CASH FLOW CALENDAR · SUMMER 2026-27

Closing the December Gap

The dates that move small business cash from the October BAS to the February BAS, and four levers that put it back.

> Cash leaves on a timetable: wages, rent, the BAS. Cash arrives on the customer's timetable, and over summer that timetable falls apart. The tightest week is usually in **January**, not December. It is a timing problem, which means it can be fixed. General information only, not financial advice: check ato.gov.au and business.gov.au and talk to your accountant.

The dates that move your cash

Date	What happens	Do now
28 October	Quarterly BAS (July to September) due.	Lodge on time even if you cannot pay it all.
Every payday	Super must reach funds within 7 business days (Payday Super).	Budget super into each pay run.
3 November	RBA decision. Cash rate is 4.60%.	Check variable loan and overdraft repayments.
21 December	Monthly November BAS due.	Put it in the December forecast.
Christmas to early Jan	Most customers closed. Few invoices paid.	Collect before mid December.
28 January	Used to be the Oct to Dec super due date. Not any more.	Do not count on the old float.
28 February	Quarterly BAS (October to December) due.	Set GST and PAYG aside weekly.

Two tax changes that raise the stakes

GIC is no longer deductible (from 1 July 2025) and is 11.51% a year for October to December 2026, compounding daily. An illustrative $12,000 BAS unpaid for 90 days costs about $345. **ATO credit card payments** continue until 30 June 2027, extended from the first announced 30 November 2026. After that: third parties, debit card or bank transfer.

Lever 1: bring cash in sooner

1. Run the aged debtors report. Ignore current invoices for now.
2. Call everything over 30 days, oldest first. Ask what is holding it up, then get a specific date.
3. Offer a split if the full amount is hard before Christmas.
4. Text straight after from the business number: amount, agreed date, how to pay.
5. Invoice on the day the job finishes. Ask for deposits on December work.

Illustrative debtor list: four-person electrician, $46,500 owed

Age	Amount	Action
Current	$22,000	Text a reminder on the due date.
31 to 60 days	$15,300	Call, agree a date, confirm by text.
61 to 90 days	$6,400	Call, offer a split.
Over 90 days	$2,800	Call, then a letter of demand.

Levers 2 to 4

- **Move cash out later, honestly.** Ask suppliers about terms in November, before the order. If you will be late, ring before the due date.
- **Buy stock for the January you expect.** Unsold stock is cash on a shelf.
- **Stop paying for what you do not use.** Highlight every recurring charge on three months of statements, including phone and internet.
- **Manage the tax bill early.** Plans for $200,000 or less can be set up online. GIC keeps accruing, so keep the plan short.

The text to send after the call

"Hi Mel, thanks for the chat. Invoice 2217, $3,480, to be paid by Friday 30 October. Bank details are on the invoice, or reply here if you need them again. Jo, Hartley Electrical." Send it from the same business number the customer just answered, so the promise is in writing and the reply comes back to the business.

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Calls and SMS from your business number on every phone and desktop, with AI call summaries so the next caller sees what was agreed. $84.90 a month including three users on a 36-month term, $30 per extra user, $0 setup and porting, price match. vocphone.com/pricing or 1300 663 222.