



Small Business Practitioners
of South Africa

**SMALL BUSINESS PRACTITIONERS
OF SOUTH AFRICA
2026
DESIGNATION TOUR**

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SBO^(RSA)

SBPSA is excited to introduce the **Small Business Operation^(RSA)** designation. Our mission is simple but powerful: to bring small business knowledge closer, professionalise how SBPs conduct their businesses, help SBPs incorporate **integrity into their business decisions, and, at least, help us all prosper. Our mission is to be a place of growth –where businesses start small, but never stay that way.**

One thing is clear: We believe that Value is not only about profits; small businesses must professionalize to survive and grow because informal practices quickly become inadequate as they scale. Professionalization improves efficiency, builds credibility, attracts customers and investors, and ensures long-term sustainability. **In South Africa today, with high levels of unemployment and skewed opportunities in the mainstream economy, there is an incentive to turn small businesses into meaningful career destinations. As we speak, evidence from the past decade indicates that companies are concerned about bias, regulators are demanding accountability, and professionals are asking:** how do we prove we are qualified to lead responsibly? Right now, there's no standardized credential to answer that question. This is why SBPSA exists!

Investors and financiers want to provide the required capital, but the current poor administration of small businesses makes this impossible. Funders are no longer interested in looking only at profits on the income statement, the net asset value on the balance sheet, or the cash flow balance, which is not even supported by bank statements. They ask: What else, besides all of these, can the business offer? For some time now, SBPSA has had to develop a professional and sustainable way to answer this question. This presents a gap our businesses should be trained to fill with confidence. We project that by 2035; professionalised small businesses will have benefited from a capital injection of R700 billion from both the public and private sectors. Unfortunately, this opportunity is not open to everyone, but only to those whose businesses grow each time they look at them. As it stands, funders need business with operations they can trust, and professionals want recognition for their skills. The timing couldn't be better to establish a designation that sets the standard, and that designation is **SBO^(RSA).**"

That's where SBO^(RSA) comes in. This designation certifies Small Businesses' adherence to ethical practices. It's rigorous, backed by industry leaders, and designed to be the recognized pathway to leadership in Small Business Administration. Register with us today at <https://www.sbpsa.org/>.

SBO^(RSA) is a juristic designation that delivers value on three levels: For professionals, it's career advancement and credibility. For employers, it's risk reduction and compliance assurance. And for the industry, it's a way to standardize ethics and build public trust in innovation.

This isn't just an idea – it is already being built. It is for the winners; for those who value themselves and trust their efforts. Join us to help shape South Africa's small-business economy, a starting point for small-business leadership.

Our strategy is clear: start with select industry partners, amplify through knowledge sharing sessions, improved reporting pathways, conferences, and thought leadership. Leverage professional networks to spread small business professionalised awareness. We are building momentum from the ground up.”

To sustain growth, this certificate is priced at **R3,550.00**. SBPSA is not a registered VAT Vendor. So here is the invitation: join us. Be among the first small businesses to earn the SBO Destination. Help shape the future of small businesses, growth, and sustainability, because business without verifiable growth isn't progress. Together, we can ensure progress is what we deliver. To have your application considered, **apply online** by paying **R710.00**: <https://www.sbpsa.org/register>. The certificate is renewable yearly. The corporate advantage is to ensure both accessibility and long-term sustainability.”

FRC^(RSA)

Small businesses in South Africa today struggle with the completeness, design, accuracy, and compliance of their financial record-keeping. Most financial or economic transactions within small business lack adequate financial record-keeping, or, where it exists, it is not properly designed to support the overall financial statement assertions. This is because existing certifications are geared toward corporate accounting rather than small enterprises. Introducing this designation ultimately benefits by reducing and nearly eliminating mistakes. Holding this designation is an important signal that one is formally trained, continuously trained, and accredited by a recognized organization. This enhances the member's reputation and makes their services more attractive to small businesses that rely heavily on accurate financial management. So far, over 90% of businesses in South Africa are small enterprises. Demand for affordable, specialized financial record-keeping support is not only growing; failing financial statements make it a necessity. As a result, the **FRC^(RSA)** niche designation builds trust and credibility in this underserved market.

The FRC^(RSA) designation is a new small business credential tailored to small business needs, with the following focus areas:

- Streamlined financial record-keeping systems;
- Tax compliance for small enterprises;
- Cash flow and sustainability strategies; and
- Scalable practices for growth.

For Members, we seek to provide professional credibility, a competitive edge, and career advancement. For Small Business Owners, it brings renewed assurance of specialized small-business record-keeping expertise. For the Economy, we seek stronger small businesses that build stronger communities through modern financial record-keeping of events. This ensures that practitioners meet national compliance standards, reducing the risk of errors in tax reporting, payroll, and financial statements.

Our structure includes training modules on financial record-keeping fundamentals, compliance, and technology tools. The assessment includes practical case studies, exams, and RPL pathways. There are also ongoing professional development opportunities: workshops, webinars, and peer networking.

There are already positive testimonials from small business owners and current bookkeepers about the need to transition to more flexible, advanced ways to support broader financial reporting for small businesses. This will help manage small-business data to support business growth and better manage financial challenges. This is how the **FRC^(RSA)** proves its ability to fill this current unique gap.

Membership Benefits include:

- ✓ Exclusive designation recognition;
- ✓ Access to resources, templates, and best practices;
- ✓ Networking opportunities with peers and small business leaders;
- ✓ Continuing education credits;
- ✓ Registration often grants access to professional networks, continuous learning opportunities, and recognition by other recognised organizations;
- ✓ This can expand your client base and keep you updated with evolving tax and compliance regulations. and
- ✓ Career, empower small businesses, and strengthen the small business economy.

Registering for a business financial record-keeping designation is essential for small-business financial practitioners because it provides professional credibility, ensures compliance with national standards, and opens career pathways into higher financial roles. It also strengthens trust with clients.

The **FRC^(RSA)** designations allow progression to **SFSP^(RSA)**, **SIR^(RSA)**, and or **SBA^(RSA)**. For small business practitioners, this means they can expand their role beyond financial record-keeping to broader financial management, budgeting, and cost accounting.

FRC^(RSA) practitioners can demonstrate competence in:

- Recording and processing financial transactions;
- Identification of required supporting documents for each transaction;
- Design financial records for complex financial statement items;
- Preparing trial balances;
- Managing working capital; and
- Communicating effectively with stakeholders

This builds confidence among business owners who often lack deep financial expertise. This certificate is priced at **R2,400.00**. SBPSA is not a registered VAT Vendor. So here's the invitation: join us. Be among the first small businesses to earn

the SBO Destination. Help shape the future of small businesses, growth, and sustainability. Because business without verifiable growth isn't progress – together, we can ensure progress is what we deliver. To have your application considered, **apply online** by paying **R480.00**: <https://www.sbpsa.org/register>. The certificate is renewable yearly. The corporate advantage is to ensure both accessibility and long-term sustainability.

SBP^(RSA)

How do you distinguish yourself, or what distinguishes you from the rest? How much do you know about running a successful business? What is a successful business, and what is a checklist for it? These questions are not the same and we know that that engaging in a small-business environment is highly demanding. For instance, the Small Business Practitioners are expected to manage the following core functions on a day-to-day basis:

- ✓ **Operations:** Producing goods or delivering services;
- ✓ **Marketing:** Promoting products, building brand awareness, and driving demand;
- ✓ **Sales:** Converting leads into paying customers;
- ✓ **Finance:** Managing budgets, investments, and financial reporting;
- ✓ **Human Resources (HR):** Recruiting, training, and supporting employees;
- ✓ **Information Technology (IT):** Maintaining systems, networks, and digital tools;
- ✓ **Customer Service:** Supporting clients after purchase and maintaining satisfaction;
- ✓ **Research & Development (R&D):** Innovating new products or improving existing ones;
- ✓ **Supply Chain & Logistics:** Managing procurement, inventory, and distribution;
- ✓ **Legal & Compliance:** Ensuring adherence to laws, regulations, and contracts; and
- ✓ **Administration:** Overseeing day-to-day organizational tasks and support.

The biggest challenge is that not all of these functions are taken into account in development, which suggests that our professionals are incompetent. This needs to be corrected to support business growth and the fund-opening strategy. Professionalising SBPs is really about equipping them with the mindset, skills, and systems to operate like larger, more established enterprises while retaining their agility. But it is far from easy, which also brings stress into play. **SBP^(RSA)** faces very high stress levels while carrying significant financial and mental burdens. The main drivers are financial insecurity, work-life imbalance, and the tendency to tie personal identity to business success.

Many SBPs experience burnout, anxiety, and depression, often silently, because they feel pressure to appear resilient. Unlike larger companies, small businesses

often lack HR support or wellness programs, leaving SBPS to manage stress on its own.

Here are some practical pillars SBPSA wants to focus on in bettering this designation:

Mind-set & Leadership

- **Adopt a growth mind-set:** It is now high time to train our members to see challenges as opportunities to gain experience and expand.
- **Professional identity:** Assist them to present themselves as a business leader, not just a “hustler” or “operator.”; and
- **Continuous learning:** Invest in workshops, mentorship, and industry knowledge to ensure that their businesses are moving in a prosperous direction.

Business Systems & Processes

- **Financial discipline:** With the help of the **FRC^(RSA)** designation, the aim is to assist SBOs to keep accurate records, separate personal and business accounts, and use accounting software.
- **Standard operating procedures (SOPs):** Assist **SBP^(RSA)** with suitable and sustainable skills to document repeatable tasks to ensure consistency.
- **Legal compliance:** Assist them in registering the business properly, understanding tax obligations, and protecting intellectual property.

Growth & Sustainability

- **Strategic planning:** Help them set short-, medium-, and long-term goals with measurable outcomes.
- **Diversification:** Assist them to explore new products, services, or markets.
- **Talent development:** Assist them in seeing value in training employees, delegating effectively, and building a strong team culture.

Membership Benefits include:

- **Workshops** on finance, marketing, and leadership.
- **Mentorship** from established entrepreneurs.
- **Access to tools** – accounting software or branding kits.
- **Peer learning circles** to share experiences and solutions.

SBOs today have outsourced most of their functions, such as accounting. But what about the fact that there are different components in financial recording? Mostly,

there are financial records and the final presentation of the financial statement. Consequently, are the SBPs empowered with streamlined knowledge to understand their role in this regard? As a result, aligning with other new small-business designations outlined above makes it difficult to leave SBPs if we want permanent results in a small-business environment. Small businesses need professionalization with clear designations to build credibility, improve efficiency, and support growth. Titles and structured roles help establish accountability, attract talent, and reassure clients that the business operates with recognized standards.

For credibility and trust, we can see that designating the SBPs will give an important signal of competence and reliability. It proves that they are not engaging with a hustler but a professional they can choose to grow with. As such, the evidence shows that clients and partners are more likely to trust a business that demonstrates structured leadership and clear roles. The **SBP^(RSA)** is here to provide reassurance regarding this expectation. There is also the issue of **accountability** and structure. Today, it is important that designations help redefine and clarify the business's responsibilities and decision-making authority. This helps prevent confusion in small teams where roles often overlap; it avoids bottlenecks by clarifying who is responsible for finance, operations, marketing, etc. There are other essential areas that this designation will benefit, such as **talent attraction and retention, growth, and scalability**.

We now encourage SBPs to pursue this designation to ensure full career progression and professional recognition in the workplace. It is anticipated that most employees under the SBP will now seek professionalization, and this needs to be balanced and managed to avoid bottlenecks in progress within the institutions. As such, professionalization in the small-business environment signals that the business invests in staff development. This aligns with the fact that, in South Africa, professional bodies now regulate designations to ensure ethical standards and qualifications. As small businesses expand, professionalization ensures smooth delegation and scalability because investors and lenders prefer businesses with structured governance and professional leadership. This is why the **SBP^(RSA)** exists.

This designation will assist to build confidence among SBPs who often lack deep financial expertise. This certificate is priced at **R3,250.00**. SBPSA is not a registered VAT Vendor. So here's the invitation: join us. Be among the first small businesses to earn the SBO Destination. Help shape the future of small businesses, growth, and

sustainability. Because business without verifiable growth isn't progress. Together, we can ensure progress is what we deliver. To have your application considered, **apply online** by paying **R650.00**: <https://www.sbpsa.org/register>. The certificate is renewable annually. The corporate advantage is to ensure both accessibility and long-term sustainability.

SBA^(RSA)

This designation is a combination of FRC^(RSA) and the SBP^(RSA). There is a bigger reason for this: we need a designation that will combine the understanding of running a business and supporting arguments with relevant financial backing. The question is: when a small-business-related explanation is required, who is qualified to offer that advice to the general public? Small businesses today need strong advisory support, as they face unique challenges – limited resources, intense competition, and complex decision-making. Expert guidance helps them avoid costly mistakes, improve efficiency, and achieve sustainable growth.

Without proper advice, many small businesses struggle to scale or even survive in competitive markets. This is why this designation exists. We want to ensure that our service offering has sufficient quality control and that professionals can be trusted to provide that advice. There is more than one area where the small business community can benefit from a trained small business professional offering professional advice.

- 1) **Strategic Guidance**, with a clear business plan, our **SBA^(RSA)** advisors seek to assist small businesses in setting realistic goals and creating actionable strategies. In line with market positioning, our professionals with this designation strive to provide insights into customer behaviour, competition, and industry trends. As such, long-term sustainability coupled with strategic advice ensures businesses not only survive but thrive within their means
- 2) **Financial Management** has three other essential pillars. For instance, cash flow optimization requires that our advisors guide owners or incoming owners on managing expenses and revenues effectively with sufficient paper trails. This also helps to arrange or plan future transactions. Challenges with access to funding drive our advisors to help the public secure loans, grants, or investor support by preparing strong financial cases. This is tied to tax and compliance: proper advice reduces the risk of penalties and ensures regulatory compliance.
- 3) **Operational Efficiency**, which we bring for process improvement. Through process improvements, our advisors identify inefficiencies and suggest cost-saving measures within the business, particularly by adopting modern technology. Technology adoption helps them guide digital tools, automation helps small businesses stay competitive with resources within their reach, and, finally,
- 4) **Leadership & Decision Support**. We have studied how small businesses operate and have developed a designation to help us improve them. So far, with the current burden of operational responsibilities, many small business

owners feel “lonely at the top”, and there are risks with that. Our advisors will help provide a sounding board for critical decisions, together with tools to anticipate challenges and prepare contingency plans, so that SBPs gain reassurance from expert perspectives before making big moves

Membership Benefits include:

- **Workshops** on finance, marketing, and leadership.
- **Mentorship** from established entrepreneurs.
- **Access to tools** – accounting software or branding kits.
- **Peer learning circles** to share experiences and solutions.
- **Exclusive** designation recognition;
- **Access** to resources, templates, and best practices;
- **Networking opportunities** with peers and small business leaders;
- **Continuing** education credits;
- **Clients**, this can expand the client base and keep you updated with evolving tax and compliance regulations. and
- **Career**, empower small businesses, and strengthen the small business economy.

This builds confidence among SBPs who often lack deep financial expertise. This certificate is priced at **R3,390.00**. SBPSA is not a registered VAT Vendor. So here’s the invitation: join us. Be among the first small businesses to earn the SBO Destination. Help shape the future of small businesses, growth, and sustainability. Because business without verifiable growth isn’t progress—and together, we can ensure progress is what we deliver. To have your application considered, **apply online** by paying **R678.00**: <https://www.sbpsa.org/register>. The certificate is renewable annually. The corporate advantage is to ensure both accessibility and long-term sustainability.

SBV^(RSA)

Primarily, there is a need to reinforce to SBPs that running a small business must be considered an investment. You commit resources – time, money, and effort with the expectation of future returns in the form of profit, growth, and long-term value creation. Unlike passive investments, entrepreneurship involves active management, risk-taking, and strategic decision-making that can yield both financial and personal rewards. There are several reasons for this: starting and operating a business requires upfront capital (equipment, inventory, marketing, and staff). None of these is readily available and will always need a financial outflow. Another reason is that just like stocks or real estate, you risk losing money but also stand to gain significant returns if the business succeeds.

If we look at long-term value creation, we find that all businesses, whether successful or not, strive to build assets, brand reputation, and customer loyalty, all of which increase their market value. Again, this is not a free or cheap achievement; costs must be incurred. Ultimately, a **SBP** can sell its businesses, merge, or attract investors to realize substantial gains. Further, SBPs must remember that, unlike many investments that only appreciate over time, businesses generate ongoing income through sales and services; as such, profits can be reinvested into expansion, innovation, or diversification, compounding returns. Finally, running a business sharpens leadership, financial management, and critical thinking skills, all of which require significant involvement and effort. As such, SBPs are required to invest in their independence by choosing how to allocate their time and resources on a day-to-day basis. There are invisible, psychological, and emotional costs that are part of the daily investment one makes. Consequently, we can agree that a small business comprises both financial and non-financial aspects. It is then important for SBPs to know the value of their SBOs.

Businesses must be valued because SBPS need to know their true worth. This is essential for them when making informed financial, strategic, and legal decisions. Valuation is important for providing a clear, objective measure of a company's economic value, which is critical for transactions, investments, compliance, and dispute resolution. There may be instances where the SBO would want to sell the existing business. When that happens, to ensure an accurate sale price, the SBPs

need a reliable valuation to negotiate fair deals. Further, when there is a possibility of an exit strategy, this helps SBPs maximize value before stepping away.

Other users of financial statements include investors. They want confidence in the clear picture of the company's worth before committing capital. For loan applications, banks and lenders often demand valuations to assess risk. This is because valuation serves as a benchmark for assessing whether strategies increase company value. For resource allocation, it guides management in deciding where to invest time and money. There are other instances where authorities may require valuations for estate planning, inheritance, or capital gains tax purposes to ensure transparency in reporting and corporate governance. In some business areas, such as partnerships, multiple-director-managed businesses, and shareholder agreements, buy/sell agreements help establish a fair baseline for ownership transfers and, in the event of disputes, provide an objective figure to settle disagreements among shareholders. However, the biggest question is: who has to conduct these small-business valuations to ensure all of the above objectives are met?

This is why a competent person is required, and, for our purposes, that person is anyone who holds the designation **SBV^(RSA)**. This is one of our prestigious designations.

Registering as a **small business valuer** comes with a range of professional, financial, and strategic benefits. It positions you as a trusted expert in assessing the worth of businesses, which is increasingly important in economies where small and medium enterprises (SMEs) drive growth.

Key Benefits of Registering as a Small Business Valuer

1. Professional Credibility

- **Recognition:** Registration signals that you meet industry standards and are qualified to provide valuations.
- **Trustworthiness:** Clients, investors, and regulators are more likely to rely on this designation for small business assessments.

2. Expanded Career Opportunities

- **Consulting work:** As such, SBVs can advise SBPs, investors, and financial institutions on how much the business is really worth.

- **Legal and compliance roles:** Courts, tax authorities, and regulators often require certified valuations.
- **Corporate transactions:** Involvement in mergers, acquisitions, and business sales.

3. Financial Benefits

- **Revenue stream:** Valuation services are in demand, creating consistent income opportunities.
- **Premium fees:** Registered valuers can charge higher rates due to their recognized expertise.

4. Contribution to SME Growth

- **Access to funding:** Your valuations help small businesses secure loans and attract investors.
- **Strategic planning:** Owners use valuations to benchmark performance and plan expansion.

5. Legal & Regulatory Compliance

- **Taxation:** Accurate valuations are essential for estate planning, inheritance, and capital gains tax.
- **Dispute resolution:** Provides objective figures in shareholder or partnership conflicts.

6. Personal Development

- **Skill enhancement:** You gain expertise in finance, accounting, and market analysis.
- **Networking:** Registration connects you with other professionals, investors, and entrepreneurs.

It has become increasingly clear that registering as a small business valuer is more than a credential – it’s an investment in your professional authority, financial growth, and contribution to the wider economy. It opens doors to consulting, legal, and financial opportunities while empowering SMEs to thrive. There is now a need to integrate an **SBV^(RSA)** designation into the small-business environment.

This certificate builds confidence among SBPs who often lack deep financial expertise. The certificate is priced at **R3,460.00**. SBPSA is not a registered VAT Vendor. Here is an invitation to join us. Be among the first small businesses to earn the SBO Designation. Help shape the future of small businesses, growth, and sustainability.

Business without verifiable growth isn't progress – together, we can ensure progress is what we deliver. To have your application considered, **apply online** by paying **R692.00**: <https://www.sbpsa.org/register>. The certificate is renewable annually. The corporate advantage is to ensure both accessibility and long-term sustainability.

STUDENTS CONNECTING TO OUR DESIGNATIONS

This is not a designation. We see it as essential for students to register as affiliates of their ultimate professional body, that is, the SBPSA, because it provides early access to career development resources, networking opportunities, mentorship, and credibility in their chosen field. This affiliation bridges the gap between academic study and professional practice, giving students a head start in building their careers.

Key Benefits of Affiliate Registration

1. Professional Recognition

- Being affiliated with SBPSA signals commitment to the profession.
- It enhances credibility when applying for internships, graduate programs, or jobs.
- Employers often value candidates who demonstrate early engagement with industry standards.

2. Networking Opportunities

- Students gain access to events, conferences, and seminars where they can meet established professionals.
- Networking can lead to mentorship, internships, and job placements.

3. Career Development Resources

- SBPSA provides training, workshops, and continuing professional development (CPD) opportunities.
- Affiliates often receive discounted or free access to resources such as journals, industry reports, and online learning platforms.

4. Mentorship and Guidance

- SBPSA seeks to pair its student body with experienced mentors.
- Mentorship helps students understand industry expectations, ethical standards, and career pathways.

5. Policy and Industry Influence

- Affiliates gain insight into how the SBPSA shapes policies, standards, and practices in their field.
- Early involvement helps students understand the broader impact of their profession on society.

The affiliation builds confidence among SBPs who often lack deep financial expertise. This certificate is priced at **R550.00**. SBPSA is not a registered VAT Vendor. To join us and be among the first small businesses to earn the SBO Designation. Help shape the future of small businesses, growth, and sustainability. Because business without verifiable growth isn't progress—and together, we can ensure progress is what we deliver. To have your application considered, **apply online** by paying **R350.00**: <https://www.sbpsa.org/register>. The certificate is renewable yearly. The corporate advantage is to ensure both accessibility and long-term sustainability.

UIF EMPLOYEES

South Africa's economy is highly labour-intensive, especially in sectors such as agriculture, mining, and services, where employment growth depends heavily on manual labour rather than automation. This structure contributes to both job creation opportunities and challenges, such as low productivity and persistent unemployment. Most small businesses depend on these employees, and their wellness is one of the SBPSA's top priorities. Teaching employees about the **Unemployment Insurance Fund (UIF)** is important because it directly affects their financial security, legal rights, and workplace compliance. Here's why it matters:

Why do SBPSA-affiliated employees need to learn about UIF?

1. **Awareness of Rights**

- Many workers don't know they are entitled to UIF benefits if they lose their job, go on maternity leave, or cannot work due to illness.
- Educating them ensures they can claim what they are legally owed.

2. **Financial Security**

- UIF provides temporary income when someone is unemployed or unable to work.
- Understanding how to access these funds helps employees avoid financial hardship during transitions.

3. **Compliance & Contributions**

- Both employers and employees contribute to UIF. Teaching staff about it ensures they understand salary deductions and how those contributions protect them.

4. **Reducing Misinformation**

- Many workers mistakenly believe UIF is only for retrenchment. Training clarifies that it also covers maternity, illness, and adoption leave.

5. **Empowerment & Confidence**

- Employees who know how UIF works feel more secure in their jobs, knowing there's a safety net if circumstances change.

6. *Benefits for Employers*

- Builds trust and transparency with staff.
- Reduces disputes about salary deductions.
- Ensures smoother processes when employees need to claim UIF.
- Demonstrates compliance with labour laws, avoiding penalties.

Teaching employees about UIF is not just about compliance – it’s about empowering them with knowledge of their rights, ensuring financial protection, and fostering trust in the workplace.

This builds confidence among SBPs who often lack deep financial expertise. This certificate is priced at **R500.00**. SBPSA is not a registered VAT Vendor. So here’s the invitation: join us. Be among the first small businesses to earn the SBO Designation. Help shape the future of small businesses, growth, and sustainability. Because business without verifiable growth isn’t progress—and together, we can ensure progress is what we deliver. To have your application considered, **apply online** by paying **R110.00**: <https://www.sbpsa.org/register>. The certificate is renewable yearly. The corporate advantage is to ensure both accessibility and long-term sustainability.”

TLP^(RSA), and TLLP^(RSA)

These designations are not active. More information will be furnished as it becomes available.

TPI(RSA)

The reality is that the majority of South Africa’s tax revenue comes from individuals, primarily through personal income tax, which consistently makes up the largest share of government revenue. In fact, personal income tax accounts for nearly 40% of total tax receipts, far surpassing company tax and VAT. Table 1 will provide a breakdown of South Africa’s Tax Revenue for the 2018/19 – 2024/25 fiscal years.

Table 1: breakdown of South Africa’s Tax Revenue for the 2018/19 – 2024/25 fiscal years.

Tax Source	Share of Total revenue
Personal Income Tax	38.3%
Value Added Tax	25.2%
Company Income Tax	16.6%
Fuel Levy	5.9%
Customs Duties	4.3%
Excise Duties	3.2%
Dividends Tax	2.3%
Other Taxes	4.2%

Source: National Treasury (2025)

In reality, South African individuals bear the largest tax burden: Table 1 above shows that personal income tax is the largest contributor to government revenue. The system has a high concentration among top earners: Only 1.5% of South Africans pay about 61% of all personal income tax, showing how heavily the system relies on a small group of high-income earners. Even more striking, 0.4% of the population contributes 33% of all personal income tax. Thus, businesses also need to understand their relationship with VAT and corporate taxes. For instance, the corporate tax rate is lower: while companies contribute significantly, their share (around 16–17%) is much

lower than that of individuals. Further, VAT spreads the burden, since it is about 25% and being the second-largest source, it affects all consumers rather than being concentrated within a small group.

Why This Matters: There are several reasons for this. Fiscal stability depends on individuals: since personal income tax is the largest revenue stream, government budgets are highly sensitive to employment levels, wage growth, and individual compliance. Furthermore, for equity reasons, relying on a small percentage of wealthy taxpayers raises questions about sustainability and fairness. If these taxpayers leave the country or reduce taxable income, revenue could drop sharply. There are also policy implications, as government often debates raising VAT or corporate tax to balance the load, however, these measures can have broader economic consequences.

In reality, individual taxpayers in South Africa often fail to comply with SARS due to financial pressures, lack of awareness, administrative challenges, and deliberate evasion. The most common issues include late or missing tax returns, under-declaring income, and misunderstanding tax obligations. A single SARS debt can attract serious penalties and interest, which, if known, could have been avoided.

The main reasons for non-compliance with SARS.

1. Failure to Submit Returns

- Many individuals miss deadlines or neglect filing altogether.
- SARS imposes **administrative penalties** for outstanding returns dating back to 2007, which accumulate quickly if ignored.

2. Under-Declaration of Income

- Some taxpayers intentionally hide income (e.g., side hustles, rental income, freelance work).
- Others do so unintentionally due to poor record-keeping or misunderstanding what counts as taxable income.

3. Financial Constraints

- High unemployment and rising living costs make it difficult for individuals to pay what they owe.
- Taxpayers may delay payments or avoid filing to escape immediate financial strain.

4. Complexity of the Tax System

- Many individuals find SARS rules confusing, especially around deductions, allowances, and multiple income streams.
- Lack of professional guidance leads to mistakes and non-compliance.

5. Perceived Inefficiency or Distrust

- Some taxpayers feel government spending is wasteful or corrupt, reducing their willingness to comply.
- This “tax morale” issue contributes to deliberate evasion.

6. Consequences of non-compliance with tax obligations.

- **Administrative penalties:** Fixed fines for late or missing returns.
- **Interest charges:** Applied to unpaid tax balances.
- **Legal action:** SARS can garnish wages, freeze bank accounts, or initiate criminal proceedings.
- **Credit impact:** Non-compliance can affect financial standing and borrowing ability.

SBPSA has a solution. We believe that individual taxpayers need to be **well-trained to meet their tax obligations** because compliance is not just about paying money – it requires understanding complex rules, accurate reporting, and responsible financial behaviour. Without proper training, individuals are more likely to make mistakes, miss deadlines, or even unintentionally break the law. Such training will issue CPD points or credits with two side benefits. The knowledge and awareness, and a remedy for negotiating debt compromises. We envisage that SARS will consider an individual to be our member for future tax debt remedial actions, and that is what we want.

The reasons why training taxpayers matters to the SBPSA:

1. Improves Compliance

- Knowledge of filing procedures, deadlines, and allowable deductions reduces errors.
- Trained taxpayers are less likely to under-declare income or miss returns.

2. Reduces Penalties and Legal Risks

- Mistakes can lead to fines, interest charges, or even criminal prosecution.
- Training helps taxpayers avoid costly non-compliance.

3. Boosts Confidence and Efficiency

- Many individuals find tax rules intimidating.
- Training empowers them to use tools like SARS eFiling correctly, saving time and stress.

4. Encourages Voluntary Compliance

- When taxpayers understand how taxes fund public services, they are more willing to comply.
- Education builds trust and improves “tax morale.”

5. Supports Financial Planning

- Trained taxpayers can plan better for deductions, rebates, and future obligations.
- This reduces financial strain and improves household budgeting.

6. Strengthens the Tax System

- A well-informed taxpayer base reduces the administrative burden on SARS.
- It also minimizes disputes and improves revenue collection efficiency.

We believe that training taxpayers is not just about teaching them how to file – it’s about building a culture of compliance, reducing errors, and empowering individuals to manage their finances responsibly. It’s about building a proud nation around its tax commitments and the information associated with them. At SBPSA, we believe that a strong tax education system benefits both taxpayers and the government by ensuring smoother revenue collection and fewer conflicts.

South Africa’s tax system relies heavily on individuals, especially high-income earners, for most of its revenue. These are customers of our small businesses, and something has to be done; this is why we have had to form a soft weapon against SARS, to introduce the **TPI^(RSA)** designation. We believe that the **TPI^(RSA)** is the most important designation that will help ensure taxpayers are certified to demonstrate how much they have gone to understand and fulfil their tax obligations. This is a designation of responsibility and accountability for which we are so proud. While VAT and corporate taxes play important roles, personal income tax remains the backbone of the fiscal system. This reliance creates both opportunities (e.g., progressive taxation) and risks (overreliance on a small taxpayer base).

This builds confidence among SBPs who often lack deep financial expertise. This certificate is priced at **R900.00**. SBPSA is not a registered VAT Vendor. So here's the invitation: join us. Be among the first small businesses to earn the SBO Designation. Help shape the future of small businesses, growth, and sustainability. Because business without verifiable growth isn't progress—and together, we can ensure progress is what we deliver. To have your application considered, **apply online** by paying **R180.00**: <https://www.sbpsa.org/register>. The certificate is renewable yearly. The corporate advantage is to ensure both accessibility and long-term sustainability.”

TPB^(RSA)

Some businesses are only concerned with SARS compliance and do not worry about all other benefits attributed to the SBOs. It was important to create a separate category from the **TPI^(RSA)** to benefit juristic persons. The **TPB^(RSA)** designation is intended for businesses that do not qualify as SBOs. These are usually businesses that have not started or that are less than 18 months old. We focus on three regulators here, CIPC, DoEL, and SARS. For SARS, we look at the following issues:

- Understand the South African tax cycle,
- Understand how the contract of employment affects your taxation affairs. Here, a reference will be made between the and the ITA34. The director's taxation is also examined in this section.
- Understand the difference between the ITR 12 return, the ITR 14, and the EMP 201 return.
- Understand how the Income Tax is calculated,
- Understand when the ITR 12 return has to be filed,
- Understand how the EMP 201 return is calculated,
- Understand the structure of the return itself,
- Understand different types of assessments that C: SARS may raise,
- Understand and interpret important documents dedicated to you as a taxpayer,
- Understand important periods that guide the happening of events. For instance, by when will you be allowed to submit your tax return, what is meant by the tax season, what is expected of you and your employer during a tax season, what documents are required, and how to prepare these during the tax season, etc.
- Understand what you must do when you are not happy with your assessment,
- Understand how a return can be submitted to C: SARS,
- Understand different methods of paying C: SARS,
- Understand the different types of appeal channels available to you as a juristic person,
- Understand the supporting documentation you must keep and produce to C: SARS when submitting your return, and after you have submitted a return,
- Understand different methods of paying C: SARS and how to enter into a tax payment arrangement with C: SARS, and
- Understand the difference between a penalty and an interest.

All of this, together with some practical issues we will encounter when we are finally done, is intended to increase the level of information, strengthen tax compliance, produce responsible, good citizens, improve tax administration in South Africa, and help taxpayers respond with knowledge. Together, we hope to make a positive impact

on the South African compliance system. When you have successfully obtained this designation, it means you are both tax aware and conscious, and you perfectly understand your tax affairs. Clearly, the advantages and accruals arising from this designation are important for those who wish to move South Africa forward and make it a better-place-for-all. For CIPC, we look at revenue calculation, the interpretation of the CK document, and the completion of the IR section 33 return under the Companies Act. For DoI, we look at UIF, COIDA, and SDL calculations, and submission of returns. The aim is to ensure that important regulations are understood very early in the business cycle.

This builds confidence among SBPs who often lack deep financial expertise. This certificate is priced at **R2,750.00**. SBPSA is not a registered VAT Vendor. So here's the invitation: join us. Be among the first small businesses to earn the SBO Designation. Help shape the future of small businesses, growth, and sustainability. Because business without verifiable growth isn't progress—and together, we can ensure progress is what we deliver. To have your application considered, **apply online** by paying **R550.00**: <https://www.sbpsa.org/register>. The certificate is renewable yearly. The corporate advantage is to ensure both accessibility and long-term sustainability.”

SFSP(RSA)

Similar to the **SIR^(RSA)** the comments suggested that SBPSA should develop its own financial statement preparer designation since there is now specific focus on the improvement of small business financial statement process. This will give SBPSA designation designates an ability to compete and to remain in business, only when they qualify to do so since small business environment has grown to a more complex situation. SBPSA has since developed this designation, **SFSP^(RSA)**. However, the reality is that for one to be an **SFSP^(RSA)**, the designate must first qualify through an **RPL** process with experience and educational background since one has to demonstrate reasonable knowledge for **IFRS**, and the **local tax laws**. It is possible for the designated person holding **SBFP^(RSA)** to remain as such without a need to proceed to the **SIR^(RSA)** designation. There are obvious reasons for this. You may wish to focus only on the FS preparation. However, the **FRC^(RSA)** designation must be involved and noted in all Financial statements. The biggest challenge now is that there are no current **FRC^(RSA)** on the SBPSA register, and it means there is now a growing demand for these designations.

This builds confidence among SBPs who often lack deep financial expertise. This certificate is priced at **R4,009.75**. SBPSA is not a registered VAT Vendor. So here's the invitation: join us. Be among the first small businesses to earn the SBO Designation. Help shape the future of small businesses, growth, and sustainability. Because business without verifiable growth isn't progress—and together, we can ensure progress is what we deliver. To have your application considered, **apply manually** by paying **R788.60**: <https://www.sbpsa.org/all/docs>. The certificate is renewable yearly. The corporate advantage is to ensure both accessibility and long-term sustainability.”

SIR^(RSA)

Similar to the **SBFP^(RSA)** the comments suggested that SBPSA should develop its own financial statement reviewer designation since very small businesses need audit, this will give SBPSA designation designates an ability to compete and to remain in business. This is because external audits are only limited to the members registered with the IRBA. SBPSA has since developed this designation, **SIR^(RSA)**. However, the reality is that for one to be an **SIR^(RSA)**, the designate must first qualify as **SBFP^(RSA)**, then proceed to the **SIR^(RSA)** designation. There are obvious reasons for this. You cannot be allowed review something you are not qualified to do. Take for instance how the **SBA^(RSA)** is developed, the same logic is used here. The requirement was an independent review is required, then our **SIR^(RSA)** designation should take preference until such time that an external audit is required. As a result, **RAs** are, in the meantime, the only designated individuals permitted to sign small business financial statements for purposes of external audit in accordance with our rules until our qualification mix changes. Also, it should be noted that, since we are the small business monitoring body, accounting personnel or firms should be registered with SBPSA so that we know what work they are doing, and be enrolled in our register so that they are encouraged to uphold SBPSA's code of professional ethics. There may be specific instances where the SBOs appoint **RAs** for some of our services; that is permissible insofar as the **RA** is registered with us.

This builds confidence among SBPs who often lack deep financial expertise. This certificate is priced at **R3,442.38**. SBPSA is not a registered VAT Vendor. So here's the invitation: join us. Be among the first small businesses to earn the SBO Designation. Help shape the future of small businesses, growth, and sustainability. Because business without verifiable growth isn't progress—and together, we can ensure progress is what we deliver. To have your application considered, **apply manually** by paying **R355.92**: <https://www.sbpsa.org/all/docs>. The certificate is renewable yearly. The corporate advantage is to ensure both accessibility and long-term sustainability.

CHARTERED ACCOUNTANT (SA)

We do not offer this designation, but we inherit the members who have it for small-business financial statement preparation purposes. This was the original idea before we received public comments on our price list. The comments suggested that SBPSA should develop its own financial statement preparation designation, as **Chartered Accountants** already have many more opportunities, and it would be unfair for SBPSA, as a newly established entity, to endorse the continuation of Chartered Accountant services. SBPSA has since developed this designation, **SBFP^(RSA)**. A designation that will focus on the application of IFRS for SMMEs. However, the reality is that no one has qualified to uphold this designation for now. As a result, **Chartered Accountants** are, in the meantime, the only designated individuals permitted to sign small business financial statements in accordance with our rules until our qualification mix changes. Also, it should be noted that, since we are the small business monitoring body, accounting personnel or firms should be registered with SBPSA so that we know what work they are doing, and be enrolled in our register so that they are encouraged to uphold SBPSA's code of professional ethics. There may be specific instances where the SBOs appoint **CAs** for some of our services; that is permissible insofar as the **CA** is registered with us.

This builds confidence among SBPs who often lack deep financial expertise. This certificate is priced at **R4,250.00**. SBPSA is not a registered VAT Vendor. So here's the invitation: join us. Be among the first small businesses to earn the SBO Designation. Help shape the future of small businesses, growth, and sustainability. Because business without verifiable growth isn't progress—and together, we can ensure progress is what we deliver. To have your application considered, **apply online** by paying **R710.00**: <https://www.sbpsa.org/register>. The certificate is renewable yearly. The corporate advantage is to ensure both accessibility and long-term sustainability.

EXTERNAL REGISTERED AUDITOR WITH IRBA

Similar to the Chartered Accountants above, we do not offer this designation, but we inherit the members who have it for small-business financial statements audit and review purposes. This was the original idea before we received public comments on our price list. The comments suggested that SBPSA should develop its own financial statement reviewer designation since very small businesses need audit, this will give SBPSA designation designates an ability to compete and to remain in business. This is because external audits are only limited to the members registered with the IRBA. SBPSA has since developed this designation, **SIR^(RSA)**. However, the reality is that for one to be an **SIR^(RSA)**, the designate must first qualify as **SBFP^(RSA)**, then proceed to the **SIR^(RSA)** designation. There are obvious reasons for this. You cannot be allowed review something you are not qualified to do. Take for instance how the **SBA(RSA)** is developed, the same logic is used here. The requirement was an independent review is required, then our **SIR^(RSA)** designation should take preference until such time that an external audit is required. As a result, RAs are, in the meantime, the only designated individuals permitted to sign small business financial statements for purposes of external audit in accordance with our rules until our qualification mix changes. Also, it should be noted that, since we are the small business monitoring body, accounting personnel or firms should be registered with SBPSA so that we know what work they are doing, and be enrolled in our register so that they are encouraged to uphold SBPSA's code of professional ethics. There may be specific instances where the SBOs appoint RAs for some of our services; that is permissible insofar as the RA is registered with us.

This builds confidence among SBPs who often lack deep financial expertise. This certificate is priced at **R1,750.00**. SBPSA is not a registered VAT Vendor. So here's the invitation: join us. Be among the first small businesses to earn the SBO Designation. Help shape the future of small businesses, growth, and sustainability. Because business without verifiable growth isn't progress—and together, we can ensure progress is what we deliver. To have your application considered, **apply online** by paying **R850.00**: <https://www.sbpsa.org/register>. The certificate is renewable yearly. The corporate advantage is to ensure both accessibility and long-term sustainability.