

SME Digital Filing System

A Practical Record-Keeping Framework for Growing Businesses

Effective record-keeping is a foundational business discipline. While it may seem administrative, it plays a critical role in compliance, funding readiness, and operational efficiency. Well-organised businesses respond faster, reduce risk, and build credibility with stakeholders.

1. Why Digital Filing Matters

- Supports SARS compliance and audit readiness
- Improves access to funding and investor confidence
- Enhances operational efficiency and decision-making
- Reduces risk of lost or incomplete records

2. Recommended Folder Structure

- Admin & Legal – Contracts, SLAs, onboarding, FICA, meeting records
- Statutory – SARS, VAT, PAYE, Income Tax, CIPC documents
- Insurance & Risk – Policies, schedules, claims
- Finance – Bank statements, invoices, expenses, loan agreements
- Fixed Assets – Asset register, invoices, disposals
- Payroll & HR – Employee records, payroll reports, compliance
- Management Reporting – Financials, dashboards, performance tracking
- Funding Applications – Business plans, projections, investor packs
- Tenders & Compliance – B-BBEE, tax clearance, registrations

3. File Naming Best Practices

Use a consistent format for easy retrieval and audit readiness.

Example:

Finance > Bank Statements

2026-03-01_to_2026-03-31.pdf

2026-04-01_to_2026-04-30.pdf

FINANCE

01 - Mar26

02 - Apr26

SALES

Sales Pitch_OBR

Sales Pitch_CBC

HR

Payroll - Mar26

Payroll - Apr26

4. Strategic Advantage

- Faster response to SARS queries and audits
- Improved funding approval success rates
- Better internal control and decision-making
- Scalable systems for business growth

A structured digital filing system is not just administrative — it is a strategic business asset. VTN Oracle supports SMEs in building compliant, scalable, and funding-ready financial systems.