GBS Accountants

Newsletter

2026
August
EDITION

This August edition explores practical strategies for business growth, financial planning and long-term success. Discover insights on pricing, customer retention, managing debt and cash flow, AI-driven decisions, tax planning, and sustainable growth.
We hope these insights help you make smarter decisions and plan confidently for the future.

Managing Business Debt

Bisma Nadeem

Managing business debt effectively is important for maintaining financial stability and supporting long-term growth. Businesses should keep track of loan payments, interest rates, and repayment schedules to avoid unnecessary financial pressure. Choosing affordable borrowing options and making timely payments can also help maintain a good financial position. It is important to avoid taking on more debt than the business can comfortably repay. Regularly reviewing existing debts and creating a clear repayment plan can help reduce financial stress and ensure that business resources are used efficiently.

Jeans for Genes Day

Raising awareness for childhood genetic diseases.

Neuro-Rehab Awareness Day

Raising awareness about neurological rehabilitation and recovery.

Brain Injury Awareness Week

Raising awareness about brain injuries and their impact.

Strategies for Sustainable Business Growth

Laiba Tariq

Growing a business is about more than increasing sales—it's about building a strong foundation for lasting success. GBS Accountants helps businesses identify opportunities, improve financial performance, control costs, and strengthen profitability. Our strategic approach focuses on creating sustainable growth without compromising financial stability. By combining financial insights with practical business strategies, we help you make informed decisions, adapt to changing market conditions, and position your business for continued progress. Whether expanding operations or improving efficiency, we provide guidance to help your business grow with confidence.

Common Cash Flow Warning Signs

Bisma Nadeem

Cash flow problems can affect a business's ability to manage daily expenses. Common warning signs include delayed customer payments, low cash reserves, rising expenses, difficulty paying suppliers or employees, and frequently relying on loans to cover routine costs. Businesses should regularly monitor cash inflows and outflows to identify these issues early. Maintaining an emergency fund, following up on outstanding payments, controlling unnecessary expenses, and preparing cash flow forecasts can help businesses remain financially stable and better prepared for unexpected challenges.

> Behind every smart business decision is a number worth knowing.

How AI Is Transforming Financial & Tax Planning

Abeera Khan

AI is transforming the way businesses make financial decisions and plan for tax. By analysing financial data, AI can help identify spending patterns, forecast cash flow, monitor business performance and highlight areas that may require attention. It can also help business owners assess the potential financial and tax impact of major decisions, such as purchasing assets, expanding operations or changing business expenses. However, AI should be used as a support tool rather than a replacement for professional advice. Combining AI-driven insights with the expertise of an accountant can help businesses make informed decisions, improve tax planning and stay prepared for changing financial circumstances.

Business Financial Planning

Laiba Tariq

Good financial planning gives your business a clear direction for the future. At GBS Accountants, we help business owners understand where their money is going and how to use it more effectively. From setting budgets and managing cash flow to forecasting future finances, we provide practical strategies that support confident decision-making. With accurate financial planning, you can prepare for unexpected costs, manage resources efficiently, and stay focused on achieving your business objectives while maintaining a healthy and sustainable financial position.

Registered agent lodgment program due dates for August 2026.

14 August

- PAYG withholding payment summary annual report for eligible large withholders and payers without a tax/BAS agent.

21 August

- Lodge and pay the July 2026 monthly BAS.
- 25 August
- Lodge and pay Q4 2025–26 activity statement if lodging electronically.

28 August

- Lodge and pay Q4 2025–26 Superannuation Guarantee Charge (SGC) statement if super contributions were late or unpaid.

28 August

- Lodge the Taxable Payments Annual Report (TPAR) for eligible contractor payments.

Australia's Markets Face Renewed Rate Hike Pressure

Laiba Tariq

Australia's financial markets faced renewed pressure as expectations of higher interest rates increased following July's inflation data. The ASX 200 fell 1% to 9,038 points, with 148 stocks finishing lower. Consumer Discretionary was the weakest sector, down 3%, followed by Information Technology, which fell 2.4%.
Major banks CBA and NAB are now forecasting another RBA interest rate hike this year,

highlighting continued uncertainty around inflation and monetary policy. The Reserve Bank also revealed that it reduced its target share of US dollars in its foreign reserves portfolio by 10 percentage points during 2025, marking a notable shift in its reserve strategy. Meanwhile, the Australian dollar rose to around 71.85 US cents, while gold climbed to approximately US$4,605 an ounce. For businesses, changing interest rates, inflation and currency movements reinforce the importance of understanding your numbers and planning ahead.

Pricing Strategies

Sarah Zahid

Your price is doing more talking than you think. It can make a product feel premium, affordable, exclusive or forgettable before the customer even buys it. That is why smart pricing is not about simply adding a profit margin. It is about understanding what customers value and what they are willing to pay for it. Bundles, tiered packages and value-based pricing can all influence buying decisions. The best price is not always the lowest one. It is the one that makes sense to the customer and still works for the business.

Customer Retention

Sarah Zahid

A customer who comes back is worth more than a customer who buys once and disappears. Retention starts after the sale, not before it. Quick replies, reliable service, thoughtful follow-ups and small personalised touches can make a business far more memorable. Customers do not stay loyal just because of discounts. They stay because the experience feels easy, consistent and worth repeating. In a market full of options, keeping customers is about giving them fewer reasons to look elsewhere and more reasons to choose you again.

Business Growth & Expansion

Wishma Khan

Growth is exciting, but from an accounting standpoint, it's also where businesses are most vulnerable to costly missteps. Before scaling whether through new hires, new markets, or new service offerings, it's essential to understand true margins, cash flow runway, and the financial impact of increased overheads. Sound growth isn't just about seizing opportunity; it's about ensuring the numbers can support it sustainably. With accurate reporting and forward-looking financial insight, businesses can pursue expansion strategically, turning ambition into measurable, well-managed progess rather than financial strain.

Contact us today for assistance and support at:

(03) 9305 3665
info@gbsaccountants.com.au.
gbsaccountants
@gbsaccountants
www.gbsaccountants.com.au