SML BOOKKEEPING & TAX
Our Aim Your success

Certified Practising Accountants · Registered Tax Agent
T (03) 9191 3731 · M 0433 408 886 · info@smlbookkeeping.com.au
Waterman Chadstone, Suite 30, Level 2, UL40, 1341 Dandenong Road, Chadstone VIC 3148

The Electrician's Money Calendar

2026–27 — every date that costs money if you miss it, plus what to do in the quiet months.

EVERY PAYDAY Super must REACH the fund within 7 business days of payday. The old quarterly system ended 30 June 2026.

JUL 2026
- **14** **STP finalisation**
- **28** **Q4 BAS + Apr–Jun super**

AUG 2026
- **28** **TPAR — subbie payments**
- · Last year's books should be closed

SEP 2026
- · Collect subbie ABNs as you go
- · Reconcile before quarter end

OCT 2026
- **28** **Q1 BAS**
- **31** **Tax return if self-lodging**

NOV 2026
- · Review insurances & renewals
- · Bank the pre-summer run-up

DEC 2026
- · Shutdown cash gap — plan it
- · Invoice before you down tools

JAN 2027
- · Chase what went unpaid in Dec
- · Slowest month — watch cash

FEB 2027
- **28** **Q2 BAS (incl. 1-month ext.)**
- · Reprice before the busy run

MAR 2027
- **31** **FBT year ends — utes & cars**
- · Check logbooks are current

APR 2027
- **28** **Q3 BAS**
- · Three months to plan year end

MAY 2027
- **21** **FBT return, if you lodge one**
- · Plan purchases before 30 June

JUN 2027
- **30** **Financial year ends**
- · Stocktake, write-offs, logbook

Red dates are hard ATO deadlines — shown as self-lodge dates; a registered agent usually gets longer. Grey dots are the habits that keep those dates cheap.

Not sure which of these actually apply to you? Book a free 15-minute chat — no charge, no pitch:
calendly.com/smlconsulting18/15-mins-quick-intro-call

SML BOOKKEEPING & TAX
Our Aim Your success

Certified Practising Accountants · Registered Tax Agent
T (03) 9191 3731 · M 0433 408 886 · info@smlbookkeeping.com.au
Waterman Chadstone, Suite 30, Level 2, UL40, 1341 Dandenong Road, Chadstone VIC 3148

The four that actually cost you

The quick checks that keep each deadline cheap.

EVERY
PAYDAY

Payday Super — the change that catches everyone

- From 1 July 2026 the quarterly system is gone. Super has to be **received by the fund** within 7 business days of each payday — not sent, received.
- Clearing houses take days to pass money on. Paying on day 7 is often already too late; build in a buffer and check the payment actually landed.
- Miss it and the super guarantee charge applies — the whole amount stops being tax-deductible, plus interest and an admin fee per employee.

14
JULY

STP Finalisation

- Finalise Single Touch Payroll in your software — until you do, your crew's income statements sit at “not tax ready” and they can't lodge.
- Don't forget anyone who left mid-year — terminated employees need finalising too.

28
AUGUST

TPAR — the one most sparkies miss

- Paid any subbies? Electrical services sit on the ATO's building & construction list — you likely need to lodge a Taxable Payments Annual Report.
- You'll need each subbie's ABN, name, address and gross amount paid (incl. GST). Start collecting in September, not late August.

4×
A YEAR

BAS — 28 Oct · 28 Feb · 28 Apr · 28 Jul

- Those are the self-lodge dates. Lodging online buys you about 2 extra weeks, and a registered agent generally gets longer again — ask yours rather than assuming.
- Quick self-check: GST claimed on bank fees or insurance stamp duty? Overseas software subscriptions coded as GST-inclusive? Those are the two we fix most often.

Four habits that pay all year

- Reconcile the bank **before** the BAS — a feed that broke in May quietly wrecks a July BAS.
- Watch job profitability, not just turnover: materials up + fixed quotes = margins drift.
- Put the December shutdown in your cash plan in **October**, not December.
- Keep subbie ABNs on file as you engage them — TPAR then takes an hour, not a weekend.

Want a second set of eyes? Our fixed-fee Second Opinion Review comes with a simple guarantee: if we can't identify at least $500 of savings or cost-risks in writing, it's free. Book a free 15-minute chat: **calendly.com/smlconsulting18/15-mins-quick-intro-call**