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AUSTRALIAN DIGITAL AGENCY

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CHECKLIST FOR AUSTRALIAN SMALL BUSINESSES

Improve your cash flow: ten checks for this month.

Rates are up and many customers are paying later. Work through these checks with your accounting software open. Most take minutes, and most use tools you already pay for.

- [ ] **01** **Run your aged receivables report** — Do this week
  Note the totals over 30 and 60 days, and the five customers who owe the most.
- [ ] **02** **Count your invoice delay** — Do this week
  Pick ten recent jobs and count the days between finishing the work and sending the invoice.
- [ ] **03** **Invoice from the job, not from memory** — Automate
  Connect your job or booking system so a completed job creates a draft invoice.
- [ ] **04** **Add an online payment option to every invoice** — Quick win
  Let customers pay by card or bank transfer straight from the email.
- [ ] **05** **Switch off card surcharges** — Compliance
  Surcharges on eftpos, Mastercard and Visa payments ended on 1 October 2026.
- [ ] **06** **Turn on automatic reminders** — Automate
  Set reminders before the due date, a few days after, and at two weeks overdue.
- [ ] **07** **Ask for deposits on bigger jobs** — Automate
  Send the deposit invoice automatically when a quote is accepted.
- [ ] **08** **Show super with every pay run** — Plan
  Payday Super means super leaves with each pay run, not quarterly.
- [ ] **09** **Set tax aside as money arrives** — Plan
  Move the GST and PAYG portion into a separate account with a rule.
- [ ] **10** **Write down the next 13 weeks** — Plan
  List wages, super, BAS, loan repayments and big bills to find your tightest week.

Start with what you have

Reminders, online payments and repeating invoices are built into Xero and MYOB. Switch them on before paying for anything more complicated.

When to get help

If information moves between two systems by hand, such as a job app and Xero, a small connection usually saves the most time. This is general information, not financial advice.

Full guide: high10.com.au/blog/improve-small-business-cash-flow

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