FOR MARKETING AND EDUCATIONAL PURPOSES

Business Health

Checklist — Australia 2026

The areas CMB Core examines in an operational review of an Australian business — finance, tax, people, systems and governance.

June 2026

01
How to Use This Checklist

This is the checklist CMB Core works through when we review a Australian business. Use it as a self-assessment: anywhere you cannot answer confidently is usually where friction, cost or risk is hiding.

It is general guidance and not accounting, tax or legal advice. For your specific obligations, speak to a qualified professional and check the relevant authorities directly.

02
Finance & Cash Flow

Do you run a rolling 13-week cash-flow forecast, and do you know your cash conversion cycle and runway? Most owner-run businesses manage cash by bank balance rather than by forecast — which hides problems until they are urgent.

Area	Healthy looks like	Risk signal
Cash flow	13-week rolling forecast	Managed by bank balance
Margin	Known per product/line	Blended margin only
Pricing	Reviewed vs input costs	Unchanged for 12+ months
Runway	Known in months	Unknown

03
Tax & Compliance

Are BAS/IAS lodgements, PAYG withholding and superannuation guarantee payments on a reliable calendar? Late super in particular carries real penalties. Is the business GST-registered correctly for its turnover, and are records ATO-ready?

Area	Healthy looks like	Risk signal
BAS / IAS	Lodged on a calendar	Scrambling at deadlines
Superannuation	Paid on time, in full	Late or missed (penalties)

Area	Healthy looks like	Risk signal
GST	Registered correctly	Unsure on threshold
PAYG withholding	Reconciled	Ad hoc

04
People & Process

Are employees correctly classified, paid to the right modern award or enterprise agreement, and are payslips and records compliant with Fair Work? Award interpretation and casual-vs-permanent classification are the most common sources of back-pay exposure for Australian SMEs.

Area	Healthy looks like	Risk signal
Roles	Clear ownership	Key-person dependency
Records	Compliant & current	Gaps / informal
Process	Documented & repeatable	In one person's head

05
Systems & Data

Is the core stack (accounting, CRM, payments, operations) integrated, or are staff re-keying between tools, spreadsheets and email? Manual hand-offs are where errors and lost hours accumulate. We look for one source of truth per data type and automation of the repetitive hand-offs between systems.

Area	Healthy looks like	Risk signal
Integration	Connected stack	Re-keying between tools
Reporting	One source of truth	Conflicting numbers
Backups & access	Documented & secure	Undocumented

06
Governance & Continuity

Is the entity structure still right for the stage, are key-person risks documented, and is there a basic continuity plan? Single points of failure — one person who “knows how it works” — are common and rarely written down. CMB Core returns a prioritised, written plan after a structured operational review; engagements are fixed-scope and fixed-fee in A$.

CM Beyer Australia Pty Ltd | ACN 694 721 992 | ABN registered in New South Wales
Suite 1146, Unit 5, 7 Eden Park Drive, Macquarie Park NSW 2113, Australia
cmbeyer.com.au | contact@cmbeyer.com.au | +61 480 040 213
A subsidiary of CM Beyer Limited (United Kingdom) · Published June 2026