FileKaki

Step-by-step guide

Your company's year end, done yourself

A plain-English walkthrough of FileKaki, from signing up to filing with ACRA and IRAS. No accounting knowledge needed.

For Singapore private limited companies and sole proprietors · Version 1, October 2026 · filekaki.com

What's in this guide

Follow the parts in order the first time. After that, use it as a reference whenever you get stuck.

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How FileKaki works, in one paragraph

You upload your bank statements. FileKaki sorts every transaction and asks you only about the ones it can't work out. From that it prepares your accounts, the company papers your directors and shareholders sign, and your tax figures. Then it shows you, click by click, how to file them on the ACRA and IRAS websites yourself.

FileKaki prepares, you file

FileKaki is software, not an accounting firm or filing agent. It never files anything with ACRA or IRAS for you. Everything it prepares is a draft for you to check, and directors stay responsible for their company's accounts and filings.

PART 1

Before you start

Gather these first. Having them on hand is the difference between a 30-minute job and a frustrating afternoon.

What	Where to find it
Your UEN Unique Entity Number	On your ACRA business profile (BizFile+) or any letter from ACRA or IRAS. It looks like **202312345K**.
Your financial year end	The last day of your company's accounting year, for example 31 December or 31 March. It's on your BizFile+ business profile. Sole proprietors always use 31 December.
Bank statements for the whole year	Download them from your bank's website as PDF, CSV or Excel. You need every month of the financial year, for every business bank account.
Last year's financial statements Not needed in your first year	The PDF your accountant, corporate secretary or previous app gave you for the year *before* the one you're working on. See Part 5.
Directors' and shareholders' full names and emails	Needed so everyone can sign the year-end papers online.
Singpass, with a Corppass role	You need this at the very end to log in to BizFile+ (ACRA) and myTax Portal (IRAS). Ask whoever manages your company's Corppass to give you the roles for **BizFile+** and **Corporate Tax**.

- [ ] UEN
- [ ] Financial year end date
- [ ] All bank statements for the year, every account
- [ ] Last year's financial statements (PDF), unless this is your first year
- [ ] Names and emails of directors and shareholders
- [ ] Singpass and Corppass access

PART 2

Your year at a glance

Every deadline counts from your financial year end. Here's a private limited company with a 31 December year end. FileKaki works out your own dates automatically and puts them on your Calendar.

Within 3 months

ECI to IRAS

Estimated Chargeable Income. Often not needed if revenue is S$5m or less and there's no taxable profit.

Within 5 months

Accounts to shareholders

Send them in time and you don't need to hold an AGM.

Within 7 months

Annual return to ACRA

Filed on BizFile+. S$60 fee.

By 30 November

Tax return to IRAS

Form C-S (Lite), C-S or C, on myTax Portal.

Example: year end 31 Dec 2025	Due by
Estimated Chargeable Income (ECI)	31 Mar 2026
Send accounts to shareholders (so no AGM is needed)	31 May 2026
Shareholders approve accounts by written resolution, or hold the AGM	30 Jun 2026
ACRA annual return	31 Jul 2026
Company tax return, Year of Assessment 2026	30 Nov 2026

Why "Year of Assessment 2026" for the 2025 accounts?

IRAS names the tax year after the year it assesses your income, which is the year *after* the money was earned. Income from the financial year ending in 2025 is taxed in Year of Assessment (YA) 2026. FileKaki always shows the right YA for you.

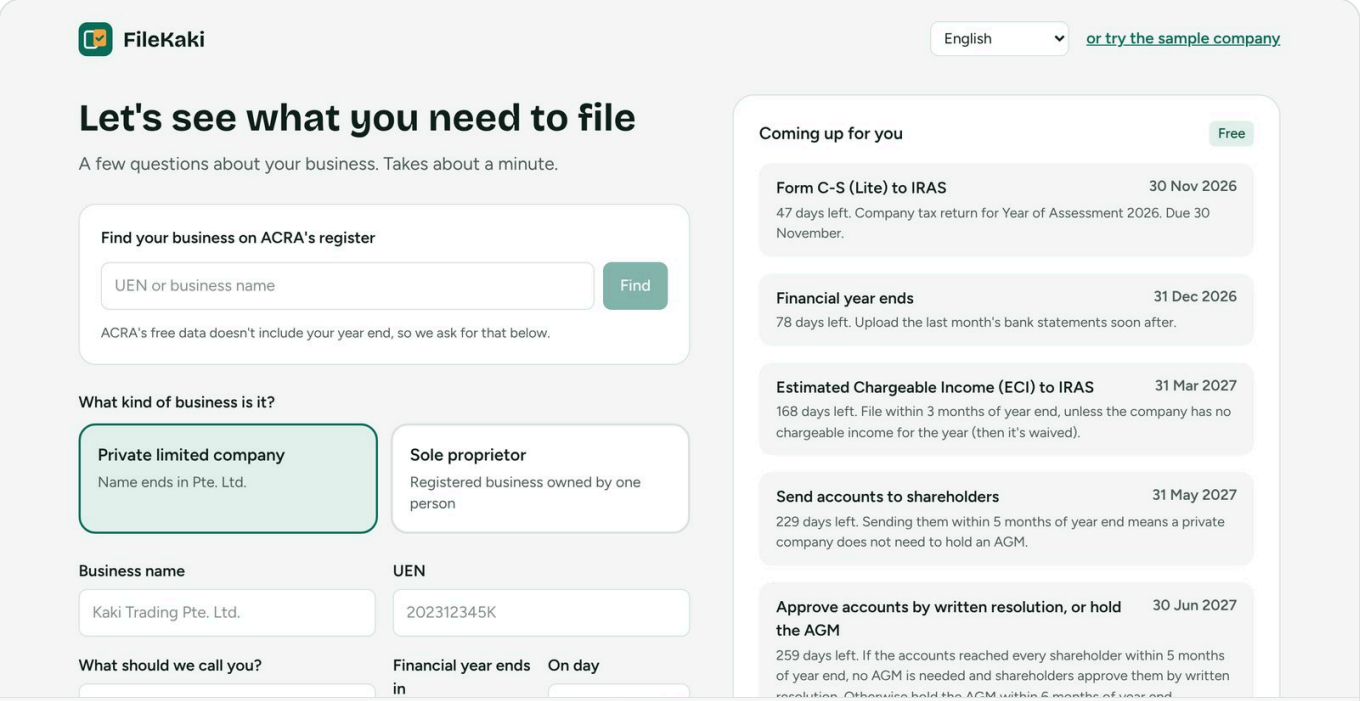
Late filing costs money

ACRA charges S$300 for an annual return filed up to 3 months late, and S$600 after that. IRAS can also issue penalties and estimate your tax for you. Filing late is still far better than not filing.

PART 3

Sign up

Go to **filekaki.com** and choose **Check what I need to file**. Want to look around first? Choose **Try the sample company**; nothing you do there is saved.

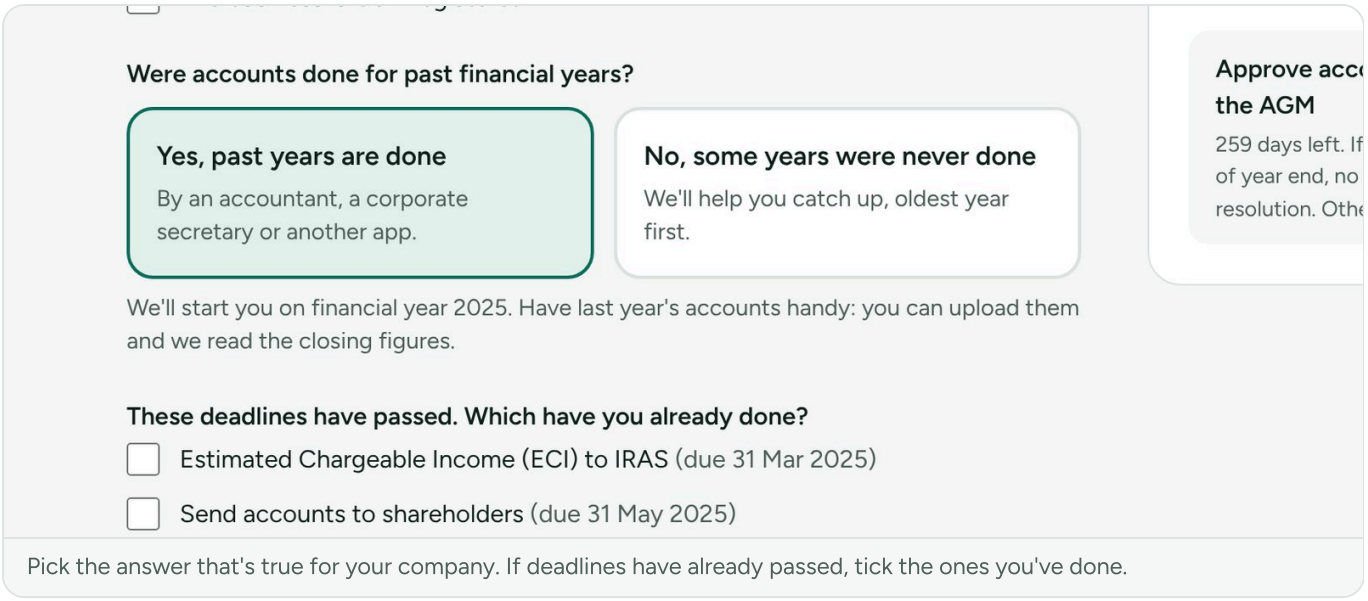


Step 1 of sign-up. Your deadlines appear on the right as you answer.

1. **Find your business.** Type your UEN or business name and press **Find**. FileKaki fills in the name and type from ACRA's public register.
2. **Choose the type:** Private limited company or Sole proprietor.
3. **Set your financial year end** (month and day). ACRA's free data doesn't include it, so check it on your BizFile+ profile.
4. **Answer the short questions:** number of shareholders, the year the company was set up, roughly how much it brings in a year, and whether it's GST-registered.
5. **Tell us about past years** (see below).
6. **Enter your email** to create your free account. There's no password: FileKaki emails you a link and a 6-digit code each time you sign in.

"Were accounts done for past financial years?"

This question decides which year FileKaki starts you on.



Pick the answer that's true for your company. If deadlines have already passed, tick the ones you've done.

Your answer	What happens
Yes, past years are done By an accountant, corporate secretary or another app	FileKaki starts you on the most recent year that still needs doing. You'll upload the accounts for the year before it in Part 5.
No, some years were never done	Pick the oldest year that was never done. FileKaki makes a catch-up plan and you work through the years oldest first. See Part 13.

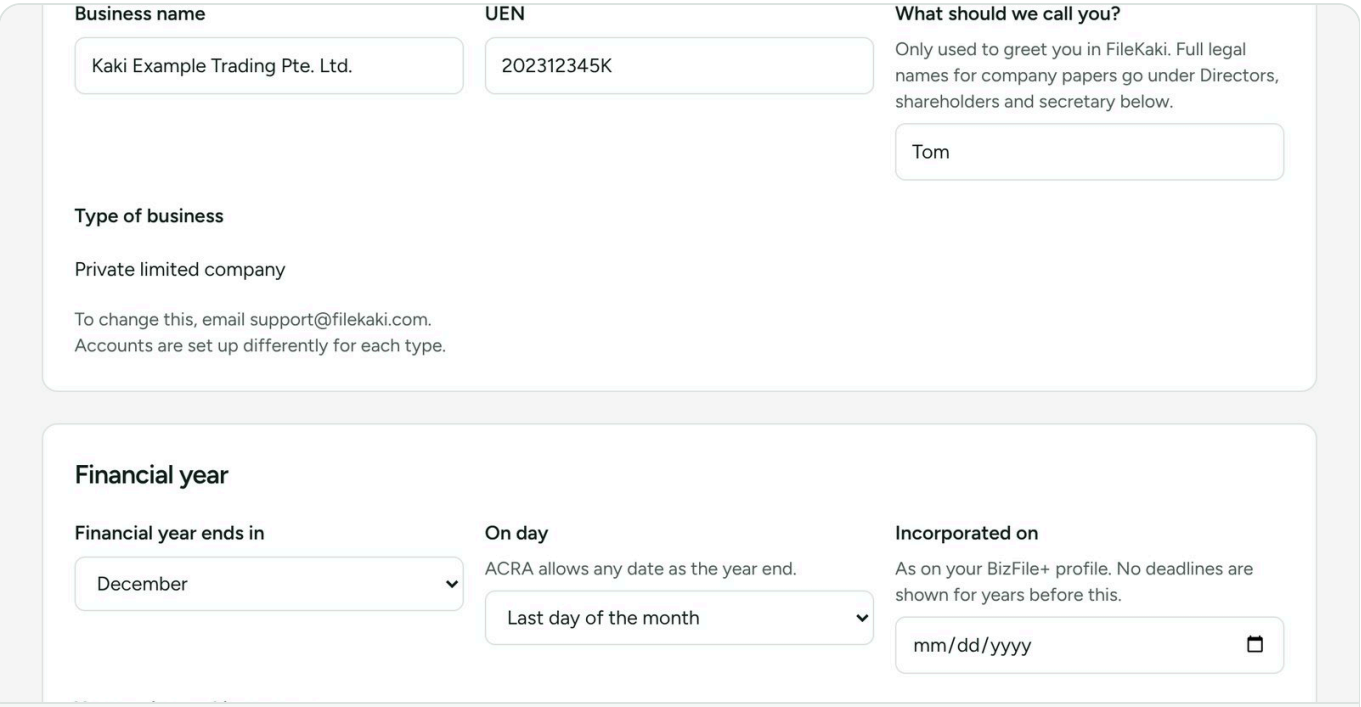
Free or Plus?

Free (S$0) gives you every deadline, reminders, invoices and plain-English explanations. **Plus (S$12 a month, or S$120 a year)** adds the bank statement reading, accounts, AGM papers with e-signing and filing figures, which is what Parts 5 to 10 use. New accounts can try Plus free for 30 days, no card needed.

PART 4

Check your company settings

Open **Company settings** at the bottom of the menu. Most of it was filled in at sign-up; this is where you check it and add the people.



Company settings. Nothing here is saved until you press Save changes at the bottom.

1. **Business:** check the name and UEN.
2. **Financial year:** check the year-end month and day. **Year you're working on now** shows which year FileKaki is preparing. Change it here if it's wrong.
3. **Directors, shareholders and secretary** (Pte Ltd): press **Add a person** for each one. Enter their **full legal name** as on ACRA and their email, and tick Director, Shareholder and/or Secretary. These names go on the signed papers.
4. **Getting paid** (optional): add PayNow details so your invoices show a QR code. Turn on GST here if you're GST-registered.
5. Press **Save changes**.

> **Don't skip the emails**
>
> Every director and shareholder needs an email address, or you won't be able to send the year-end papers for e-signing in Part 9.

PART 5

Last year's figures

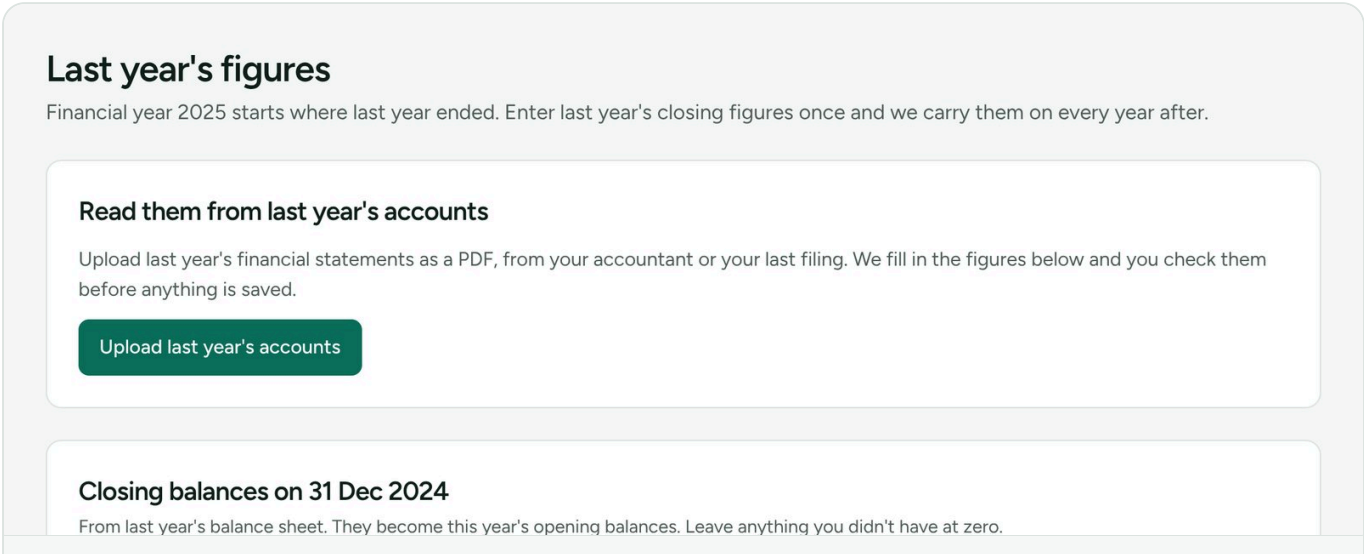
Your books for this year start where last year's ended. FileKaki needs last year's closing figures once, then carries them forward every year after.

Which year do I upload? The year BEFORE the one you're working on.

This trips people up. If FileKaki is preparing your accounts for the year ending 31 Dec 2025, upload the signed financial statements for the year ending **31 Dec 2024**. Their closing balances become 2025's opening balances, and their results appear as the comparison column.

You're working on the year ending…	Upload the accounts for the year ending…
31 Dec 2025	31 Dec 2024
31 Mar 2026	31 Mar 2025
30 Jun 2026	30 Jun 2025
Your company's first financial year	Nothing. A new company starts from zero, so FileKaki skips this step.

Not sure which year you're working on? It's in the page heading ("Financial year 2025 starts where last year ended") and in Company settings under "Year you're working on now".



Year-end filing > Last year's figures. The page title tells you which year you're working on.

Steps

1. Go to **Year-end filing > Last year's figures**.
2. Press **Upload last year's accounts** and choose the PDF (under 3 MB). Reading it can take a minute.
3. FileKaki fills in the boxes: **Closing balances** (cash at bank, money customers owed, equipment, loans and so on) and **Last year's results** (revenue and expenses).
4. **Check every figure against the PDF.** If the accounts you uploaded end on a different date from the one FileKaki expects, it warns you: that usually means you picked the wrong year.
5. If the totals don't balance, FileKaki tells you by how much. Fix the figure, or save anyway and the difference is kept under "Opening balances to check".
6. Press **Save last year's figures**.

Don't have a PDF?

You can type the figures in instead. Copy them from last year's balance sheet and income statement. Leave anything the company didn't have at zero.

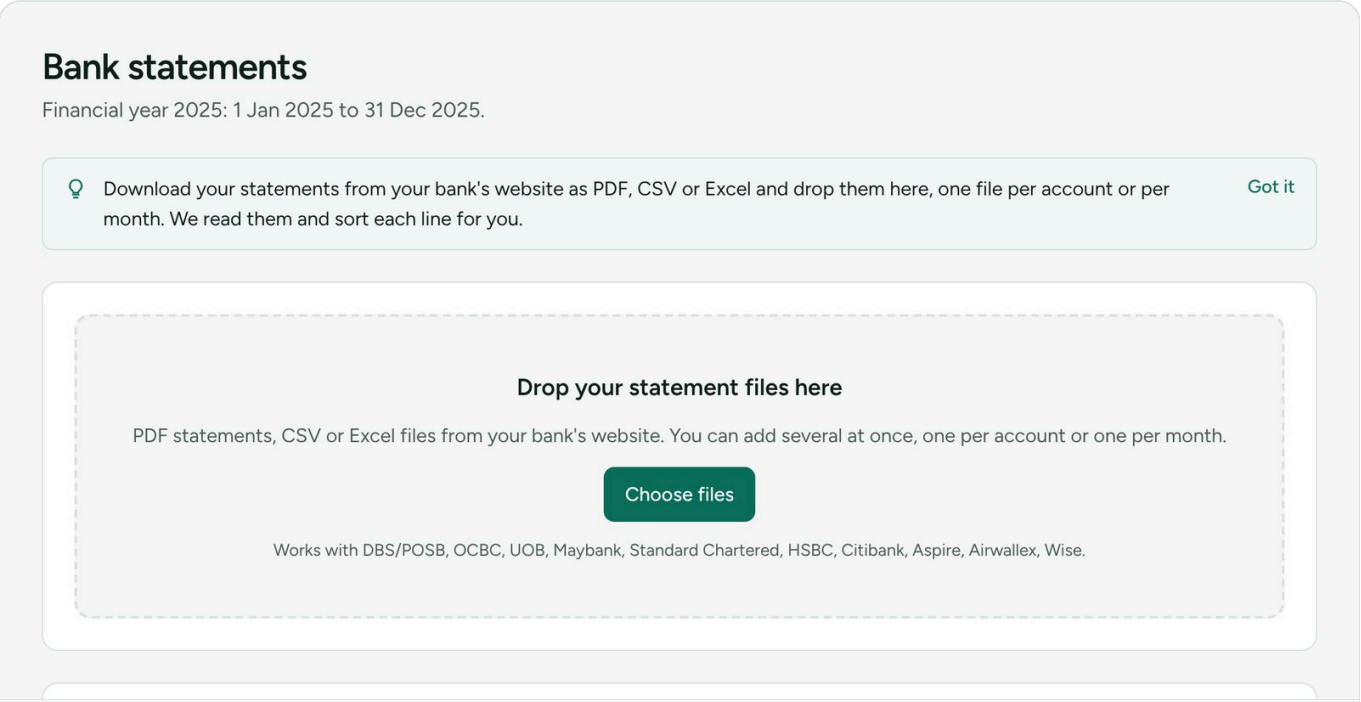
Moving from an accountant or another app?

This is the only step you need. Once last year's figures are saved, carry on with this year's bank statements.

PART 6

Upload bank statements

This is where FileKaki does most of the work for you.



Year-end filing > Bank statements. "Months covered" turns green as each month is read.

1. Download your statements from your bank's website as **PDF, CSV or Excel** (up to 3 MB each). One file per month or per account is fine.
2. Go to **Year-end filing > Bank statements**, drop the files in, or press **Choose files**. You can add several at once.
3. Check **Months covered**. Every month of your financial year should be green. Gaps mean a missing statement.
4. Under **Files read**, look for **Balances check out**. It means the opening and closing balances on the statement add up with the transactions, so nothing was missed.

Works with DBS/POSB, OCBC, UOB, Maybank, Standard Chartered, HSBC, Citibank, Aspire, Airwallex and Wise.

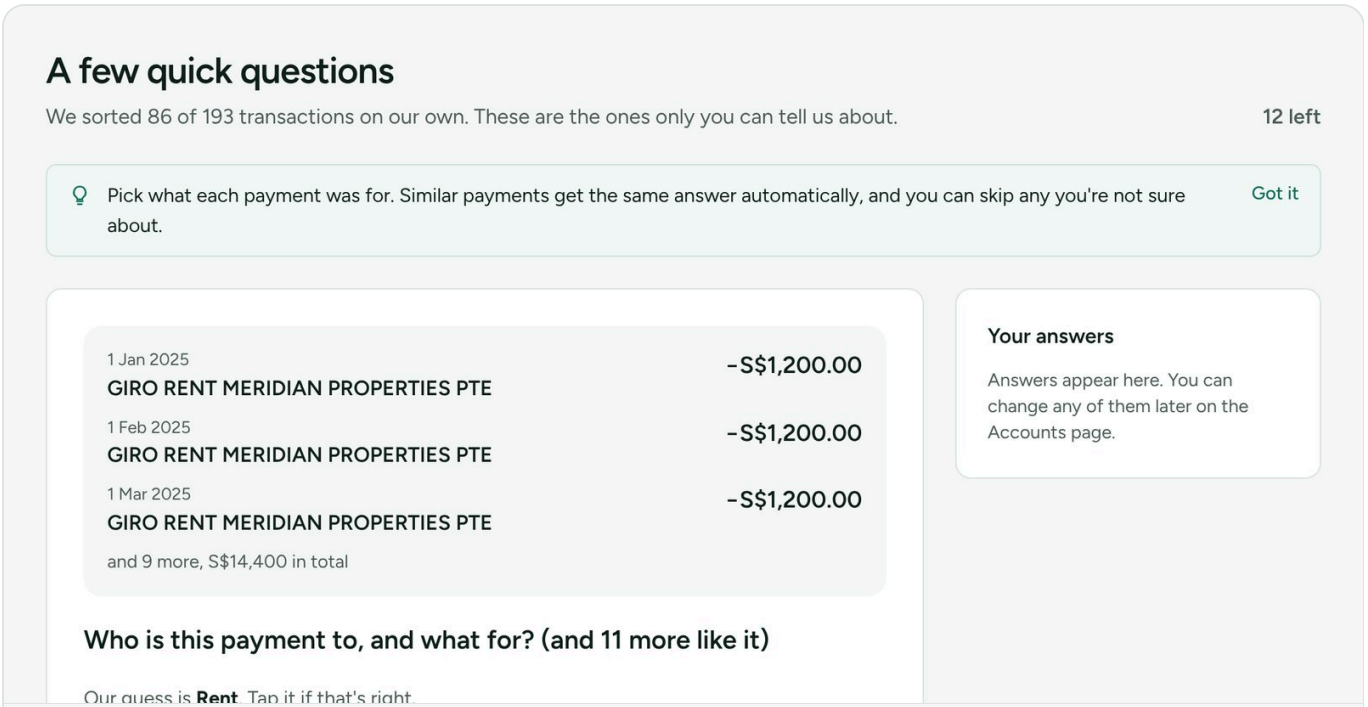
Every business account, every month

If the company has more than one bank account, upload all of them. Missing months make the accounts wrong.

PART 7

Answer the questions

FileKaki sorts most transactions on its own. The ones it can't be sure about become simple questions, like "Was this payment rent or salary?". The number on **Questions** in the menu shows how many are left.



Year-end filing > Questions. Similar payments are grouped, so one answer can sort many.

1. Read the payment and FileKaki's guess. If the guess is right, tap it.
2. If not, tap the right answer. Each one has a short description.
3. Tick **Use this answer for every payment like this** to save time.
4. Not sure? Choose **Not sure, ask me later** and come back to it.

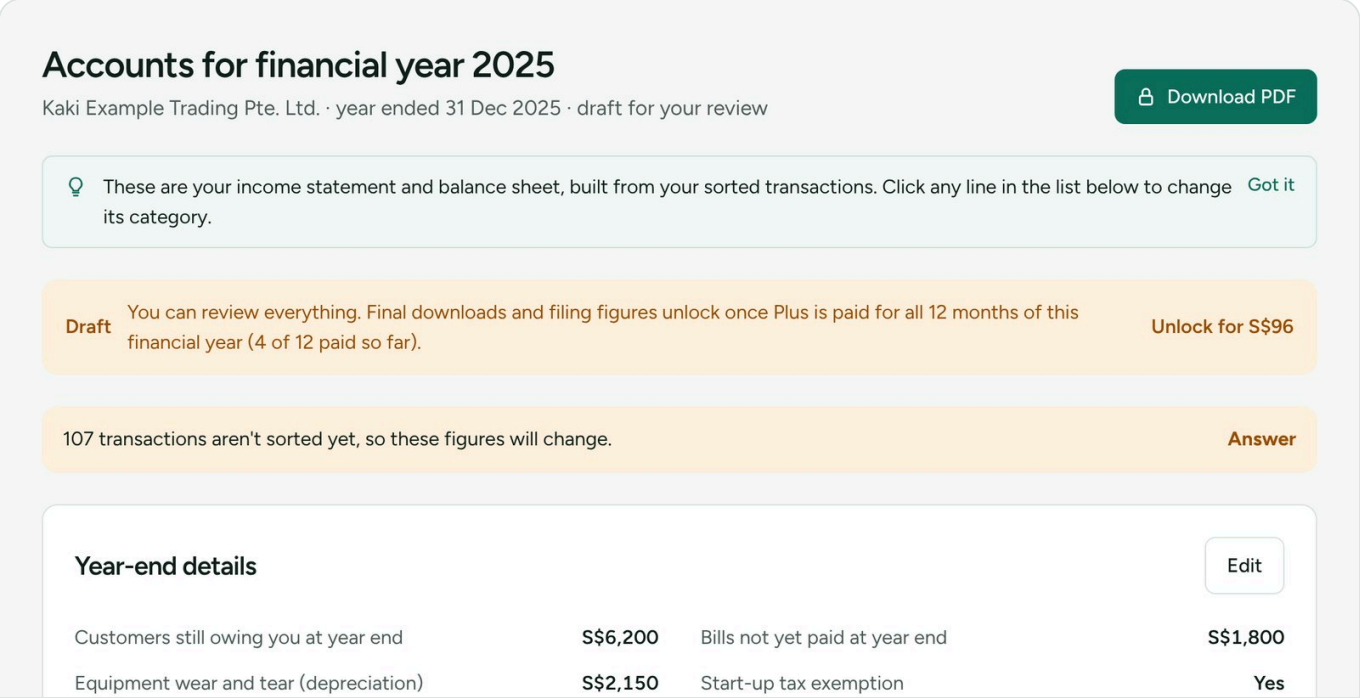
Made a mistake?

Change any answer later in **Accounts > Transactions** by picking a new category on that line.

PART 8

Check your accounts

Your income statement (profit and loss) and balance sheet are built from your sorted transactions. They update as you answer questions.



Year-end filing > Accounts. Drafts are watermarked until the year is unlocked.

1. If there's a banner saying transactions aren't sorted yet, press **Answer** and finish the questions first.
2. Open **Year-end details** and press **Edit**. Add what the bank statements can't show: money customers still owed you at year end, bills you hadn't paid yet, and equipment bought before FileKaki.
3. Read through the income statement and balance sheet. Does revenue look right? Are your big expenses there? Does cash at bank match your bank balance on the year-end date?

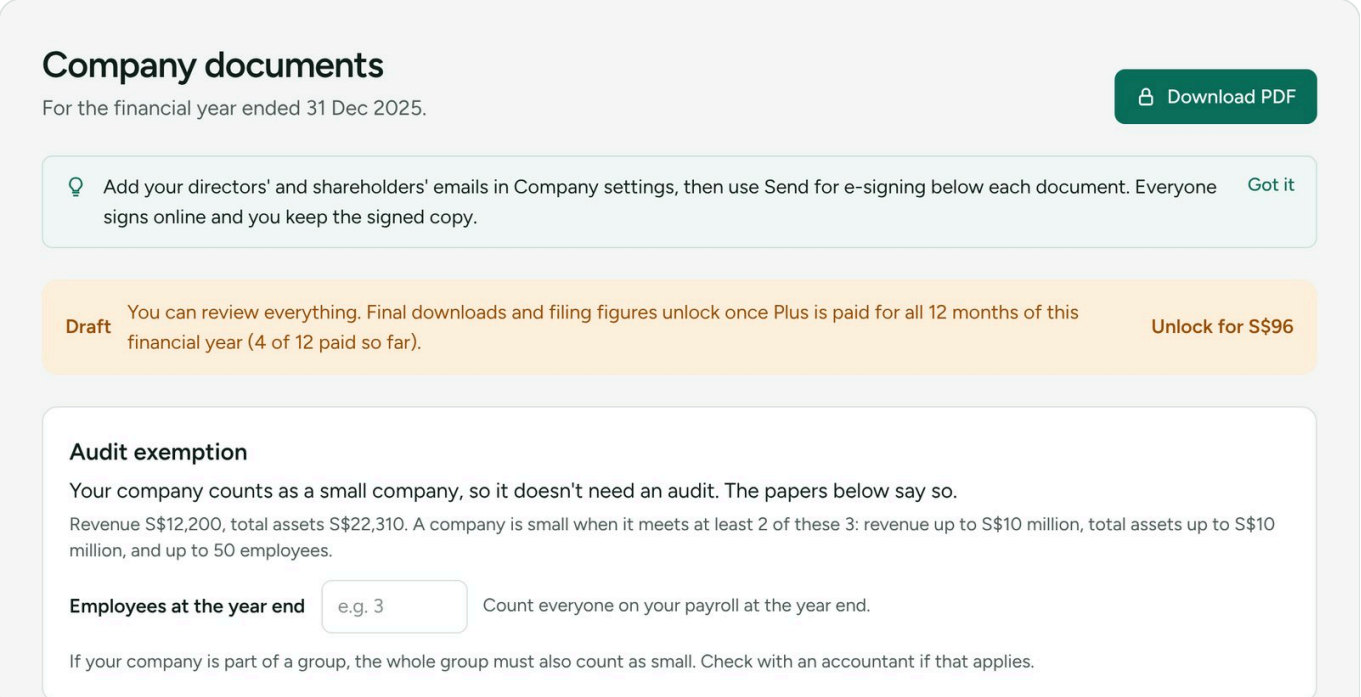
Unlocking the final version

You can review every draft for free. The final accounts, documents and filing figures unlock once Plus is paid for all 12 months of that financial year. If you joined after the year started, the **Unlock for S$...** link (or **Plan and billing**) lets you pay the missing months in one go at S$12 each. Many accounting firms charge S$500 or more for the same work.

PART 9

Company documents and signing

A private limited company needs its directors and shareholders to sign off the accounts every year. FileKaki prepares the papers and collects the signatures online.



Year-end filing > Company documents. Each tab is one document.

Do I need an AGM?

Usually not. If the accounts reach **every shareholder within 5 months** of your year end, a private company doesn't need to hold an AGM. Shareholders approve the accounts by **written resolution** instead, and everyone must sign it within 28 days. If the accounts go out later than 5 months, you must hold an AGM within 6 months of year end, and FileKaki will tell you so.

Steps

1. Check **Audit exemption** and enter the number of employees at year end. Most small companies don't need an audit.
2. Open **Directors' statement** and press **Send for e-signing**. Directors sign first.
3. Then open **Written resolution (instead of AGM)** and press **Send for e-signing** for the shareholders.
4. Everyone gets an email link and signs by typing their name. Use **Remind** to nudge someone, or **Mark as signed** if they signed on paper.
5. When everything is signed, press **Download PDF** and keep the copy safe.

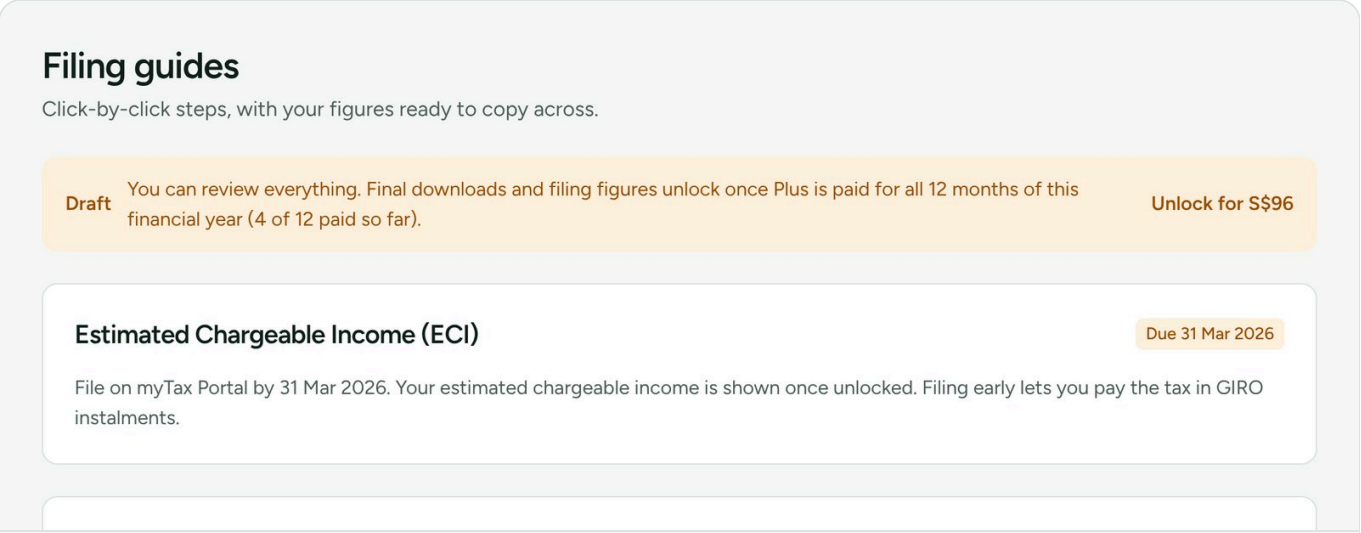
Never backdate

Every document is dated the day it's really signed. If you're late, file late; don't change the dates.

PART 10

File with IRAS and ACRA

Open **Year-end filing > Filing guides**. Each filing has numbered steps that match what you see on the government website, with your figures alongside. **Tap a figure to copy it**, then paste it into the form.



Filing guides. Each card shows its due date.

A. Estimated Chargeable Income (ECI), IRAS

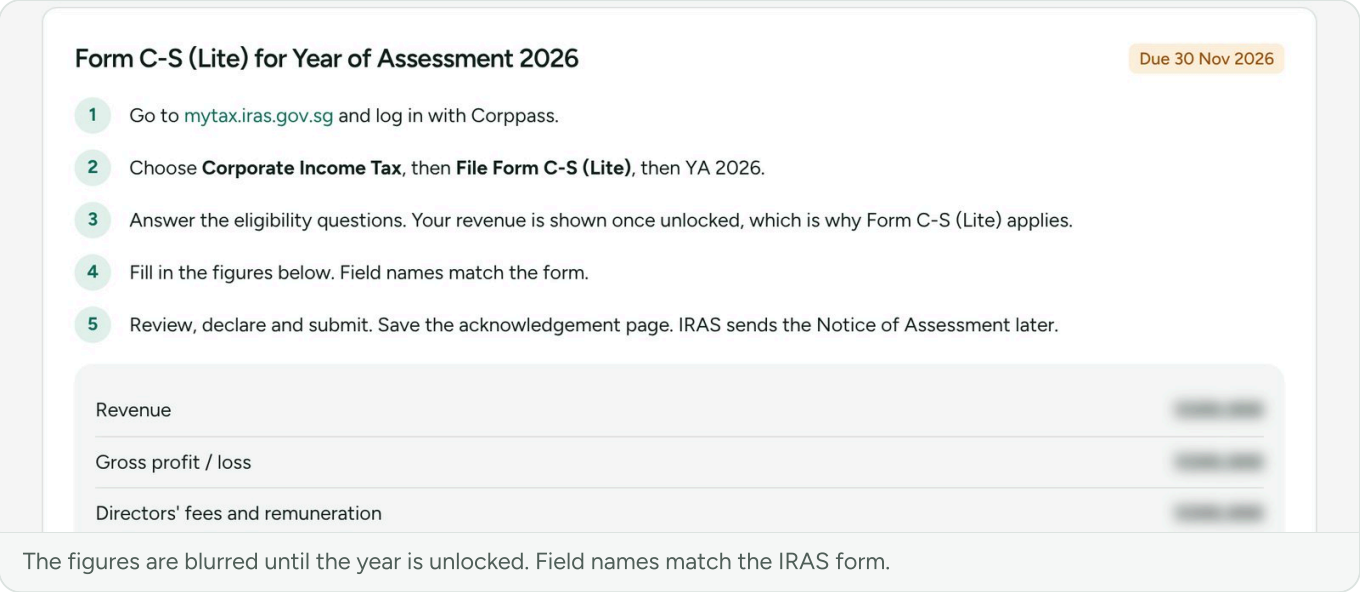
Due within 3 months of year end, on **mytax.iras.gov.sg**. If your revenue is S$5 million or less and the company has no chargeable income, IRAS doesn't need one and FileKaki tells you so once the whole year is sorted. Filing early lets you pay the tax in GIRO instalments.

B. ACRA annual return, BizFile+

1. Go to **bizfile.gov.sg**, choose **Login > Business User** and sign in with Singpass through Corppass.
2. Open **File annual returns**, press Start, check the company details and choose Proceed to file.
3. Enter your financial year end and the date the accounts were sent to shareholders.
4. For the AGM question, say none was needed because the accounts were sent within 5 months (section 175A), if that's what happened. Otherwise give the AGM date.
5. Choose the company's status. Most small companies choose **solvent exempt private company** and don't upload accounts. Only choose it if the company can pay its debts as they fall due; FileKaki warns you if the figures suggest otherwise.
6. Answer the declarations, pay the **S$60** fee and save the acknowledgement.

C. Company tax return, IRAS myTax Portal

Due 30 November. The form depends on revenue: **Form C-S (Lite)** up to S$200,000, **Form C-S** up to S$5 million, otherwise Form C. FileKaki picks the right one for you.



The figures are blurred until the year is unlocked. Field names match the IRAS form.

1. Go to **mytax.iras.gov.sg** and log in with Corppass.
2. Choose **Corporate Income Tax**, then **File Form C-S (Lite)** or **C-S**, then the Year of Assessment.
3. Answer the eligibility questions.
4. Copy each figure from FileKaki into the box with the same name.
5. Review, declare and submit. Save the acknowledgement page. IRAS sends the Notice of Assessment later.

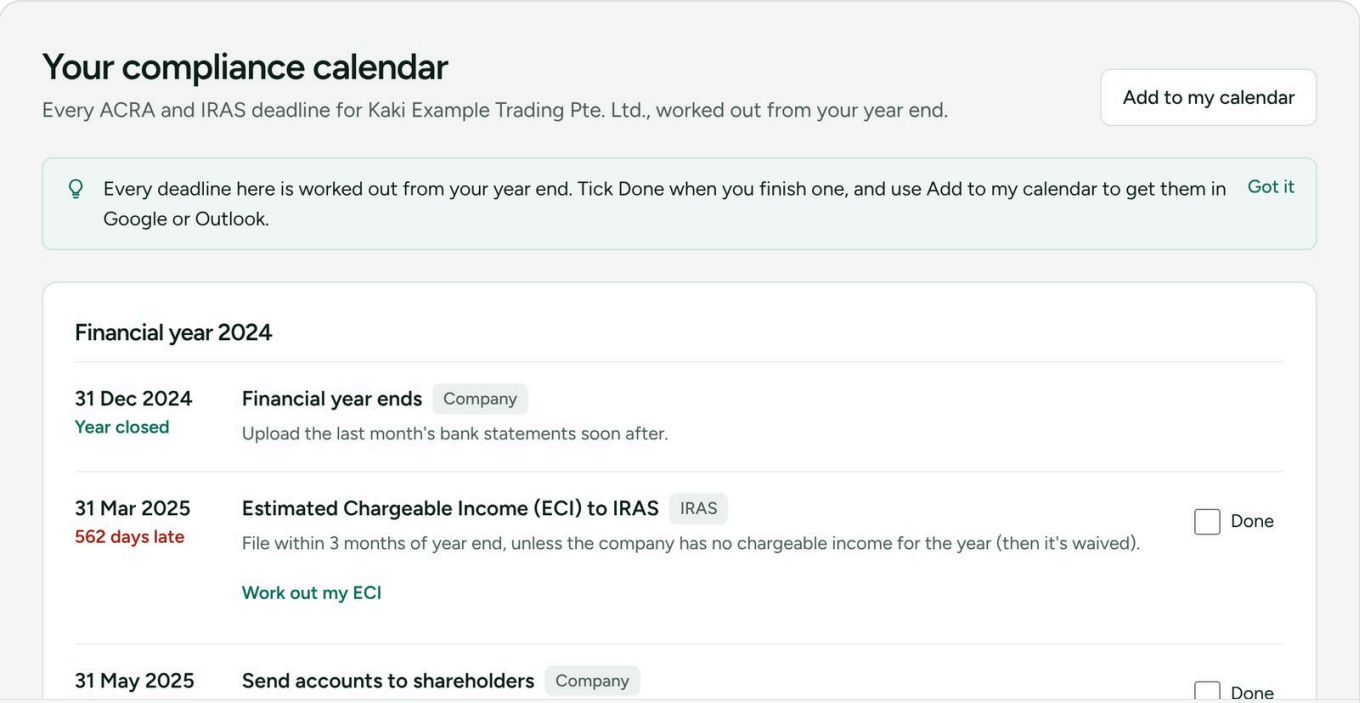
After you file

Go to **Calendar** and tick **Done** next to each filing, so reminders stop and you have a record.

PART 11

Calendar and reminders

Every deadline for your company, worked out from your year end. Free on every plan.



Calendar. Every deadline for your company, in date order.

- **Email reminders** go to the address you sign in with, before each deadline.
- **WhatsApp reminders** (Plus): enter your Singapore mobile number under Reminders.
- **Add to my calendar** puts every deadline in Google Calendar or Outlook.
- Tick **Done** when you finish one.
- Documents with expiry dates (leases, licences, insurance) uploaded to the **Document hub** also appear here, with reminders 30 and 7 days before.

PART 12

Sole proprietors

Your steps are simpler. Your financial year is always January to December, there are no shareholders or company papers, and your business profit goes in your own personal tax return.

What	When	Where
Form B: your personal tax return, including business profit	By 18 April	myTax Portal, with your own Singpass
MediSave contribution, if net trade income is over S$6,000	CPF bills you after your tax assessment	CPF
Business registration renewal, for 1 or 3 years	From 60 days before it expires	BizFile+

1. Upload the year's bank statements (Part 6) and answer the questions (Part 7).
2. Check your accounts (Part 8). Revenue of S$200,000 or less needs only a 2-line statement for IRAS; above that, a 4-line statement.
3. Open **Filing guides** for the Form B steps and figures.
4. Add your registration expiry date in **Company settings** so FileKaki reminds you to renew. MediSave must be paid, or on an instalment plan, before you can renew.

PART 13

Catching up on past years

If some years were never done, you're not alone, and filing late is much better than not filing.

1. At sign-up, answer **No, some years were never done** and pick the oldest year that was never done (usually the company's first year).
2. Home then shows **Your catch-up plan**. Press **Work on this year** and do Parts 6 to 10 for that year.
3. When it's done, move to the next year. Each year's closing figures automatically become the next year's opening figures, so you only do Part 5 once, for the year before the oldest one (and not at all if the oldest is your first year).
4. Already signed up? Change the year in **Company settings > Year you're working on now**.

When to get professional help

With 3 or more years behind, or if ACRA or IRAS has written to you about strike-off, a summons or an estimated tax bill, we recommend an accountant or corporate secretary looks at it with you.

PART 14

Words you'll see

ACRA	Accounting and Corporate Regulatory Authority. Keeps the company register and takes your annual return.
IRAS	Inland Revenue Authority of Singapore. Takes your tax returns.
UEN	Unique Entity Number, your business's ID.
Financial year end (FYE)	The last day of your accounting year. Every deadline counts from it.
Year of Assessment (YA)	IRAS's name for the tax year: the year after the income was earned.
ECI	Estimated Chargeable Income: an early estimate of taxable profit, due 3 months after year end.
AGM	Annual General Meeting of shareholders. Usually replaced by a written resolution if accounts go out within 5 months.
Written resolution	A document shareholders sign to approve the accounts instead of meeting.
Directors' statement	The directors' signed confirmation that the accounts are true and fair.
Opening / closing balances	What the company owned and owed at the start / end of the year. Last year's closing is this year's opening.
Solvent exempt private company	A company with 20 or fewer individual shareholders that can pay its debts. It doesn't file its accounts with ACRA.
BizFile+ / myTax Portal	ACRA's and IRAS's websites where you file.
Corppass	Lets you act for your company on government websites, using your Singpass.
XBRL	A data format for filing accounts with ACRA. Only needed if the company isn't a solvent exempt private company.

Getting help

- **Ask FileKaki**: the chat button at the bottom right of every page answers questions about the app and your filings, any time.
- **Talk to a person**: tap it in the chat, or email **support@filekaki.com**.
- **Latest version of this guide**: **filekaki.com/guides/how-to-use**

A general guide based on ACRA's and IRAS's published requirements, checked October 2026. Rules, fees and government websites change, so confirm on the official sites before you act. FileKaki is software, not an accounting firm, tax agent, corporate secretary or filing agent, and nothing here is professional accounting, tax or legal advice.