

Kickstart FY26: The SME Business Planning Toolkit

Build clarity. Strengthen your numbers. Free up your time.

Welcome to FY26

FY26 is your opportunity to reset. Whether you're growing fast, juggling complexity, or ready to step back from day-to-day operations — this toolkit will help you **start the financial year with clarity, control, and confidence.**

At Ten X Advisors, we work hands-on with owner-led businesses to clean up financials, forecast the future, and build systems that support real freedom. This guide shares the exact framework we use with our full-service clients. This isn't theory, it's what's working right now for the SMEs we support hands-on.



Quick Wins to Action This Week

4 Things to Tidy Before You Plan.

Task	Description
✓ Finalise FY25	Ensure books are reconciled, payroll is lodged, and your accountant has what they need.
✓ Set FY26 revenue targets	Think in 3 levels: survival (minimum), stable (base case), stretch (growth).
✓ Review active software	Cancel unused tools. Streamline costs. Map where data is duplicated or siloed.
✓ Lock in a weekly finance rhythm	Choose a fixed day for cash flow review, bills, and wages visibility.

Forecasting with Confidence

"A good forecast isn't about the numbers; it's about the confidence to make decisions." – **Tony Allitt**, Ten X Advisors

Your forecast should:

- Span at least 12 months (ideally 24 for clarity)
- Match your business model (retail, wholesale, multi-division)
- Reflect your reality (seasonality, time off, capex, wage growth)

Common Mistake:

Too many business owners rely on last year's numbers or gut feel. That might get you through one quarter, but it won't help you plan hiring, cash flow, or time off with confidence.

Quick Check:

- Do you compare actuals vs. forecast each month?
- Can you see the impact of adding or removing team members?
- Do owners and managers use the forecast to make decisions?



🔧 Need help? Ask us for a free FY26 Forecast Review Session.

Cash Flow Foundations

"Profit doesn't pay bills. Cash does."



Implement a rolling 13-week cash flow forecast

Update weekly to maintain visibility over short-term liquidity



Review payment terms and obligations

Analyze ATO obligations, subscriptions, and all regular outflows



Set clear financial rules

Establish protocols for paying suppliers, allocating wages, and owner drawings



Automate financial processes

Set up reminders for slow debtors and BAS payment planning

💡 Tip: Don't track cash in your head, track it in a way your team can act on.

KPIs That Drive Decisions

KPIs That Drive Smart Decisions. Start with:

Metric	Why It Matters
Gross Margin %	Are you making enough per sale?
Wages as % of Sales	Key for staffing & scale decisions
Cash on Hand	Do you have 4+ weeks runway?
Aged Receivables	Who hasn't paid you?
Inventory Days	Is your stock level efficient?
Operating Profit %	To show efficiency after all fixed and variable costs



Build a monthly dashboard you actually look at — and assign someone to own it.

FY26 Planning Worksheet

Set Your FY26 Strategic Priorities.

Area	FY26 Goal	First Action Step
Revenue Growth	E.g. \$120k/month	Finalise forecast + team targets
Owner Time Off	E.g. 6 weeks unplugged	Automate payments + reporting
Staff/Capacity	E.g. 2 new hires in Sept	Review current wage % of sales
System Upgrade	E.g. Inventory system live	Set July implementation meeting

Want Help Mapping It Out?

We've spent the past few months building capacity in our team and now have space to take on **a handful of new full-service clients.**

If you'd like help planning FY26, cleaning up the chaos, or building a finance system that supports real growth, let's talk.

[Book a free FY26 Planning Session](#)

45 minutes - No prep required. No pressure.

Spots are limited - we're onboarding select clients through August.

Or reach out: tony@tenxadvisors.com.au



Tony & Xing - Founders of Ten X Advisors. We work with growth-minded business owners to create clarity, confidence, and control.

