KB TAXGUARDIAN

THE SMALL BUSINESS COLLECTION

Less paperwork. More clarity.

Small Business Bookkeeping & Tax Readiness Toolkit

Practical checklists and working templates to organise your records, understand your next steps and prepare for a clearer conversation with your accountant.

Organisation guide only. This toolkit does not calculate VAT, tax or cash flows.

01
Organise

02
Review

03
Prepare

FOR OWNER-MANAGED BUSINESSES IN SOUTH AFRICA

Prepared by KB TaxGuardian | Kayla Bester

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START HERE

A simpler monthly routine.

Use the guide, complete the worksheets and keep the supporting documents together. This toolkit organises your records. It does not calculate VAT, tax or cash flows, and does not confirm compliance.

03 **Your readiness check**

04 **The monthly close checklist**

05 **Income, expenses and evidence**

06 **Outstanding invoice tracker**

07 **A practical cash check**

08 **Your compliance planner**

09 **Your accountant handover pack**

10 **A safer document workflow**

11 **Your next 30 days**

12 **Sources and useful support**

Use it your way

Fill the pale-blue fields in a PDF reader that supports forms, or print the worksheets. Download the accompanying CSV trackers for editing in Excel, Numbers or Google Sheets.

Save a copy before entering information. Keep your completed copy private.

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01 / GET YOUR BEARINGS

What needs attention first?

Tick what is already in place. Any unticked item becomes a practical next action, not a pass or fail on your tax position.

- [ ] **I can find this month's bank statements.**
  Include business accounts, cards and payment-processor reports.

- [ ] **Sales and customer payments are recorded.**
  Keep invoices, credit notes and payment references together.

- [ ] **Business purchases have supporting documents.**
  A bank transaction alone may not explain the nature of a purchase.

- [ ] **Personal and business items are identified.**
  Flag mixed-use expenses, owner transfers and uncertain items for review.

- [ ] **Unpaid customer invoices are visible.**
  Record what remains unpaid and the next follow-up action.

- [ ] **My applicable filings and dates are confirmed.**
  Check the business's actual obligations with Kayla or SARS.

- [ ] **My records are backed up and access is controlled.**
  Use a secure shared folder and a separate backup.

My first priority

02 / YOUR REPEATABLE ROUTINE

Close the month with clarity.

Choose a consistent review date. Work through the same steps each month and note anything that needs professional judgement.

Month / year _____ **Reviewed by** _____

- [ ] **Collect**
  Download statements; gather sales, supplier, payroll and payment-platform records.

- [ ] **Record**
  Enter transactions once and attach a useful document reference.

- [ ] **Match**
  Match bank movements to records. Investigate missing, duplicate or unmatched items.

- [ ] **Separate**
  Identify owner transfers, loans, refunds and personal items. Do not force them into sales or expenses.

- [ ] **Review**
  Look at overdue invoices, upcoming commitments and any unclear balances.

- [ ] **Prepare**
  Send the agreed handover pack and questions. Retain submission and payment confirmations where relevant.

A small habit with a useful outcome

Keep an “Ask Kayla” list as you work. Uncertainty should be visible, rather than hidden in a guessed category.

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03 / RECORDS THAT MAKE SENSE

Give every number a trail.

Use the income-and-expense CSV for record organisation. Enter positive amounts and label the direction. This is a working log, not a VAT return or a profit calculation.

Date / reference	Movement	Amount	What supports it?
Day 02 / INV-101	Income: client receipt	R4 500	Invoice + matching bank entry
Day 03 / SUP-008	Expense: software	R450	Supplier invoice + bank entry
Day 04 / OWN-01	Owner transfer	R1 000	Transfer reference; ask how to classify

ILLUSTRATIVE ENTRIES ONLY

Three rules for your working log

1. Link the evidence to the transaction reference.
2. Separate transfers and loans from trading movements.
3. Flag uncertain categories; do not assume every expense is deductible.

Items I need Kayla to review

04 / CUSTOMER PAYMENTS

Know what is still unpaid.

Update the outstanding-invoice CSV after receipts and credit notes are allocated. Use an agreed review date, so overdue figures have context.

Invoice / client	Invoiced	Allocated	Outstanding
INV-101 / Example A	R4 500	R1 500	R3 000
INV-102 / Example B	R2 800	R2 800	R0
INV-103 / Example C	R1 200	R0	R1 200

Example only. Outstanding = invoice value less allocated receipts and credit notes. Agree the due date and confirm allocations before chasing a customer.

Priority invoice / customer

Next follow-up and date

A clear follow-up message

"Hi [name], our records show R[amount] outstanding on invoice [number], due [date]. Please confirm the payment date or let us know if you need the invoice resent."

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05 / CASH, NOT JUST SALES

Look ahead before you commit.

A profitable sale may still be unpaid. This is a manual planning worksheet, not an automated calculator. It does not calculate VAT, tax or cash flows.

Planning period	
Opening available bank balance	
Expected customer receipts in the period	
Less: supplier and operating payments	
Less: payroll and other commitments	
Less: tax payments confirmed as due	
Less: agreed owner drawings or transfers	
Closing cash estimate: enter your own figure	

Enter your own amounts and calculations; the fields do not perform any maths. For a manual check, add opening cash and expected receipts, then subtract planned payments. This is not a cash flow forecast.

If a shortfall appears

Speak to Kayla early. Review collection timing and commitments before making promises or missing a filing or payment date.

06 / YOUR OBLIGATIONS, YOUR DATES

Keep a business-specific planner.

Not every tax type applies to every business. Confirm registrations, filing periods and actual due dates before completing this planner. Do not copy another business's calendar.

Obligation to check	What must be confirmed
Income tax / provisional tax	Confirm applicability and dates
VAT, if registered	Confirm assigned period and filing/payment dates
PAYE and employer duties, if applicable	Confirm payroll obligations and reconciliation dates
Other business obligations	Confirm with the relevant authority or adviser

My next obligation

Confirmed due date

Responsible person / evidence of confirmation

Submission and payment are different checks

Keep evidence of both where required. A saved draft or uploaded document does not itself establish completed submission. The CSV planner includes separate confirmation columns.

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07 / YOUR ACCOUNTANT HANDOVER

Send a usable pack. Get a clearer conversation.

Agree the period and secure delivery method with Kayla first. Send organised records and a short question list, rather than a single unexplained bundle.

- [ ] **Bank and payment-platform statements**
  For the agreed period, including relevant business accounts and cards.
- [ ] **Sales and supplier documents**
  Invoices, credit notes, receipts and references matching the working log.
- [ ] **Unpaid balances**
  Customers who owe you and supplier amounts still payable.
- [ ] **Payroll information, if applicable**
  The agreed payroll records and related confirmations.
- [ ] **SARS correspondence and confirmations**
  Relevant notices, requests, returns and payment evidence.
- [ ] **Changes and questions**
  New assets, loans, business changes or transactions needing review.

What I want help with first

08 / A BETTER DOCUMENT SYSTEM

Make your records easy to find.

A clear naming and folder routine helps you and your accountant follow the same trail without repeatedly requesting the same documents.

Business records / YYYY / MM Month

01 Bank statements

02 Sales invoices and receipts

03 Supplier invoices and expenses

04 Payroll, if applicable

05 SARS correspondence and confirmations

06 Questions for Kayla

A useful file name

YYYY-MM-DD_SupplierName_INV008.pdf

Use a date, recognisable name and reference. Keep the original document and link its reference to your tracker.

- [ ] **Limit access and keep a separate backup.**
  Use an agreed secure channel. Do not share passwords or one-time codes.

- [ ] **Keep completed trackers and tax records private.**
  The public toolkit is blank. Your completed copy contains business information.

SARS has specific retention rules, including special situations involving unfiled returns, audits and disputes. Confirm the applicable retention period before deleting any records. See the linked guidance on page 12.

09 / PUT IT INTO PRACTICE

Your next 30 days.

Start with one manageable routine. Use the toolkit to organise your next steps, then get help with the parts that need professional judgement.

WEEK 1 / Collect

Create the folder structure and gather the missing statements and documents.

WEEK 2 / Record

Update the transaction log and outstanding-invoice tracker. Flag uncertain items.

WEEK 3 / Review

Complete the cash check and confirm your business-specific obligations and dates.

WEEK 4 / Handover

Send the agreed pack to Kayla and decide what support would make the next month easier.

Prefer someone to handle the routine?

Kayla can discuss bookkeeping, accounting and tax support suited to your business. Send an enquiry to agree the scope and fees.

kayla@kbtaxguardian.com | 068 615 2960

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REFERENCE / KEEP THIS HANDY

Useful guidance. Personal support.

This toolkit is general educational information and a record-organisation aid. It is not individual tax advice, accounting software or proof that a business is compliant.

SARS / Record keeping

Retention rules, original records and special circumstances.

Open guidance online >

SARS / VAT vendor obligations

VAT-related documentation, filing and payment responsibilities.

Open guidance online >

KB TaxGuardian / Services

Accounting, bookkeeping, tax compliance, PAYE and VAT, SARS audits and disputes.

Open guidance online >

Before you rely on a date or tax treatment

Ask Kayla to confirm the rules for your circumstances and check the current SARS information. Examples use fictional figures. The PDF and CSV trackers do not calculate VAT, tax, cash flows or profit, or determine legal filing deadlines.

KB TaxGuardian (Pty) Ltd

Kayla Bester | kayla@kbtaxguardian.com

068 615 2960 | kbtaxguardian.co.za