 19 to 33 degree celsius

*Source : Australian Bureau of Statistics June 2011*

# Moving to Australia

## Where in Australia

- Major Cities:
  - Sydney – Commercial Capital of Australia
  - Melbourne – Manufacturing/Service/Food/Sports capital of Australia
  - Brisbane – Tourism/Mining Industry
  - Canberra – Political Capital
  - Adelaide - Wine/Agriculture Industry
  - Perth – Mining Industry
  - Hobart – Fishing/Forest industry
  - Darwin - Tourism Industry

Selection of city should be based on personal/professional preference, as weather within different cities vary considerably.

Sydney is usually pleasant, winters are cold but generally bearable.

Melbourne/Canberra/Perth summers are too hot and winters too cold. Melbourne weather is renowned to change every hour giving you feeling of four different seasons in one day.

Brisbane has most pleasant weather as summers and winter are both mild, Brisbane is susceptible to severe cyclone in spring and summer.

Hobart is usually cold and winters are severe. Darwin is mostly hot.

# Arriving in Australia

## Communication

- Getting new mobile number – Telecom providers compare [www.youcompare.com.au](http://www.youcompare.com.au)
- Telstra [www.telstra.com.au](http://www.telstra.com.au)
- Optus [www.optus.com.au](http://www.optus.com.au)
- Vodafone [www.vodafone.com.au](http://www.vodafone.com.au)
- Virgin [www.virginmobile.com.au](http://www.virginmobile.com.au)
- Various small resellers (woolworths,coles,aldi,TPG etc)

## Rental

- Selecting a suburb: [www.onlymelbourne.com.au/melbourne\\_details.php?id=5928](http://www.onlymelbourne.com.au/melbourne_details.php?id=5928)
- Looking for rental properties [www.realestate.com.au](http://www.realestate.com.au); [www.domain.com.au](http://www.domain.com.au)
- Points to consider
  - Travel to work
  - Schools
  - Cost of public transport
  - Child Care facilities
  - Safety/Security

# Arriving in Australia.....

## Get Utilities connected

- Rented premises are unfurnished and no utilities are connected
- Utilities such as Gas/Electricity/Internet/Landline
- Providers AGL/Energy Australia/Origin Australia
- For Internet/Landline same suppliers as mobile phones
- Compare providers at [yourchoice.vic.gov.au](http://yourchoice.vic.gov.au)

## Register with Government Agencies

- Centrelink (Job network card, Child Care rebates, Family tax benefit, baby bonus)
- Families Assistance Office (Medicare, Rent assistance)
- Apply for Tax File Number (TFN) with Australian Taxation Office (ATO)
- Apply for Australian Business Number (ABN) if interested in business

# Arriving in Australia.....

## Bank Account

- Open a bank account (NAB,CBA,ANZ,WBC)
- Need 100 points check  
[http://www.dhs.vic.gov.au/\\_data/assets/pdf\\_file/0019/604711/Proof-of-Identity-document.pdf](http://www.dhs.vic.gov.au/_data/assets/pdf_file/0019/604711/Proof-of-Identity-document.pdf)

## Drivers Licence

- Visit [www.vicroads.vic.gov.au](http://www.vicroads.vic.gov.au)
- 3 year old Valid Indian Licence in English
- Evidence of Identity documents  
<http://www.vicroads.vic.gov.au/Home/Licences/GetYourLs/EvidenceOfIdentityDocuments.htm>
- Complete
  - Learner Permit Knowledge Test
  - Hazard Perception Test
  - Driving Test

# Arriving in Australia.....

## Child Care

- Child not in school <http://www.mychild.gov.au/pages/CCInformation.aspx>
- Child Care Benefit (Means tested and worked out by Centrelink)
- Child Care Rebate (Not means tested 50% refund of fees payable quarterly or annually)
- Child needs to meet immunisation requirements.
- Child in School <http://www.careforkids.com.au/before-after-school-care/vic/regions>

## School (System 7 + 5)

- Primary School requirement Victoria <http://www.liveinvictoria.vic.gov.au/living-in-victoria/education-and-childcare/primary-schools>
- Child must be 5 years as at 30 April
- Pre School until year 6
- Fees nominal (approx \$300 per kid per annum)
- Secondary School/College
- Child must be cleared by Primary School to be ready for higher studies
- Year 7 to Year 12 (VCE)
- No Examination System until year 6

# Arriving in Australia.....

## Secondary College

- Public Schools (Zone based)
- Private Schools
- Catholic School (need baptism certificate to be admitted)
- Selected Public School Year 9 onwards (selection based)
- Property Prices expensive in good public school area
- Fees for private school after scholarship could be in range of \$12K-\$17K p.a. + ancillary costs
- Examination introduced in year 7
- Public schools fees range from \$0.8K to \$3.5K p.a. + ancillary costs
- Catholic School fees range \$4K to \$7.5K p.a. + ancillary costs
- Selected Public School (selection based)
  - <http://www.education.vic.gov.au/school/parents/secondary/Pages/selective.aspx>
  - Entrance held each year between July-August
  - All students enrolled in year 8 in Victoria eligible to apply
  - About 7000 students appear for 1000 places



# Arriving in Australia....

## Public Transport

- Trains
- Trams
- Buses

<http://ptv.vic.gov.au>

Zone based 1 and 2. Ticket fares different for two zones

One ticket can be used on any public transport system

New ticketing system MYKI introduced in 2012

## Fares for 30 days

- Zone 1 \$129
- Zone 2 \$85.89
- Zone 1 & 2 \$199.20



## Information



**Premium Station:**  
Customer service centre is staffed from first train to last, seven days a week.

**Host Station:**  
Customer service staff at station during morning peak.

\*Flagstaff Station is closed on weekends and public holidays.

†Line to Showgrounds and Flemington Racecourse is only open for special events.

For train, tram and bus information call  
131 638 / (TTY) 9619 2727 (6am–midnight daily)  
or visit [metlinkmelbourne.com.au](http://metlinkmelbourne.com.au)

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MAP NOT TO SCALE  
Effective 25 July 2010

# Cost of Living

## Expenses

- Rent \$ 1,800.00 pm (\$415 per week)
- Groceries \$ 800 pm (\$185 per week)
- Utilities \$ 300pm (\$70 per week)
- Telephone/Internet \$ 150 pm (\$ 35 per week)
- Vehicle running cost \$ 500 pm (\$115 per week excludes Lease)
- Public Transport \$200 per month (\$46 per week)
- Day Care/After Care \$ 800 per month (\$185 per week)
- Total Cost \$ 4,050 per month (\$935 per week)

## Assumptions:

- Based in Melbourne
- Family of 4, 2 Adult/2 Kids, 1 Kid in day care, 1 primary in school
- 3 Bedroom home, in zone 2
- 1 Adult driving to work/1 Adult using public transport zone 1+2
- <http://www.studyinaustralia.gov.au/global/live-in-australia/living-costs>

# Looking for Work

## Job Industry within Australia

- Permanent
- Contract
- Temporary

## Search methods

- [www.seek.com.au](http://www.seek.com.au)
- [www.careerone.com.au](http://www.careerone.com.au)
- [www.linkedin.com](http://www.linkedin.com)
- Personal networking
- Recruitment agencies

## Recruitment process

- Apply TFN/Open Superannuation account
- Register with agencies
- Interview
- Ms-Office test/Psychometric test
- Reference check
- Job market slow between November – Mid February, peak from March - August

# Working in Australia

## Accounting Software

- Small to Medium Enterprises (SME)
  - MYOB [www.myob.com.au](http://www.myob.com.au)
  - Quickbooks [www.quickbooks.com](http://www.quickbooks.com)
  - Microsoft Dynamics <http://www.microsoft.com/en-us/dynamics/erp-gp-overview.aspx>
  - Microsoft Meridian [www.sagemicropay.com.au](http://www.sagemicropay.com.au)
- Large Organisation/Corporations ERP systems
  - SAP
  - Oracle
  - Sage ERP
- Cloud Accounting
- XBRL

## Advanced Excel

- Excel used extensively to generate reports
- Excel testing tool used by recruitment agents
- Focus on creating reporting dashboards

# Work Environment in Australia

- Emphasis on work life balance
- 10 National Employment Entitlements
- <http://www.fairwork.gov.au/employment/national-employment-standards/pages/what-are-the-10-nes-entitlements.aspx>
- Casual Fridays
- Hands-on culture
- WorkCover regulation to be followed
- Strict Occupational Health and Safety (OH & S) Standards

# Setting up Business

Set-up Business

- Apply for ABN
- Apply for GST
- Apply for TFN
- Appointment of Directors and Public Officer
- Public officer needs to be Permanent Resident of Australia
- In case of company lodge Memorandum/Article for the company with ASIC
- Most common form of company is Proprietary Limited (PTY LTD)
- Pty Ltd also known as \$2

companies <https://abr.gov.au/ABRWeb/Apply/Abn/ImportantInformation.aspx?Task=14567517-a479-4379-86aa-955a3994b87c&NavGraph=ApplyForAbn&View=ImportantInformation&pid=71&js=1>

# Public Practice

## How to Setup Your own practice

- Complete the Public Practice Program of CPA/ICAA.
- Have three years work experience in Australia within Public Practice.
- Register with Tax Practitioners Board [www.tpb.gov.au](http://www.tpb.gov.au)
- Register with Financial Planning Board [www.fpa.asn.au](http://www.fpa.asn.au)
- Register with Financial Ombudsman service [www.fos.org.au](http://www.fos.org.au)
- Apply for Professional Indemnity Insurance.
- <http://www.charteredaccountants.com.au/Industry-Topics/Practice-management/Professional-indemnity-insurance/Minimum-PI-insurance>
- Can apply for financial planning licence without Public Practice licence.
- Can apply for bookkeeping licence and provide bookkeeping services.
- <http://www.icb.org.au/>
- No need for public practice licence to provide bookkeeping services.
- Need professional indemnity insurance for all above services.



# Sports and Leisure

## Australian Rules Football (Footy)

- Played from March to September
- Most Popular sport in Australia
- Comprises of 18 clubs, based in different parts of Australia
- Bigger than cricket
- [www.afl.com.au](http://www.afl.com.au)
- Outdoor sport
- Contact sport
- Australians very passionate about the footy culture
- Played on Friday, Saturday and Sunday
- Each team plays 22 games

## Cricket

- Summer Sport
- Not very popular
- Played from October to February

## Rugby

# Other facts

- Except for Queensland and Western Australia all other states have daylight savings times zone.
- Everyone is referred by their first name.
- There is 2 hours time difference between WA and other states and 3 hours during daylight savings except QLD.
- Most part of Australia Footy is number one sport except QLD.
- Bush-fire is the major hazard during summer, in past it has wiped out entire township, most recent being Blue Mountain township in NSW.
- Kangaroo is national animal and a lazy animal, in event of car accident, car can be complete write-off and fatal.
- Australia is not a Republic, Queen of England is head of state.