

This edition brought to you by:

Books, BAS & Bottom  
Lines Pty Ltd

# BUSINESS BULLETIN WINTER 2026

## GETTING READY FOR 30 JUNE - WHAT YOU NEED TO KNOW

With 30 June fast approaching, now is the time to turn your attention to the key areas that can impact your business. This year brings a mix of important deadlines and upcoming changes, including Payday Super, which will change how super obligations are managed going forward.

In this bulletin, we've outlined what you need to focus on now so you can stay organised, meet your obligations, and head into the new financial year well prepared.

### **Small Business Super Clearing House is Closing**

The ATO's Small Business Super Clearing House (SBSCH) is being retired effective 30 June 2026.

If you have used this system to pay super for your employees either now or historically, now is the time to act as once the SBSCH is closed, you will no longer have access to log in and retrieve historical data. It's important to download any records you may need, including contribution history, payment confirmations and employee super details before the service is shut down.

## KEY DATES

### **21 JUNE**

Monthly Activity Statements due for lodgement and payment

---

### **21 JULY**

Due date for June monthly Activity Statements

---

### **28 JULY**

Due date for Superannuation Guarantee contributions June Quarter

---

### **28 JULY**

Due date for 4th Quarter Activity Statements (if lodging by paper)

---

### **21 AUGUST**

Due date for July Monthly Activity Statements

---

## What happens next?

You will need to transition to an alternative super payment solution once the clearing house closes. There are a range of options available, including super payment functionality within accounting or payroll systems, as well as external clearing house providers. If you're unsure which approach is suitable for your business or what solution you'll be using moving forward, it's important to speak with your BAS agent now to ensure a smooth transition and avoid any disruption.

## Payday Super is Coming - Are you Ready?

From 1 July 2026, the way super is paid is changing significantly under "Payday Super."

Instead of paying super quarterly, businesses will be required to pay super at the same time as wages are paid. An employee's super must reach their super fund within 7 business days of payday, however it is important to understand the time required for super to pass through clearing houses and processing systems. Processing super on the same day as the payment of wages will be critical to ensure enough time is given for the super to reach the employee's super account in time.



### What does this mean in practice?

- Super becomes a real-time obligation, not a quarterly task
- Cash flow management becomes more important
- Payroll processes need to be accurate and timely

July 2026 will be a transition month and will need some careful attention to ensure your super obligations are met.

### You may have two types of super payments due (assuming your super obligations are up to date)

1. June 2026 Quarter Super (Old Rules)
  - Covers April 26 – June 26 wages
  - Due by **28 July 2026**
  - Can still be paid under the current quarterly system (but not through the SBSCH as this will close 30/6/26)
2. Super relating to wages paid in July 2026 (New Payday Super Rules)
  - Applies to wages paid from 1 July onwards
  - Must be paid at the same time as each payroll

This change creates a timing and cash flow overlap that businesses need to plan for. In July 2026, you may find yourself managing both a super payment for the June 2026 quarter, while also meeting the new requirement to pay super at the same time as July 2026 wages. Without forward planning, this double impact can place pressure on cash flow.

It also places greater importance on timing and approvals. Where your BAS agent is processing payroll and super on your behalf, timely approval of payments will be critical to ensure obligations

are met. Delays in approving payments could result in super not reaching employee funds within the required timeframe.

To manage this effectively, and if you haven't already, now is the time to review your position. Consider your expected July 2026 cash flow, be aware of the potential for overlapping super payments, and speak with your bookkeeper or BAS agent about payroll system readiness, super processing timeframes, and any changes that may be needed to your current processes.

### **What About Contractors?**

Superannuation obligations don't just apply to employees - they can also apply to certain contractors. Under current rules, businesses may be required to pay super where a contractor is engaged primarily for their labour, particularly where they are working as an individual rather than through a company or trust. These rules can be complex, and it's important to understand how they apply to your specific arrangements.



With the move to Payday Super, these obligations don't change - but they do become more immediate. Where a contractor is treated as an employee for superannuation guarantee purposes, their super will need to be paid at the same time as their invoice, rather than being managed on a quarterly basis. This reduces the ability to catch up on super later and increases the importance of correctly identifying who is entitled. Misclassification risks also become more significant in this environment.

Now is a good time to review your contractor arrangements, identify who may be eligible for super, and confirm how these payments are currently being processed and reported. If you're unsure, it's a good time to check in with your BAS Agent.

### **EOFY Checklist - Getting "Tax Ready"**

The end of financial year isn't just about meeting deadlines - it's about making sure your records are clean, complete, and ready for a smooth year-end.

To help you stay on track in the lead up to 30 June, we've put together a simple EOFY checklist covering the key areas to review. While many of these tasks may already be handled on your behalf, this checklist helps you understand what's happening behind the scenes and highlights anything that may still need your input. It's a great tool to guide conversations and ensure everything is covered for financial year-end.



# EOFY CHECKLIST

Have you covered these off? 

A quick checklist for small business owners to make sure your business is ready for 30 June. Your BAS Agent is perfectly positioned to assist you be EOFY ready.



**TIP:** Getting this checklist done before 30 June can save you time, reduce accounting costs, and help avoid surprises at tax time.

## 1 BUSINESS RECORDS & CLEAN-UP



- Bank accounts reconciled to 30 June
- Credit cards and loans reconciled
- Balance sheet accounts reviewed and explained
- No large or unexplained "suspense" balances

## 2 INCOME & DEBTORS



- All income invoiced up to 30 June
- Aged receivables reviewed
- Bad debts identified and written off before 30 June

## 3 EXPENSES & CREDITORS



- All supplier bills entered for the year
- Aged creditors reviewed
- Old or duplicate balances cleaned up

## 4 STOCK (IF APPLICABLE)



- Stocktake completed at 30 June
- Obsolete or damaged stock identified
- Stock values reviewed and adjusted if required

## 5 SUPERANNUATION



- Super calculated correctly at current rates
- June quarter super considered for early payment
- A plan in place for payday super from 1 July

## 6 PAYROLL & STP



- Payroll reconciled (wages, PAYG, super)
- STP finalisation prepared and ready to lodge by 14/7/26
- Employee records up to date

## 7 ASSETS & PURCHASES



- Asset purchases reviewed
- Instant asset write-off eligibility checked
- Assets installed and ready for use before 30 June

## 8 GST & BAS CHECKS



- GST codes reviewed for accuracy
- Debtors/creditors over 12 months assessed for GST adjustments
- Various thresholds reviewed

## 9 LOANS & RELATED PARTIES



- Director/shareholder loan accounts reviewed
- Related party balances reconciled
- Loan transactions correctly recorded

## 10 FINAL STEPS



- Key documents saved and accessible
- Questions or unusual transactions noted for discussion



### Final thought

This year brings more than the usual EOFY tasks – it also introduces payday super from 1 July.



If you're unsure about anything on this checklist, speak to your bookkeeper or BAS agent.