



LIMITED COMPANY SERIES

RECOVERY GUIDE

DIRECTORS · BEHIND AND PUTTING IT RIGHT

Behind on your accounts and Corporation Tax?

A calm, plain-English recovery guide for directors who have fallen behind on their annual accounts to Companies House or their Company Tax Return to HMRC. The reassuring truth first, then exactly what late filing costs, then a clear three-step plan to put it right. No one goes to prison for a late return, and the penalties stop climbing the day you file. Every figure checked against current GOV.UK guidance.

IS IT FIXABLE?	PENALTIES STOP	OUR FAST-TRACK
Yes	On filing	5 days

• [READ THIS FIRST](#)

You are behind. Here is the calm truth: it is fixable

If you have opened a letter from Companies House or HMRC and your stomach dropped, take a breath. Being late with your accounts or your Corporation Tax return is one of the most common positions a busy director ends up in, and it is one of the most recoverable. The penalties are fixed and knowable, they stop climbing the moment you file, and no director goes to prison for a late return. This guide gives you the whole picture and a clear plan.



THE THREE THINGS TO HOLD ON TO

First, **this is fixable**, whatever state your paperwork is in. Second, the penalties **stop climbing the day you file**, so the cheapest move is always to act now rather than wait. Third, **no director goes to prison for a late return**. Late filing is a civil penalty matter, not a criminal one. Page 6 sets out the exact plan to put it right.

Where you stand, at a glance

<p>LATE ACCOUNTS</p> <p>£150+</p> <p>Rises the longer you wait</p>	<p>LATE TAX RETURN</p> <p>£200+</p> <p>Then tax-based penalties</p>	<p>PENALTIES STOP</p> <p>On filing</p> <p>They do not keep growing</p>	<p>WE FILE WITHIN</p> <p>5 days</p> <p>Once we have your data</p>
---	--	---	--

What is in this guide

01

The two filings you are behind on

Annual accounts and your CT600, with deadlines · page 3

02

The penalties, month by month

Exactly what late filing costs over time · page 4

03

What happens if you keep ignoring it

Strike-off, frozen account, assets to the Crown · page 5

04

What to do now, and what we need

The documents and logins, and where to find them · page 6

05

The recovery plan: Stop, Fix, Prevent

Our three-step way to put it right · page 7

06

Your catch-up checklist

What to send your accountant to get filed · page 8

01 WHAT YOU ARE BEHIND ON

The two filings you are behind on

A limited company has two regular obligations, owed to two different bodies with two different deadlines. It is common to be behind on one and on time with the other, or behind on both. Knowing which is which tells you exactly what has to happen, and in what order.

Your **annual accounts** go to **Companies House**. Your **Company Tax Return** (the CT600), and the Corporation Tax that goes with it, goes to **HMRC**. Two separate organisations, two separate deadlines. The quirk that catches directors out is that the **tax is paid before the return is even due**, so interest may already be running on tax you have not yet been asked to file.

OBLIGATION	GOES TO	THE DEADLINE
Annual accounts	Companies House	9 months after year end (21 months after registration for the first set)
Pay the Corporation Tax	HMRC	9 months and 1 day after period end
Company Tax Return (CT600)	HMRC	12 months after the accounting period ends

Source: GOV.UK, Accounts and tax returns for private limited companies. 2026/27.

Companies House: your annual accounts

Your **annual accounts** are the company's financial picture for the year. They are due **9 months after your financial year end** (21 months after registration for your very first set). This is the filing whose penalty rises fastest, so it is usually the first thing to get in.

HMRC: the return, and the tax

The **CT600** reports your profit and the Corporation Tax due on it. The return is due 12 months after the period end, but the **tax itself is due at 9 months and 1 day**, before the return. If that date has passed, **interest is already running** on the unpaid tax.



INTEREST MAY ALREADY BE RUNNING, QUIETLY

Because Corporation Tax is due **before** the return, a company can be on time with its CT600 and still owe interest on tax it paid late. If your payment date (9 months and 1 day after the period end) has passed, HMRC interest is accruing now, separately from any late-filing penalty. Filing and paying as soon as you can is what stops it.



NOT SURE EXACTLY WHAT IS OUTSTANDING?

Your public record on the Companies House register shows the date each filing is **due** and whether it is overdue. We can read it for you in two minutes, cross-check your HMRC position, and tell you precisely what is outstanding and what each item costs to put right.

02 WHAT IT COSTS OVER TIME

The penalties, month by month

Here are the numbers in full, so there are no surprises. They are fixed by Companies House and HMRC, and they escalate the longer you wait, which is exactly why filing now is the cheapest move you can make. The figures are knowable, not open-ended, and they stop the moment you file.

Companies House, late annual accounts (private company)

HOW LATE THE ACCOUNTS ARE	PENALTY	IF LATE 2 YEARS RUNNING
Up to 1 month	£150	£300
More than 1 month, up to 3 months	£375	£750
More than 3 months, up to 6 months	£750	£1,500
More than 6 months	£1,500	£3,000

Source: GOV.UK, Late filing penalties (Companies House). The penalty doubles if accounts are filed late two financial years in a row.

HMRC, late Company Tax Return

HOW LATE THE RETURN IS	PENALTY
1 day late	£200
3 months late	Another £200
6 months late	10% of the unpaid tax
12 months late	A further 10% of the unpaid tax

Source: GOV.UK, Company Tax Return penalties. HMRC also charges interest on Corporation Tax paid late. Late three times running and the £200 fixed penalties rise to £1,000 each.



THE HEADLINE: PENALTIES STOP CLIMBING THE DAY YOU FILE

Every band above is reached by **waiting**. The Companies House penalty is fixed at the moment your accounts arrive, and the HMRC tax-based penalties at 6 and 12 months simply never trigger if the return is in before then. Filing a single month earlier can halve the accounts penalty. This is why "act now" is not a slogan, it is the cheapest decision on the page.

03 THE AVOIDABLE OUTCOME

What happens if you keep ignoring it

None of this is meant to alarm you. It is meant to show why doing nothing is the one option with a real downside. A company does not quietly disappear when its filings are ignored. The penalties keep escalating, and eventually the register acts without you, which is far more disruptive than simply filing.

Keep ignoring the letters and Companies House can **compulsorily strike the company off** the register against your wishes. That is not a soft landing. It triggers a chain of consequences that is genuinely difficult to unwind.

Your bank account can be frozen

Once a company is struck off it ceases to exist as a legal entity. Its **bank account is frozen**, and any money in it is no longer yours to move. Suppliers and customers cannot be paid or refunded, and ordinary trading simply stops.

Assets pass to the Crown

Anything the company still owns when it is struck off, including cash and any future HMRC refund, becomes ownerless property and **passes to the Crown** (known as bona vacantia). Getting it back means applying to restore the company, which is slow and costly.



THERE IS A DIRECTOR RISK TOO, WHERE THERE IS A PATTERN

Persistent failure to file is one of the things that can lead to **director disqualification**, separately from the company itself. It is not an automatic consequence of a single late filing, but it is a real risk for directors who repeatedly ignore their obligations. Filing now keeps you firmly on the right side of this.



THE SIMPLE POINT

Every outcome on this page is **avoided** by the same single action: getting the outstanding accounts and return filed. None of it is on the table for a director who acts. That is the whole reason this guide exists, to get you from worried to filed as quickly as possible.

04 GATHER THESE

What to do now, and what we need

The fastest way to put this right is to hand a complete bundle to an accountant in one go. The slow part is never the filing itself, it is gathering the documents and logins below. Each one explains what it is and where to find it, so you can pull the set together in an afternoon.

WHAT TO SEND	WHAT IT IS	WHERE TO FIND IT
Bank statements	Every business account statement for the period not yet filed	Download from online banking as PDF or CSV
Sales invoices	What the company billed and was paid during the period	Your invoicing software, or your sent records
Expense receipts	Costs the company paid, which reduce the tax due	Receipts, supplier invoices and card statements
Company UTR	Your 10-digit Unique Taxpayer Reference, which identifies the company to HMRC	On HMRC Corporation Tax letters, or in your HMRC online account
Authentication code	The Companies House code that lets the accounts be filed online	Posted to the registered office. Lost it? Request a new one, about 5 days by post
Government Gateway login	The user ID and password for HMRC online services	Set up at registration. We can help you recover it if lost

Source: GOV.UK, Find your UTR number and File your company accounts and tax return. 2026/27.

✓ **Do not let a missing login stop you**

The two items directors most often get stuck on are the **authentication code** and the **Government Gateway login**. Neither is a dead end. A new authentication code is posted to the registered office in around 5 days, and Gateway credentials can be recovered. We do both of these for clients as a matter of routine.

🛡️ **Incomplete records are normal**

You do not need a perfect, tidy set of books before you start. A pile of statements and receipts is enough for us to work from. Reconstructing the year from source documents is a large part of what catch-up filing involves, so a gap or two will not hold things up.

05 STOP, FIX, PREVENT

The recovery plan: Stop, Fix, Prevent

This is how we take a director from behind to filed and, just as importantly, keep them there. Three steps, in order. The first stops the bleeding, the second tries to recover what it cost, and the third makes sure you never have this morning again.

**STEP 1 · STOP**

Stop the clock. Time is of the essence: the sooner the accounts are filed, the sooner the penalties stop climbing. Zmartly has a specialist **fast-track team** that files your outstanding accounts **within 5 business days** of receiving all your data. That one move ends the escalation, whatever band you are currently in.

**STEP 2 · FIX**

Appeal the penalty where there is a reasonable excuse. Once you are filed, we appeal the penalty on your behalf where there is a genuine reasonable excuse, such as serious illness, a bereavement, or a software or postal failure outside your control. It is **not guaranteed to succeed**, but it is worth the admin time to try rather than simply paying it. We frame the appeal and handle the correspondence.

**STEP 3 · PREVENT**

Make sure it never happens again. We onboard you onto our system and, if you wish, **keep an eye on your filing deadlines for you**, so the next accounts and the next return are prepared and filed well ahead of time. The goal is simple: this is the last time you ever open one of those letters with that feeling.

Why this order works

You **file first** because that is what stops the penalties growing and removes every risk on page 5. You **appeal second**, because an appeal is far stronger once the filing is actually in. And you **prevent last**, because the cheapest penalty of all is the one that never arises. Most directors are surprised how quickly the whole thing is behind them.

06 WHAT TO SEND YOUR ACCOUNTANT

Your catch-up checklist

Print this page. Work through it in order: confirm what is outstanding, gather your records and logins, then get it filed and the penalty appealed. This is the bundle that lets an accountant put it right fast.

 **Confirm what is outstanding**

- Find your **company number** and check the public register for overdue accounts
- Note which **annual accounts** year is outstanding START HERE
- Check whether the **CT600 tax return** is also due or late
- Check whether any **Corporation Tax** is unpaid for the period
- Note whether the **9 months and 1 day** payment date has passed (interest)

 **Gather your records**

- Download **bank statements** for the full period not yet filed HIGH VALUE
- Collect **sales invoices** for the period
- Collect **expense receipts** and supplier invoices for the period
- Locate your **company UTR**, the 10-digit number on HMRC letters

 **Get your logins ready**

- Find your **Companies House authentication code**, or request a new one ~5 DAYS
- Recover your **Government Gateway** user ID and password
- Confirm your **registered office** address is current for post

 **File, appeal and prevent**

- Have the **accounts** prepared and filed at Companies House STOPS PENALTY
- Prepare and file the **CT600**, and pay any **Corporation Tax** due
- If there was a **reasonable excuse**, appeal the penalty in writing
- Set up **deadline monitoring** so next year is filed well ahead
- Keep **proof of filing** and the confirmation receipts



YOU DO NOT HAVE TO DO THIS ALONE

If any line below makes you pause, that is the normal place a director hands it over. We do the catch-up filings and deal with HMRC and Companies House for you, so you can put this down and get back to running the business.



— FREE 30-MINUTE RECOVERY CALL

Stop the clock **today**

Book a free, no-obligation call and a CIMA-qualified accountant will tell you exactly what is outstanding, what it will cost, and how fast we can put it right. Our fast-track team files your outstanding accounts within 5 business days of receiving your data, and we deal with HMRC and Companies House for you.

- ✓ We confirm exactly what is overdue and what each item costs to clear
- ✓ We file your outstanding accounts within 5 business days of receiving your data
- ✓ We deal with HMRC and Companies House, and appeal penalties where we can
- ✓ Reviewed by a **CIMA-qualified** accountant (ACMA, CGMA)

★★★★★ 4.9 on Google · 56 reviews



SCAN OR VISIT

zmartly.co.uk/contact

Or call **020 8175 5145** · info@zmartly.co.uk
Mon–Fri, 9am–5pm

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