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LIMITED COMPANIES

ZMARTLY FACTSHEET SERIES

Your Company Year-End Checklist

Get organised before your accounts are due. The timeline, the records to gather, the tax-planning moves to make before your year end, and the short handover list that makes filing painless.

Tax year **2026/27** · Prepared by **Harvey Dhillon** · Last reviewed **4 March 2026** · Sources: gov.uk

CORPORATION TAX	PENSION ANNUAL ALLOWANCE	EMPLOYER'S NIC	LATE FILING PENALTY
19% – 25%	**£60,000**	**15% over £5,000**	**£100**

01 The dates that count from your year end

Your accounting reference date is the day your company financial year ends, and everything else counts from there. Get ahead of these dates and the handover to your accountant is calm, not a scramble.

- Annual accounts to Companies House: 9 months after year end
- First accounts: 21 months from registration
- Pay Corporation Tax: 9 months and 1 day after year end
- File the CT600 Company Tax Return: 12 months after year end

GOOD TO KNOW
You pay Corporation Tax nine months and one day after year end, but you have a full twelve months to file the CT600. Pay first, file second.

02 The records to gather

Your accountant turns these documents into your accounts and tax return. Pull them together for the full accounting period and the work is quick, accurate and cheap.

- Business bank statements for the full year
- Sales invoices raised and purchase invoices and receipts paid
- Mileage log, asset and equipment purchases, and the year-end stock figure
- Director loan movements and payroll records if you employ anyone

GOOD TO KNOW
Keep your company and accounting records for at least six years from the end of the financial year they relate to. Digital copies are fine, so scan as you go.

03 Pre-year-end tax planning that pays off

These moves only work if you make them before your year end, not after. A short review in the final weeks can move real money.

- An employer pension contribution, a deductible cost that cuts this year profit
- Buy needed equipment to claim the Annual Investment Allowance, up to 1 million pounds
- Trivial benefits within the 50 pound per gift and 300 pound annual caps
- A staff event within the 150 pound per head limit, and a review of the salary and dividend mix

GOOD TO KNOW

Repay any overdrawn director loan within nine months and one day of year end, or the company pays a temporary Corporation Tax charge under the s455 rules, 35.75% of the balance on loans made on or after 6 April 2026 and 33.75% on loans made between 6 April 2022 and 5 April 2026.

04 The handover and the order of events

Once your year end passes, a tidy handover is all it takes. Send a short bundle and the work runs in a clear sequence.

- Accounts are prepared, then approved by you, then filed at Companies House by 9 months
- Corporation Tax is calculated and paid by 9 months and 1 day
- The CT600 is filed with HMRC within 12 months

GOOD TO KNOW

Hand over a tidy bundle and a good accountant takes it from there: the accounts, the tax calculation, the filings and the reminders.

Common questions

When are my company accounts and tax due?

Annual accounts are due at Companies House nine months after your year end (21 months after registration for a first set). Corporation Tax must be paid nine months and one day after year end, and the CT600 Company Tax Return filed within twelve months. The payment and filing deadlines are separate, so pay first and file second.

What records do I need for my year end?

Gather your business bank statements for the full period, your sales and purchase invoices and receipts, your mileage log, a list of asset and equipment purchases, your year-end stock figure, any director loan movements, and your payroll records if you employ anyone. Keep everything for at least six years.

What happens if my director loan is overdrawn at year end?

If you owe the company money and do not repay it within nine months and one day of year end, the company pays a temporary Corporation Tax charge of 35.75% of the overdrawn balance under the s455 rules. The charge is refundable once you repay the loan, but only slowly, so clear it in time where you can.

NEXT STEP

Get expert eyes on your tax

Book a free 30-minute Tax Health Check — we review your situation, sense-check the figures and show you where you could save.

Scan to book a free call

For guidance only — this factsheet does not constitute professional advice and is not a substitute for advice based on your specific circumstances. Whilst every care has been taken in its preparation, it may contain errors for which we cannot be responsible. Figures are for the 2026/27 UK tax year (England, Wales & Northern Ireland) and may change. Scottish taxpayers face different income tax rates; dividend rates are UK-wide. Last reviewed 4 March 2026.

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