Small & Medium Business' Cashflow checklist for the new financial year:

- ○ Update payroll forecasts to include wage increases and payday super timing.
- ○ Check payroll and super systems are ready for payday-based super contributions.
- ○ Review award coverage, classifications and salary arrangements to avoid costly back-payments down the track.
- ○ Re-forecast working capital using weekly or fortnightly cashflow timing; not just monthly averages.
- ○ Identify exposure to fuel, freight, imported goods and currency volatility.
- ○ Review pricing to reflect higher labour, freight, insurance and compliance costs.
- ○ Assess planned asset purchases under the permanent $20,000 instant asset write-off and whether they will improve productivity or capacity?
- ○ Review debtor days and strengthen collections processes.
- ○ Consider whether existing finance arrangements are flexible enough for FY27 changes, whether financial safety nets are available and lowering personal & business cash outflows are possible.
- ○ Speak early with accountants, Chocolate Money or your finance broker.

If you would like to speak to a member of the Chocolate Money lending team or would like a referral to an experienced accountant, financial planner or real estate agent, contact us on 1300 137 539 and we will arrange someone to assist with your enquiry.

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