



Christmas and January cash flow checklist

For Brisbane and South East Queensland business owners. Work through it in early November, before customers close and the bills keep coming. Tick as you go.

1. See the gap before it arrives

- ☐ Build a 13-week cash forecast to the end of January: cash in by customer and realistic pay date, cash out by week.
- ☐ Mark the weeks your customers are closed but you are still paying wages, rent, suppliers and loans.
- ☐ Agree a minimum bank balance you will not go below, and see which week breaks it.

2. Bring cash in earlier

- ☐ Invoice completed work the same day, not at month-end.
- ☐ Call your top 10 debtors in November: ask the date of their last payment run before Christmas and get on it.
- ☐ Lodge your final pre-Christmas progress claim early. Ask for deposits on January work.
- ☐ Offer simple payment options on every invoice (bank details, pay link, due date in bold).

3. Wages, leave and super

- ☐ Check the award or agreement before directing staff to take annual leave over a shutdown. Fair Work says affected staff generally need at least 28 days' written notice.
- ☐ Put the big December pay run (including leave paid in advance) and the quiet January run in the forecast.
- ☐ Payday Super: super must reach the fund within 7 business days after each payday. Pay super with wages; there is no extension if a payment is rejected.

4. Tax: set it aside, know the dates

- ☐ Move GST and PAYG withholding collected into a separate tax account every week.
- ☐ October–December quarterly BAS is due 28 February 2027 (no further agent extension).
- ☐ Monthly reporters: December BAS due 21 January (21 February for eligible businesses up to \$10M lodging through an agent).
- ☐ Queensland payroll tax periodic returns: due 7 days after the end of each return period.



Checklist continued

5. Parties and gifts (FBT)

- ☐ On your premises, on a working day, current staff only: food and drink are generally FBT-exempt.
- ☐ Off-site, partners invited, or staff gifts: generally exempt only as a minor benefit, under \$300 per person and not frequent.
- ☐ Remember: FBT-exempt entertainment is generally not tax-deductible and carries no GST credits.
- ☐ Keep invoices, the headcount and a note of gifts given.

6. Talk to the bank early

- ☐ If the forecast shows a January gap, ask about an overdraft limit or repayment timing in November, with the forecast in hand.
- ☐ Check when equipment finance or vehicle lease payments fall due over the break.

7. Plan the first week back

- ☐ Book a January catch-up to compare the forecast with what actually happened.
- ☐ Set the first quarter's targets: cash buffer, debtor days, margin per job.
- ☐ Decide what the business can afford to spend on equipment, people or marketing before 30 June.

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