



JLM

RESET YOUR BUSINESS IN 2026

As we step into a new year, it's the perfect time to pause and take stock — not just of goals and growth, but to ensure you're working smarter NOT harder.

Being financially savvy in business isn't about cutting corners. It's about being intentional, disciplined, and proactive so you can direct cash flow toward what truly drives value.



Here are some simple, high-impact actions you can take right now to start the year on the front foot:

01

Cancel what you don't use

Most businesses accumulate subscriptions over time — software trials, platforms, memberships, or services that quietly keep charging long after they stop adding value.

- ✓ Review your last 3-6 months of bank statements
- ✓ Cancel anything unused, duplicated, or "nice to have"
- ✓ Ask: Would I sign up for this again?

02

Renegotiate wherever possible

Many suppliers rely on inertia. Loyalty doesn't always equal best pricing.

- ✓ Contact lenders, insurers, telcos, software providers, accountants, and landlords
- ✓ Ask for better rates, fee reductions, or revised terms
- ✓ Even small savings compound meaningfully over a year.

03

Tighten payment terms and cash flow discipline

Cash flow is oxygen for any business.

- ✓ Review your invoicing cycle – can you invoice sooner?
- ✓ Reduce payment terms where possible – can you pay later?
- ✓ Follow up outstanding debt promptly and consistently.

04

Review debt and funding structures

Outdated structures can quietly cost you tens of thousands over time.

- ✓ Check interest rates, loan terms, and expiry dates
- ✓ Ensure facilities still align with how your business actually operates
- ✓ Consider whether refinancing or restructuring can improve cash flow.

05

Separate “busy” from “profitable”

Not all revenue is equal.

- ✓ Identify products, services, or clients with the strongest margins
- ✓ Be willing to exit low-value work
- ✓ Focus resources on what scales sustainably.

06

Build a buffer

A cash buffer isn't idle money – it's strategic flexibility.

- ✓ Aim for 3-6 months of key expenses
- ✓ Use it to reduce stress, seize opportunities, or weather slower periods.

A strong year in business isn't built by chance, it's built by making deliberate financial decisions early and reviewing them often.

If you'd like a second set of eyes on your lending, cash flow, or funding structure as part of your annual reset, I'm always happy to help.

Get in touch with JLM today to book a strategy chat and start the year focused, intentional, and financially confident.

📞 0447 174 656

✉️ [JULIA@JLMFINANCIALSOLUTIONS.COM.AU](mailto:julia@jlmfinancialsolutions.com.au)

🌐 JLMFINANCIALSOLUTIONS.COM.AU

