

Welcome to our final newsletter of the year

Hi there,

The holidays are almost upon us, with only 3 Fridays until it is Christmas!

As we enter the last month of the year, business sentiment appears to be increasing. The most recent CreditorWatch National Business Sentiment Survey not only reported that businesses are performing better, but more than three-quarters of businesses are optimistic about the future. I found this surprising to hear....

While this is great for debt, there is also a catch - the holidays are a time when people spend more money than they have available, leaving their suppliers out of pocket!

Sadly, this is something we see here at Business Credit Solutions time and time again. We have even had "Sorry, I'm on a cruise" and "sorry, I was out of range camping" as responses more than once when chasing up debtors over the holidays. So, give yourself a holiday gift and make sure you get in touch before the break about outstanding payments.... before your money finds its way into your customers' Christmas stockings!

Counting down the days to the break has also made me reflect on just how thankful I am for not only you (my clients) but my team. Without all of you, 2025 wouldn't have been the success that it was. Thank you to our clients for trusting us and choosing our services. And to my team, as always, thank you for all your hard work. I am forever grateful.

May you stay safe over the break and enjoy some well-deserved time off.

Kind regards,
Jeanine



Quick links

[Submit a Debt](#) | [Creditor Watch](#) | [Debt Recovery](#) | [Credit Solutions](#) | [FAQs](#)



Holiday Closure Dates

Our office will close at noon on Wednesday 24 December 2025 and re-open at 8.30am on Monday 5 January 2026.

During this time, we will have a skeleton staff available to respond to any urgent emails. If you require our assistance, please send an email to info@repaid.com.au



Optimism on the rise but finance challenges continue

After a challenging year, business sentiment has jumped with 76% of Australian businesses optimistic about future growth. When it comes to working capital, the big numbers continue - with 90% of business owners happy with their current levels of working capital.

However, these stats are joined by another high of a different kind. Over the last 12 months, a startling 60% of those that took the CreditorWatch Sentiment Survey admitted they had used personal funds as business finance buffers. The most surprising insight from this? While manufacturing is the most optimistic, they are also the most reliant on personal funding top ups.

Despite September's slight insolvency drop reversing, Construction, Accommodation and Food Services have experienced a dip. Driven by higher costs, increased interest rates and increased foreign backed competition, the transport, postal and warehousing sectors has quickly taken their place.

Similar industry trends can be seen when it comes to B2B payments and invoice defaults, with the construction and hospitality industries now stabilising and transport, postal and warehousing on the rise. that said, B2B payment defaults are increasing as a whole.

Read more in the Sept 2025 [Business Risk Monitor Report](#) and Oct 2025 [Business Risk Monitor Report Oct](#)

** The Business Risk Index has now been replaced by the Business Risk Monitor Report*



Upcoming Webinar: Take control of your ID fraud prevention

While AI is great to help get out that tricky email, it is becoming an increasing issue when it comes to identity fraud. So much so, that a recent report found that digital document forgeries are up by 244%. AI and deep fakes aren't only causing issues for businesses - it is costing AUD \$1.6 million annually on average.

How do you keep your business safe?

Tune into this great upcoming webinar from CreditorWatch to learn practical strategies and real examples of customer onboarding integrations that can reduce risk.

Thursday, 4 December 2025 | 11:00AM – 11:45AM AEDT

[Register your spot](#)

Next Quarter Reminders

- 21 December 2025 - November activity statements to be lodged and paid (if applicable)
- 28 January 2026 - Quarter 2 Superannuation Guarantee contributions due

- Make sure you are New Year Ready - conduct a financial performance review, getting insights into business trends and financial insights for the year ahead. Review your forecasts to ensure you have the right budgets in place [Information & How To](#)



Know Your Customer (KYC) and Anti Money Laundering (AML) Best Practice

Don't need to comply to Anti Money Laundering (AML) requirements??

You could be missing out on some valuable data when it comes to risk assessments, especially when it comes to knowing who you are going into business with. It also gives you a leg up if you ever provide a designated service that needs AML compliance.

These are just some of the interesting insights shared during a recent AICM webinar on KYC and AML.

The member-only webinar also explained some interesting best practice information that I feel could be of interest to you. More so when it comes to the recent changes to KYC changes.

Here is a little snapshot of the details:

- AML rules have changed, and there are some new requirements coming into effect from 31 March 2026 for [designated services](#) or those assisting designated services.
- At this date, AML compliance will require you to nominate a compliance officer (or who will be acting as your compliance officer) to AUSTRAC.

- Before 1 July 2026, AML complying businesses will need to also have a risk assessment, and an AML policy and program (including training for staff).
- You will not only need to comply with KYC changes as well as new advanced [Customer Due Diligence](#) (CDD) processes.
- Using KYC can also have great benefits for your business when it comes to risk (financial & reputational) and to get the most value these requirements can be built into your onboarding process.

Submit a Debt Now

We're making it easy for you to submit a debt for collection. Simply use our online form or call us on +61 3 8488 8000.

[➤ Submit now](#)

Contact Us: [Business Credit Solutions](#) | [REPAID](#)

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