



LIMITED COMPANY SERIES

TAX YEAR 2026/27

LIMITED COMPANIES · YEAR-END READINESS

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.

ACCOUNTS DUE

9_{mo}

PAY CORP. TAX

9_{mo} +1_d

FILE CT600

12_{mo}

• [START HERE](#)

What year-end means, and the deadlines that follow

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

The four dates that count from your year end


| | | | |
|--|---|---|--|
| <p>ANNUAL ACCOUNTS</p> <p>9mo</p> <p>To Companies House</p> | <p>FIRST ACCOUNTS</p> <p>21mo</p> <p>From registration</p> | <p>PAY CORP. TAX</p> <p>9mo+1d</p> <p>After year end</p> | <p>FILE CT600</p> <p>12mo</p> <p>Company Tax Return</p> |
|--|---|---|--|


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 **THE ONE THING TO REMEMBER**
The accounts deadline and the tax deadlines run separately. 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, and never let the accounts slip past nine months.

 **What you'll need**

ABOUT 30 MINUTES

 **Your accounting reference date**, on your Companies House record

 **Access to your bookkeeping** or spreadsheet for the full year

 **Your bank login** to download statements for the whole period

01 GET IT ALL IN ONE PLACE

The records to gather for your year end

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. Leave gaps and it drags.

| RECORD | WHY IT IS NEEDED | FOR THE PERIOD |
|---------------------------------------|--|----------------------|
| Business bank statements | The backbone of the accounts, every transaction reconciled | Full year |
| Sales invoices | To record turnover and what customers still owe you | All raised |
| Purchase invoices and receipts | To claim allowable costs and reclaim VAT if registered | All paid |
| Mileage log | To claim business mileage with dates and reasons | Full year |
| Asset and equipment purchases | For capital allowances on plant, machinery and kit | All items |
| Stock figure at year end | Closing stock adjusts your profit for the year | At year end |
| Director loan movements | Money in and out between you and the company | Full year |
| Payroll records | If you employ anyone, including yourself on PAYE | If applicable |

Source: GOV.UK, Accounting records a private limited company must keep. Records must be kept for at least 6 years from the end of the financial year they relate to.



THE GAPS THAT SLOW EVERYTHING DOWN

The most common holdups are **missing receipts** for cash or card spend, a bank feed that stopped halfway through the year, and **director loan** movements that were never recorded. Spot these now, while there is time to find them.



KEEP IT FOR SIX YEARS

You must keep your company and accounting records for at least **six years** from the end of the financial year they relate to, and longer if a transaction spans more than one period or HMRC opens a check. Digital copies are fine, so scan as you go.

02 BEFORE THE CLOCK STOPS

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. Here are the levers most directors can pull.

| MOVE | WHAT IT DOES | KEY FIGURE |
|--------------------------------------|---|-----------------------------|
| Employer pension contribution | A deductible company cost that cuts this year profit, paid before year end | Often the best pound |
| Buy needed equipment | Claim the Annual Investment Allowance in full on qualifying plant and machinery | £1m AIA |
| Trivial benefits | Small gifts to staff and directors, tax free within the caps | £50 / £300 |
| Annual staff event | A recurring function such as a Christmas party, exempt within the head limit | £150 / head |
| Salary and dividend mix | Set the split before year end for the most efficient extraction | Review |

Sources: GOV.UK, Annual Investment Allowance; Trivial benefits; EIM21690 annual parties. The trivial benefit cap is £300 a year for directors of close companies, £50 per gift.



CLEAR AN OVERDRAWN DIRECTOR LOAN

If you owe the company money at year end and do not repay it within **nine months and one day**, the company pays a temporary Corporation Tax charge of **35.75%** of the overdrawn balance under the s455 rules. Repay it in time and there is nothing to pay. It is refundable, but only slowly.



WORKED EXAMPLE, THE PENSION MOVE

A company expecting £60,000 profit makes a £10,000 employer pension contribution before year end. Profit drops to £50,000, so it stays in the **19%** small-profits band and saves Corporation Tax on the contribution, while building the director's retirement pot. The same £10,000 taken as salary would carry Employer's National Insurance and personal tax.

03 HAND IT OVER, THEN RELAX

What we will need, and the order of events

Once your year end passes, a tidy handover is all it takes. Here is the short list to send your accountant, and exactly what happens next so there are no surprises.

Send your accountant

A short bundle is all we need to start: your **bank statements** for the full period, your **sales and purchase** records, your **year-end stock** figure, your **mileage log**, a note of any **director loan** movements, and your **payroll** records if you employ. Anything missing, we will simply ask.

After year-end, the order of events

It runs in a clear sequence: your **accounts** are prepared, then **approved** by you and **filed** at Companies House. Your **Corporation Tax** is calculated and **paid** by nine months and one day. Your **CT600** is filed with HMRC within twelve months.

| STEP | WHO ACTS | DEADLINE FROM YEAR END |
|-------------------------|------------------------------------|------------------------|
| 1. Accounts prepared | Your accountant drafts the figures | Early |
| 2. Accounts approved | You review and sign off | Before filing |
| 3. Accounts filed | Filed at Companies House | 9 months |
| 4. Corporation Tax paid | You pay HMRC | 9 months 1 day |
| 5. CT600 filed | Company Tax Return to HMRC | 12 months |

Sources: GOV.UK, Accounts and tax returns for private limited companies; Pay your Corporation Tax bill. First accounts are due 21 months after registration.



WE CAN DO THE HEAVY LIFTING

Hand over a tidy bundle and a good accountant takes it from there: the accounts, the tax calculation, the filings and the reminders. Your job is to gather the records and approve the figures. That is the whole point of getting ready early.

04 TICK IT OFF

Your year-end document checklist

Print this page. Work through it in the weeks around your year end so the records are complete, the tax-planning moves are made, and the handover is painless.

Records to gather

- Download **bank statements** for the full accounting period
- Collect all **sales invoices** you raised in the year
- Gather **purchase invoices and receipts** for every cost
- Finalise your **mileage log** with dates and reasons
- List **asset and equipment** purchases for capital allowances
- Record your **stock figure** at the year-end date
- Note all **director loan** movements in and out WATCH
- Pull **payroll records** if you employ anyone

Plan before year end

- Consider an **employer pension** contribution before year end HIGH VALUE
- Buy needed **equipment** to use the £1m AIA this year
- Use **trivial benefits** within the £50 / £300 caps
- Run the **annual event** within £150 per head
- Review the **salary and dividend** mix for the year
- Repay any **overdrawn director loan** to avoid 35.75% HIGH VALUE

Hand over and diarise

- Send the **bundle** or share bookkeeping access
- Diarise **accounts due** at 9 months from year end
- Diarise **Corporation Tax** at 9 months and 1 day
- Diarise **CT600** filing at 12 months



SEND IT OUR WAY

Once the left column is ticked, you are ready to hand over. Email the bundle or share your bookkeeping access, and we will turn it into filed accounts and a paid tax bill, well before the deadlines.



— FREE YEAR-END READINESS REVIEW

Hand over a tidy **year end**, sleep easy

Book a free, no-obligation review and a CIMA-qualified accountant will check your records are complete, flag the tax-planning moves worth making before your year end, and map out the dates so nothing slips.

- ✓ A run-through of the records to gather, so nothing is missing
 - ✓ The pre-year-end moves worth making, on your own figures
 - ✓ A clear diary of your accounts, Corporation Tax and CT600 dates
- ✓ Reviewed by a **CIMA-qualified** accountant (ACMA, CGMA)

★★★★★ 4.9 on Google · 56 reviews



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Mon–Fri, 9am–5pm

About this guide. Reviewed by Harvey Dhillon, ACMA CGMA. Figures verified against GOV.UK for the 2026/27 tax year. This guide is general information, not advice for your specific circumstances; rates, thresholds and deadlines can change. Always confirm your position with a qualified accountant before acting. © Zmartly 2026.