



## JAAC STRATEGIC BUSINESS DIGEST

November 2025 Edition

Theme: Preparing for a Strong Financial Finish & a Strategic Start to 2026

### South Africa's Economic & Policy Outlook

As 2025 draws to a close, South Africa's economic landscape presents both challenges and opportunities for small businesses and NGOs. The Mid-Term Budget Policy Statement (MTBPS) has emphasised the government's intention to pursue fiscal consolidation while directing capital towards critical infrastructure and job-creation programmes. These priorities will shape public spending and may create new opportunities for private-sector partnerships.

Inflation has moderated recently, but elevated interest rates and a weaker rand continue to raise operational costs for many organisations. For SMEs and NGOs, this means it is more important than ever to actively manage cash flow and control costs to remain resilient in the months ahead.

Key takeaways:

- The rand may stabilise gradually if global economic conditions improve.
- Government spending will continue to prioritise energy reform and logistics improvements.
- SMEs and NGOs should adopt a forward-looking approach to budgeting and compliance to mitigate macroeconomic risks.

### Financial Readiness for Year-End

Year-end preparation is essential for a clean close to the financial cycle and a strong start to the next year. Below is the JAAC Year-End Readiness Checklist for SMEs and NGOs:

- ✓ Reconcile all ledger accounts and review cash flow statements for the full year.
- ✓ Finalise VAT and PAYE submissions well before the holiday season to avoid processing

delays.

- ✓ Review financial statements carefully to identify and correct any errors or omissions.
- ✓ Confirm donor funding commitments and ensure all grant reporting requirements are met (for NGOs).
- ✓ Prepare and approve a draft budget and updated cash flow forecast for 2026.

Completing these tasks will improve compliance, reduce audit risk, and give management clarity when setting priorities for the new year.

### **Strategic Advisory Insight: Turning Data into Decisions**

In 2026, organisations that use financial data strategically will outperform those that react to events as they happen. Financial reports are not just compliance documents; they are a source of actionable insights that can inform pricing, cost control, and growth strategy.

To convert accounting data into strategic decisions, JAAC recommends the following steps:

- Produce concise monthly management reports that highlight key performance indicators and trends.
- Adopt cloud accounting tools that provide real-time visibility into cash flows, receivables, and payables.
- Use scenario planning to test how different assumptions (for example, changes in sales, costs, or interest rates) will affect liquidity and profitability.

When management uses these tools consistently, accounting data becomes a roadmap for achieving strategic objectives.

### **Regulatory & Sector Updates**

Staying compliant with current regulatory requirements preserves organisational credibility and reduces operational risk. Important updates to monitor include:

- SARS: Continue to monitor SARS for any changes to eFiling functionality and submission deadlines; ensure your records are ready for timely filing.
- CIPC: File annual returns on time to avoid penalties or the risk of deregistration; keep director and contact details current.
- NPO Directorate / DSD: NGOs should track any updates to monitoring and reporting frameworks designed to improve transparency and accountability.
- B-BBEE: Continue to review enterprise and supplier development opportunities and ensure compliance where incentives apply.

Proactive compliance management can also open doors to grants, contracts, and partnerships.

### **Business Growth & Innovation**

The organisations best positioned for growth will be those that embrace practical innovation while maintaining financial discipline. Key trends to consider include:

- Digital transformation: Moving financial processes to cloud platforms increases efficiency, reduces manual errors, and improves reporting speed.
- Collaboration: Strategic partnerships between SMEs and NGOs can create mutually beneficial social and commercial outcomes and expand funding or market opportunities.
- Funding readiness: Identify and prepare for early-2026 grant windows and donor programmes; ensure your proposals and financial records meet eligibility and reporting standards.

Staying agile and informed will help your organisation capitalise on these opportunities.

### How JAAC Can Assist

Jerahuni Accounting & Advisory Consultancy (JAAC) offers practical, strategic support tailored for SMEs and NGOs. Our services include:

- Strategic Advisory: We translate financial records into clear, actionable insights that support decision-making and growth.
- Compliance & Reporting: We prepare and review financial statements and statutory returns to ensure your organisation remains audit-ready.
- Automation Support: We advise on and implement cloud accounting solutions and automation tools that reduce manual work and improve data accuracy.
- Budgeting & Forecasting: We prepare robust budgets and cash flow forecasts to help you plan for different scenarios in 2026.

If you would like support with any of these areas, contact JAAC to arrange a consultation.

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Visit our website for a full range of our services.

### About the Author

Paddington Jerahuni is the Founder & Principal Consultant at Jerahuni Accounting & Advisory Consultancy (JAAC). With over 15 years of finance and management experience and a BCom Accounting (Hons) degree, he has served in both corporate and NGO settings as an Assistant Accountant, Finance Manager, and advisor. He is also a member of the Chartered Institute of Management Accountants (CIMA), demonstrating his commitment to professional standards in management accounting.

Paddington is passionate about helping small businesses and NGOs build strong financial

foundations, remain compliant, and unlock growth through strategic advisory and technology integration.

### **Final Thought**

“Financial clarity today builds confidence for tomorrow.” — Jerahuni Accounting & Advisory Consultancy

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