

Newsletter – October 2025

Newsletter for the month of October 2025 from the pen of Jaco Fouché, CEO in Midnight Moon Accounting – your partner to your company's financial success.

Tax Tip: Ethical Tax Planning vs. Risky Tax Avoidance

In September, we joined a CIBA webinar led by Johan Heydenrych that focused on the fine line between **responsible tax planning** and **impermissible tax avoidance**.

Ethical tax planning means structuring your business in a way that follows sound commercial practice while legitimately minimising your tax burden. By contrast, “avoidance arrangements” designed purely to escape tax, especially those lacking commercial substance, can expose businesses and their directors to SARS penalties, reputational damage, and even personal liability.

The message is simple: plan early, document carefully, and always ensure tax decisions are backed by both **legal compliance** and **solid business reasons**. Good planning saves money, but reckless schemes cost much more.

Client Success Story: PrintSnap (Pty) Ltd

This month, we proudly shine the spotlight on **PrintSnap (Pty) Ltd**, led by director **Adriaan Vosloo**. Printsnap has achieved remarkable growth, so much so that they recently expanded into larger premises to keep up with demand.

Specialising in **bulk labels, signage, NCR books**, and a wide range of other printed products, PrintSnap has become a trusted partner for businesses that need professional printing delivered on time and with care. Their journey is a wonderful example of how consistent quality and customer focus drive business success.

We are delighted to walk alongside PrintSnap as they continue to grow — congratulations to Adriaan and his team on this exciting new chapter!



Visit them on Facebook, and make them your business's trusted partner

<https://www.facebook.com/share/17KABfQ7RV/>

Important Deadlines & Reminders – October 2025

Deadline	Details	Notes
7 October 2025	PAYE, UIF, SDL returns (EMP201)	Must always be submitted by the 7th . If the 7th falls on a weekend/public holiday, the due date is shortened to the last working Friday before .
20 October 2025	Personal Income Tax (IT12) submission deadline	Missing this deadline will result in SARS administrative penalties . File early to avoid issues.
25 October 2025	VAT Returns (VAT201) – bi-monthly (uneven month cycle)	Ensure all supporting invoices are in order before filing.
31 October 2025	Provisional Tax – First payment for companies with April 2026 year-end	Ensure calculations are accurate to avoid penalties.
31 October 2025	Provisional Tax – Second payment for companies with October 2026 year-end	Keep supporting documentation ready in case of queries.

New Service Highlight: Enhanced Management Accounts Pack

We're excited to introduce our **new and improved Management Accounts Pack**, designed with you, the business owner, in mind. After intensive work, we have refined this pack to be more **informative, user-friendly, and practical**, giving you a clearer picture of your business performance.

A key feature is the inclusion of our **Virtual CFO Report**, which provides in-depth insights and detailed analysis, presented in a way that makes logical sense and empowers you to make well-informed decisions with confidence.

Our goal is simple: to give you **clarity, perspective, and actionable guidance** so that financial management becomes a tool to strengthen your business.

Year-End Planning Reminder

As we approach the end of the year, now is the ideal time to start thinking about:

- **Tax planning** – making sure your affairs are in order to minimise unnecessary liabilities.
- **Cost management** – reviewing expenses to prepare for a strong start in 2026.
- **Contract renewals and budgeting** – ensuring you're set up for the year ahead.

We encourage you to book a planning session with Jaco to review your options and put strategies in place before year-end.

December Office Closure Notice

With the festive season approaching, we want to remind you of our year-end schedule:

- **Soft Close:** from **15 December 2025** (limited availability).
- **Full Closure:** from **22 December 2025 to 2 January 2026**.
- **Reopening:** We'll be back on **5 January 2026**.

👉 Please plan around these dates and ensure that if **December is your VAT reporting month**, all information is provided to us as early as possible.

Price Changes – Xero Accounting Software (Effective 1 November 2025)

Xero has announced their annual pricing adjustments, effective **1 November 2025**. Your billing will be updated accordingly with the **November invoices**.

Plan	Old Price	New Price
Starter	R450	R450 (<i>no change</i>)
Standard	R745	R795
Premium	R995	R1,095

Thank you for being part of our journey. For more updates and support, visit us at www.midnightmoon.co.za, call us at **011 568 8346**, or connect with us on **Facebook at Midnight Moon Accounting**.

Midnight Moon Accounting – Accounting made simple, Business made stronger.

“A dream becomes a goal when action is taken toward its achievement.” – Bo Bennett