PREPARE FOR SETBACKS

Key documents organiser

Name _____ **Business** _____ **Date** _____

You will finish with
Your key documents filed in four folders, a backup outside your phone, and one trusted person who knows where to find them.

1. Find and file your documents

Create four folders (paper, digital or both): **Registration**, **Tax**, **Banking** and **Contracts**. For each document, write where it is now. Tick when it is in the right folder. Write "n/a" if your business does not have it.

Folder	Document	Where it is now	Filed (tick)	Expiry or renewal date
Registration	Business registration (e.g. CIPC)	e.g. drawer at home		
Registration	Owner ID copy	e.g. photo on phone		
Registration	Licence or permit (if any)			e.g. renew by 30 June
Tax	SARS tax number and letters	e.g. email		
Banking	Bank confirmation letter			
Banking	Proof of business address			
Contracts	Lease agreement			
Contracts	Main customer or supplier contracts			
Contracts	Insurance policy			e.g. renews 1 March

TIP
Add the rest later
Once the four folders work, add folders for invoices and payments, staff and assets.

2. Back them up

Where the backup lives, and the date I made it (e.g. password-protected cloud folder "Business documents", 12 May)

_____

Keep them safe

1. Never keep the only copy on one phone.
2. Protect ID, banking and staff documents so only you, or people you allow, can open them.

This resource is for educational purposes only. It is not tax, legal or financial advice. Rules and requirements can differ by business type and location. Check with the relevant authority or a qualified adviser for your situation.

3. Plan emergency access

Emergency access (a trusted person knows where documents are and which ones they may open, not your passwords).

Documents a trusted person may open in an emergency (e.g. insurance policy, lease, supplier invoices)

Documents and logins that stay private (e.g. banking app, staff records)

NOTE

Document needs vary by business type. This is an organising guide, not legal advice.

Make it findable

Trusted person I will tell where the folders are _____

By when _____

When to redo this

Every 3 months. Check the expiry dates in the table, replace anything expired or out of date, and file any new contracts or policies.

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