

SME Information Profile: *Your Regulatory Compass*

Navigating the South African business landscape can feel like a maze of acronyms—CIPC, SARS, COIDA, and UIF. Missing a single filing isn't just an administrative headache; it can lead to hefty penalties or the loss of "Good Standing" status with a ripple effect on your business.

Our **SME Information Profile** is a bespoke diagnostic tool designed to provide a 360-degree view of your company's legal and fiscal health.

What's Included in Your Profile?

Feature	What we deliver
Comprehensive Compliance Audit	A deep dive into your status with SARS (VAT/ITR/PAYE), CIPC (Annual Returns/Beneficial Ownership), and COID/UIF .
Customized Registration Roadmap	Based on our data analysis, we identify exactly what work needs to be done to bring you into full alignment.
Deadline Tracking & Reminders	A personalized schedule to ensure your SAGE profile and financial records stay updated and accurate.
Risk Assessment & Mitigation	Identification of high-risk areas through detailed reconciliations and error reviews before final sign-off.

Our Proven Process

We follow a structured, transparent workflow to move your business from "uncertain" to "fully compliant."

1. **Onboarding & Analysis:** Once you join us, we perform a deep dive into your current data to identify the scope of work and provide a clear quotation.
2. **System Integration:** We set your business up on **SAGE** and our **Digital Practice** platform to ensure all company information is captured accurately.
3. **Processing & Reconciliation:** Our team processes your bank feeds and supporting documents, performing rigorous reconciliations of bank, customer, and supplier accounts.
4. **Compliance Verification:** We verify your standing with **SARS**, **CIPC**, and **COID** to ensure all statutory requirements are met.
5. **Reporting & Insights:** We generate detailed **Management Accounts (MA)** and **Annual Financial Statements (AFS)**, which are reviewed for errors and signed off.
6. **Strategic Advisory:** Every profile concludes with an **Advisory Meeting** where we present our findings, offer recommendations, and discuss the long-term strategic growth of your business.

Knowing your compliance obligations is the first step toward building a sustainable, bankable South African enterprise.

personalized compliance schedule

Obligation	Due Date	Description
CIPC Annual Return	Within 30 business days of your incorporation anniversary.	Confirms your company is still active. Note: Turnover dictates the filing fee.
Beneficial Ownership	Before you file your Annual Return.	A "hard block" exists; CIPC will reject your annual return if this isn't updated first.
COID Return of Earnings (ROE)	June 30	Covers earnings from Mar – Feb from previous year (i.e. 2026 ROE based on earning and AFS Mar25-Feb26) <i>Note: Letter of Good Standing expires April 30 annually and a new one has to be requested by submitting and paying ROE.</i>
Income Tax	Annually	The deadline for an ITR14 is not a fixed date for everyone; it follows a 12-month rule based on your specific company's financial year-end. (i.e. Year end: February 28, return due by February 28 of the following year or Year end: June 30, return due by June 30 of the following year).
SARS Provisional Tax (per tax Cycle)	Bi-Annually	<ul style="list-style-type: none"> • 1st Provisional (IRP6): Due August 31 - Calculation: Estimate 50% of your total expected tax for the year. • 2nd Provisional (IRP6): Due February 26 - Calculation: Estimate the remaining 50% of your actual taxable income to avoid underpayment penalties. • 3rd "Top-up" Payment: Due September 30 (Optional) - <i>Only necessary if your first two payments were insufficient to cover the final assessment.</i>
Monthly & Annual Payroll Reconciliations	Monthly and Bi-Annually	<ul style="list-style-type: none"> • Monthly EMP201 (PAYE/UIF/SDL): Due by the 7th of every month. If the 7th falls on a weekend, it is due the Friday before. • Annual EMP501 Reconciliation: Due May 31 - You must reconcile all payroll for the period March to February • Interim EMP501 Reconciliation: Due October 31 - <i>Note: Covers the first six months of the current tax year (March – August).</i>
VAT Returns (If Registered)	Bi-Monthly	<ul style="list-style-type: none"> • Manual Submissions: Due the 25th of the month following your tax period. • Electronic (eFiling) Submissions: Due the last business day of the month following your tax period (e.g., April VAT is due by May 29, 2026).