JAAC Strategic Business Digest — October 2025

At Jerahuni Accounting & Advisory Consultancy (JAAC), we position ourselves as a trusted partner that not only understands numbers, but also interprets the legislative, regulatory, and international economic developments that shape the business environment. This October edition focuses on the evolving frameworks in accounting, trade, and compliance that influence SMEs and NGOs in South Africa and across Africa.

Feature Insight: Staying compliant and competitive amid changing rules

Recent months have seen meaningful regulatory movement affecting how organisations collect, store, and protect data, as well as how they report and trade. Finance teams and trustees are encouraged to strengthen compliance systems and stress-test their business models against new policy shifts. JAAC assists clients by developing tailored compliance checklists and financial impact analyses to support informed decision-making.

Economic Insight: Tariffs, Trade Shifts, and Their Impact on SMEs & NGOs

Global trade dynamics continue to evolve, with tariff adjustments and new trade agreements influencing costs and market access. South African exporters face rising input costs, while import-dependent SMEs must manage volatility. The G20’s focus on climate and development finance presents new funding opportunities for compliant and transparent organisations.

Legislative & Regulatory Watch

• POPIA Amendments (April 2025): Strengthened data rights and increased compliance responsibilities for information officers.
• Budget & Tax Updates: VAT and corporate tax adjustments affecting cash flow and pricing models.
• Trade Policy Changes: Ongoing tariff reviews influencing import/export strategies and market diversification plans.

Threats & Opportunities for NGOs & SMEs

Threats: Rising trade barriers, increased compliance costs, and funding delays.
Opportunities: Stronger governance practices can attract new donors and partners; alignment with G20 development priorities can unlock climate finance.

Compliance Corner — October Checklist

1. Review data processing and consent documentation in line with POPIA updates.
2. Refresh cashflow forecasts incorporating tax and tariff adjustments.
3. Reassess supply chains and document exposure to trade shifts.

JAAC Resource of the Month

Download our free guide: **Top 10 Financial Mistakes Made by SMEs & NGOs — And How to Fix Them**. This resource helps organisations improve bookkeeping, compliance, and financial reporting practices.

Let’s Talk — How JAAC Can Help

If you need a compliance health check, a funding-ready financial pack, or tariff impact analysis, JAAC is ready to support your strategic and operational goals. We remain informed of evolving frameworks, agreements, and opportunities across Africa.

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