EXDIA express

Friendly Updates From Our Team To Yours

Welcome to *Exdia Express* for September – keeping you informed with friendly updates from our team to yours.

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- **Team Faces: Meet Sunil**
- **Client Share: Thank you Louise**
- **ICB eBrief:**
  - **Challenges Facing Regional Small Business**
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We trust you'll enjoy these updates, and we look forward to staying connected!

Team Faces – Meet Sunil



MBA in Finance, Bachelors in commerce

Sunil thrives in the remote work environment and appreciates the time flexibility his role provides. He considers Exdia a premier work-from-home employer, utilizing their organized manuals and procedures to continuously sharpen his professional skills. Sunil brings a wealth of international experience to the team, having worked with clients across the US, UK, Canada, and Australia. His technical specialty includes mastery of QuickBooks, Xero, and MYOB, backed by a diverse background in CPA firms, rental properties, and healthcare. In his spare time, Sunil loves playing with his kids and enjoys traveling and watching movies with his family and friends.

What do you enjoy most about working with our clients?

I enjoy learning new business every time while working for different clients. Same time I would like to streamline their bookkeeping so that they can take improve on their business.

What's a simple tip you use to stay productive?

Whenever I get overwhelmed that time I meditate (In India we call it Pranayama) for at least 5 minutes and start working again.

What's your favourite coffee or snack?

Tea - Most Indians favourite Drink.

Thank you Sunil for being such an amazing part of our Exdia team!

Client Share – Thank you Louise!

We are so grateful for our wonderful clients, and it's always a pleasure to receive feedback like these thoughtful comments from Louise:

"You have done an amazing job cleaning this up. Thank you!" - Louise, Sydney

Thank you, Louise, for sharing your experience. We truly value the opportunity we've had to work together!

And now in the following section we are delighted to share the latest eBrief from the Institute of Certified Bookkeepers with this month's topics and content.

The Institute of Certified Bookkeepers
Volume 18 Issue 2
August 2026

Client eBrief

The Institute of Certified Bookkeepers



COSBOA Small Business Perspectives Report 2026

Challenges Facing Regional Small Business

The **COSBOA Small Business Perspectives Report 2026** has been released, providing a detailed snapshot of the issues affecting regional, rural and remote small businesses across Australia. Drawing on responses from 572 businesses, the report examines the challenges shaping business confidence, profitability and future growth. While the research focuses on regional Australia, many of the findings will resonate with small business owners across the country and the Bookkeepers who support them.

Reports such as this are important because they help small business concerns be heard in conversations with government. Many business owners experience these pressures in isolation, but when hundreds of businesses report similar challenges, the evidence becomes harder to overlook. By documenting the experiences of regional small businesses, COSBOA is helping ensure policy decisions are informed by the realities of running and sustaining a small business.

The Cost of Doing Business

The report paints a picture of businesses continuing to operate under significant pressure. Almost nine in ten regional small

ATO Lodgement Dates

These dates are from the ATO website and do not account for possible extensions.

You remain responsible for ensuring that the necessary information is with us in time.

See ATO Due dates by month to check monthly lodgment and payment dates.

BAS/IAS Monthly Lodgements
Final dates for lodgements and payments:

August Activity Statement
21 September 2026

September Activity Statement
21 October 2026

BAS Quarterly Lodgements
Final dates for lodgements and payments:

1st Quarter 2027 Financial Year: September Quarter 2026 (incl. PAYGI)
28 October, 2026

2nd Quarter 2027 Financial Year: December Quarter 2026 (incl. PAYGI)
28 February, 2027

When a due date falls on a Saturday, Sunday or Public Holiday*, you can lodge or pay on the next business day.

*A day that is a public holiday for the whole of any state or territory in Australia.

Due date for super guarantee contributions:

1st Quarter 2027 Financial Year:
July to September 2026 – contributions must be **in the fund** by 28 October, 2026

From 1st July 2026, Payday Super applies.
Superannuation contributions must be received by the employee's super fund within seven calendar days of payday.
If a payment is made late, additional obligations and charges may apply.

businesses reported higher operating costs during the past year, while nearly three-quarters said profitability had declined. Business confidence also remains subdued, with only 18% expecting profits to improve over the next 12 months.

While rising costs remain the most immediate concern, the report makes it clear that the pressures facing regional businesses extend well beyond day-to-day expenses. Workforce shortages continue to limit business growth, with many employers struggling to attract and retain skilled staff.

Housing availability has become a business issue as well as a community issue, making it more difficult for businesses to recruit employees willing to relocate. Fuel costs, rising insurance premiums, access to healthcare and childcare, unreliable digital connectivity and an increasing compliance burden all add to the challenges of operating a business outside metropolitan areas.

The report also identifies the growing regulatory and compliance burden as a significant concern for small businesses. Business owners reported that keeping up with changing regulations and meeting compliance obligations requires considerable time and resources, reducing their capacity to focus on running and growing their businesses.

The findings reinforce that supporting small business requires more than addressing individual costs. It also requires practical policies that recognise the broader operating environment in which businesses are working, including the combined effect of cost pressures, workforce shortages, service gaps and compliance obligations.

The Human Impact

While the report examines the financial and operational pressures facing regional businesses, it also recognises the impact these challenges have on business owners themselves. More than three-quarters of respondents reported experiencing stress or anxiety related to their business during the previous 12 months, with many also reporting burnout, disrupted sleep and difficulty switching off from work.

These findings highlight the personal toll that prolonged financial uncertainty and ongoing operational pressures can have on small business owners. They also reinforce the importance of seeking support early, before stress and business pressures become harder to manage.

Resilience Under Pressure

Despite the significant challenges identified throughout the report, the outlook is not entirely pessimistic. The COSBOA Small Business Perspectives Report 2026 also highlights the resilience of regional small businesses and their determination to adapt to changing conditions rather than stand still.

Many businesses reported introducing more flexible working arrangements to attract and retain staff, increasing wages where possible to remain competitive, reviewing energy providers, investing in energy efficiency and exploring new opportunities through service diversification, domestic tourism and the selective adoption of AI. These responses show that small business owners are continuing to make practical decisions to protect their businesses and adapt to changing conditions, even while economic pressure remains high.

Importantly, the report cautions that resilience should not be mistaken for a solution. As COSBOA CEO Skye Cappuccio notes in the foreword, “resilience is not a policy setting.” Resilience and determination have helped many small businesses navigate difficult conditions, but they should not be expected to overcome every challenge alone. The report argues that practical policy reforms are needed to reduce unnecessary barriers and create an environment where small businesses can employ local people, invest with confidence and continue supporting the communities they serve.

Supporting Small Business Across Australia

The COSBOA Small Business Perspectives Report 2026 is more than a collection of statistics. It gives COSBOA credible evidence to advocate for the practical policy reforms small businesses need, while also giving business owners a useful prompt to review the pressures affecting their own operations. This may include checking whether pricing still reflects current costs, reviewing supplier and insurance arrangements, assessing staffing risks, monitoring cash flow closely and seeking advice before pressure builds. Reliable business records and regular conversations with your Bookkeeper can also help identify issues early and support better decisions about what needs attention now and what can be planned for over time.

For the full report: Regional small businesses under pressure as costs, workforce shortages and service gaps deepen | COSBOA

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For specific advice relating to your specific situation, please contact your accountant or contact me for further discussion.
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