

CASH FLOW PLANNER · CHRISTMAS 2026

# The Christmas Cash Flow Squeeze

What changed this year, how to find your low point with a 13-week forecast, and the moves that free up cash fastest.

Most small businesses do not run out of cash in December. They run short in the **second week of January**, when the last pay run, the shutdown and customers on holiday all land together. This year five changes make the gap wider. General information only, not financial advice: check [ato.gov.au](http://ato.gov.au) and [business.gov.au](http://business.gov.au), and talk to your accountant.

## What is different this Christmas

| Change                    | Date               | Effect on cash                                                                                                 |
|---------------------------|--------------------|----------------------------------------------------------------------------------------------------------------|
| <b>Payday Super</b>       | From 1 July 2026   | Super must reach funds within 7 business days of payday. December super no longer waits until 28 January.      |
| <b>GIC not deductible</b> | From 1 July 2025   | Interest on ATO debt costs more after tax. 11.51% a year for Oct to Dec 2026, compounding daily.               |
| <b>ATO credit cards</b>   | Until 30 June 2027 | First set to end after 30 Nov 2026, extended on 9 Oct. After that, third parties, debit card or bank transfer. |
| <b>Surcharges ended</b>   | 1 October 2026     | Card fees now come out of margin unless prices allow for them.                                                 |
| <b>Cash rate 4.60%</b>    | 29 September 2026  | Overdrafts and variable loans cost more to lean on over the break.                                             |

## Build the 13-week forecast (26 Oct to week of 18 Jan)

- 1 Start with the real bank balance on Monday morning.
- 2 List every unpaid invoice in the week you honestly expect it, then expected sales, lower for closed weeks.
- 3 List wages and super, rent, loans, suppliers, BAS and PAYG, insurance and recurring debits.
- 4 Mark your floor, such as one week of wages, and find the week of the low point.
- 5 Update it every Monday and roll it forward a week.

### Key ATO dates

Quarterly BAS for July to September: 28 October (some online lodgers get up to two weeks more). October to December: 28 February. Monthly November BAS: 21 December.

## ■ Worked example (illustrative): six-person landscaper, \$24,000 opening

| Week                  | In       | Out      | Balance        |
|-----------------------|----------|----------|----------------|
| 26 Oct (BAS)          | \$14,000 | \$20,300 | \$17,700       |
| 14 Dec (busiest)      | \$15,000 | \$12,500 | \$25,800       |
| 21 Dec (last pay run) | \$9,000  | \$21,000 | \$13,800       |
| 28 Dec (closed)       | \$1,500  | \$4,600  | \$10,700       |
| 11 Jan (low point)    | \$9,000  | \$14,500 | <b>\$6,200</b> |

### Two timing changes

Collect \$9,000 of overdue invoices in early November and move a \$7,500 stock order to 60-day terms. The January low point rises from **\$6,200 to \$22,700**. Nothing changed but timing.

## ■ The playbook, fastest cash first

- **Ring, do not email.** Call the five oldest invoices from your business number and ask for a date.
- **Confirm by text** from the same number: amount, agreed date, how to pay.
- **Invoice on completion**, not at month end.
- **Tighten December terms:** deposits, 7 days, progress claims, stated on the quote.
- **Lodge the BAS on time** even if you cannot pay. Plans for \$200,000 or less can be set up online. GIC still accrues, so keep it short.
- **List every recurring debit** from three months of statements, including phone and internet.
- **Ask suppliers for terms** before the Christmas order, and ring before any due date you will miss.

## ■ The order to do it in

- ☐ **This week:** build the forecast, ring the five oldest invoices, confirm each by text.
- ☐ **By 28 October:** lodge the BAS. Short payment plan if you cannot pay in full.
- ☐ **Early November:** deposits and shorter terms on December quotes. Invoice on completion.
- ☐ **Mid November:** recurring debits review. Supplier terms before the Christmas order.
- ☐ **Before you close:** set the phones for the shutdown so January enquiries are not lost.

### Where Uniden Voice fits

Calls and SMS from your business number on every phone and desktop, with AI call summaries so the next person sees what was promised. Plans from \$84.90 a month including three users on a 36-month term, free setup and porting. [unidenvoice.com/pricing](https://unidenvoice.com/pricing) or 1300 881 662.