

ProBizBalance Small Business Brief

OCTOBER 2026 EDITION

Clear information.

Practical support.

Human guidance.

Editor's Welcome

FROM NATASA RASIC, PROBIZBALANCE LTD

Welcome to the first edition of the ProBizBalance Small Business Brief.

This monthly brief has been created for New Zealand small business owners who want practical, plain-language information that is useful, easy to understand, and not overwhelming.

Running a business can be exciting, but it can also be heavy. There are clients to look after, invoices to send, suppliers to pay, staff questions to answer, tax dates to remember, records to keep, and decisions to make every day.

Sometimes the pressure does not come from one big problem. It comes from many small things quietly building up in the background.

Clear information, practical support, and business guidance that feels human.

Warmly, Natasa

THIS MONTH'S FOCUS

Clarity Before Pressure

Small business pressure often starts quietly: one invoice not followed up, one receipt left for later, one payment date missed, one question carried in your head. This month's brief is about noticing the small things early, before they become heavy.

IN THIS ISSUE

- GST, PAYE and obligations
- Payroll recordkeeping
- Cash flow and unpaid invoices
- Simple admin systems
- Practical action checklist

Key reminders for small businesses

A few simple checks each month can help you stay on top of what matters. These reminders are not about doing more, but about noticing the important things early so you can make calmer, better decisions.

*Practical support.
Clear information.
Fewer surprises.*



GST AND DATES

Keep an eye on GST and payment dates

Make sure you know when your next GST return and payment are due, and set a reminder early. It is easy to look at the bank balance and forget that some of that money may already be needed for GST, PAYE, supplier bills, or payroll. A quick check of upcoming dates now can help you avoid last-minute pressure later.



Practical tip: review upcoming payment dates before the month gets busy.



PAYROLL RECORDS

Do not leave payroll records until the last minute

If you employ staff, payroll is not only about paying people on time. Good payroll admin also means keeping accurate records for wages, hours, leave, deductions, and other employment details. Clear records protect both the business and the employee, and they make it much easier to answer questions or fix mistakes if something does not look right.



Practical tip: use a simple checklist so payroll information is reviewed regularly, not only on payday.



CASH FLOW

Cash flow needs regular attention

Profit and cash flow are not the same thing. A business can look busy and still feel pressure if money is not coming in at the right time. This month, take a little time to ask: what invoices are still unpaid, what bills are coming up, and what tax or payroll obligations need to be planned for? Even a simple forecast can help you make calmer, better decisions.



Practical tip: a simple cash flow check-in each week is often enough to spot pressure early.



BUSINESS ADMIN

Small weekly admin habits prevent bigger problems

Many business pressures build up quietly in the background. Receipts are left for later, invoices are not followed up, supplier bills sit unread, and small tasks stay in the owner's head. Creating one or two regular weekly habits can make a big difference. A short admin routine now can save a lot of stress later.



Practical tip: choose one small routine this month — for example, invoice follow-up, receipt filing, or a weekly finance review.

WHY THIS MATTERS



Small business stress often starts quietly. Clear records, early reminders, and simple routines create more confidence and fewer surprises.

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Small steps for a calmer month

You do not need to fix every part of the business at once. The most useful progress often starts with one honest look, one small decision, and one simple system that makes next month easier.

Start small.

Keep moving.

1 Check unpaid invoices

Look at what is unpaid and what needs follow-up. Start with the oldest invoices or largest amounts. A polite reminder today can prevent cash flow pressure later.

2 Review what is coming up

Write down the next few weeks of GST, PAYE, payroll, supplier bills, subscriptions, insurance, loan payments, and regular costs. Seeing pressure early gives you more options.

3 Move one thing into a system

Choose one task living in your head and give it a home: a receipt folder, invoice follow-up list, payroll checklist, filing routine, or simple cash-flow sheet.

A SIMPLE MONTHLY RHYTHM

Before month-end

- Reconcile the bank account
- Save receipts and supplier bills
- Follow up unpaid invoices
- Check payroll and leave records
- Look at GST, PAYE and bills due
- Write down next month's priorities

The goal is not perfection. The goal is fewer surprises and better decisions.

PLAIN-LANGUAGE TAKEAWAY

If your business feels heavy, it does not mean you are failing. It may mean the business needs clearer information, simpler routines, and support behind the scenes. Small steps can make the next month easier to manage.



Free 30-minute Business Admin & Finance Health Check

A calm, practical conversation about bookkeeping, payroll, admin, cash flow, and what may need attention next. No pressure. No judgment. Just clarity and support.