

**From:** Eliana <eliana.dasilva@gmail.com>  
**Sent:** Thursday, October 12, 2023 8:57 PM  
**To:** Payday Super <paydaysuper@TREASURY.GOV.AU>  
**Subject:** Consultation - Superannuation changes

As a small business I already struggle to maintain systems in place to comply with all requirements the government imposes on ALL businesses.

Now you propose superannuation to be paid at the same time as salaries. Again, I will have to invest money I do not have in software capable of handling all these compliance procedures because honestly, either I do that or run my business.

It's very easy for government personnel sitting on a chair to theorize about what's ideal for employees, but I never see the same effort put into "how can we help struggling small businesses in this recession times?" which is exactly what is happening at the moment.

I am seriously considering getting a job, shutting down my business and making 6 employees without a job and 6 families without an income, it's just not worth the effort.

This is the situation that one size does not fit all. You cannot impose rules for ALL businesses. I do not have the same resources as Fortescue to manage weekly payments and all the paperwork involved in running a business.

I wish the government had a vision of what it is really like to run a business solo before all these regulations are put in place.

Like I said, I'd rather get a job and dismiss all my personnel than spending most of my time worried about compliance instead of investing that time in the success of my business.

Eliana da Silva