



# JT AccountS

ACCOUNTING | TAXATION | CERTAINTY

## WELCOME TO OUR WINTER 2026 ISSUE

As we move into a new year, this is often the point where business owners pause, not to overhaul everything, but to check that what's in place is still working as it should.

You may have noticed we've been a little quieter with the newsletter for a while, as we've been focusing on other areas of the business. We're pleased to be back, and as we head into 2026, it felt like the right time to reconnect and bring things together again.

This issue focuses on Accounting, Taxation, and Certainty, helping you stay compliant, make informed decisions, and feel confident about the road ahead. There are a number of changes coming this year, alongside legislation and requirements introduced last year that will continue to affect how businesses operate going forward.

Whether it's preparing for MTD ITSA, reviewing your tax position, or thinking about longer-term business planning, our role is to keep things clear and manageable. We're here to simplify what can feel overwhelming, so you can focus on what you enjoy doing, running and growing your business.

As always, our aim is simple: clear advice, practical guidance, and fewer surprises.

– JT AccountS

### Instagram Updates

To stay connected, please make sure you're following our current pages:

JT Accounts - @JTAccounts\_UK

Pillars - @pillars\_support

We'll continue sharing updates, guidance, and announcements across both channels.

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*Please make sure you're following our current JT AccountS and Pillars social channels to stay up to date.*

## A Quick Update

You may notice a change to our social media presence. We recently had to update our social media channels after being locked out of our previous accounts.

To stay connected and ensure continuity, we're now active on our updated JT AccountS social channels, and we'll continue sharing updates, guidance, and announcements there.

You can also follow Pillars, our sister company, where we focus on wills, planning, and the personal side of long-term certainty. Together, both channels reflect how we support clients, practically, professionally, and with care.

# ACCOUNTING SECTION

## Compliance Changes: ECCTA Now in Force

### The Economic Crime and Corporate Transparency Act (ECCTA)

Is now law and introduces a number of changes aimed at improving transparency, accuracy, and accountability across UK businesses. While much of the legislation targets fraud and misuse of company structures, it also brings new compliance responsibilities for legitimate business owners.

The key focus of ECCTA is ensuring that company information held at Companies House is accurate, up to date, and verifiable. This marks a shift from Companies House acting primarily as a registrar to taking on a more active role in monitoring and challenging information that appears incorrect or inconsistent.

### What this means in practice Under ECCTA, businesses can expect:

- Greater scrutiny of company records and filings
- Increased powers for Companies House to query, reject, or remove information
- New identity verification requirements for directors and those with significant control
- A stronger emphasis on maintaining accurate accounting records and confirmations

These changes are designed to reduce economic crime, but they also mean businesses need to be more intentional about compliance than in the past.

### What you should be doing now!

For most businesses, this is not about making drastic changes – it's about reviewing what's already in place.

### We recommend:

- Checking that company details, directors, and ownership information are correct
- Ensuring accounting records are accurate, complete, and up to date
- Responding promptly to any Companies House queries or requests
- Avoiding assumptions that "minor" errors won't matter – accuracy now carries more weight
- Good bookkeeping and timely reviews play a bigger role than ever in avoiding unnecessary complications.

### Our role:

At JT AccountS, our focus is on helping you stay compliant without disruption. We monitor legislative changes, translate them into practical steps, and ensure your accounting processes support compliance rather than add pressure.

If you're unsure whether these changes affect your business, or would like us to review your current setup, we're here to help keep things clear, compliant, and under control.



Ollie's role is to support communication, not replace it, making it easier for you to reach us, while keeping the human relationship at the centre of everything we do.

## MEET OLLIE!

You may start to see Ollie appearing across our social media channels over the coming months. Ollie is a human-run AI assistant, designed to help answer general questions, guide you to the right information, and make it easier to schedule meetings with our team.

When you're talking to Ollie, you're always communicating with one of the JT AccountS team. Every interaction is human-led, and handled with care, discretion, and sensitivity. Ollie simply helps us respond more efficiently and ensure no messages are missed – particularly outside of office hours.

# TAXATION SECTION

## Making Tax Digital for Income Tax: Beta, Testing & What This Means for You

Making Tax Digital for Income Tax (MTD ITSA) continues to be a major change in how individuals and businesses report income to HMRC. While full mandation is still being phased in, the government is actively running beta testing for those who wish to take part early.

At this stage, if you are not yet mandated, MTD ITSA remains optional. However, understanding how it works now can make future transitions far smoother.

### What's happening now:

HMRC is currently testing MTD ITSA with volunteers through its beta programme. This allows taxpayers and agents to:

- Submit quarterly income updates digitally
- Test compatible software and processes
- Identify potential issues before mandation applies

From 6 April, MTD ITSA will continue in beta for non-mandated taxpayers, giving eligible individuals the opportunity to register and familiarise themselves with the system ahead of future deadlines.

### Support and guidance available!

To help make this transition easier, we've created a practical guide to Making Tax Digital that walks through what MTD ITSA involves, how digital reporting works, and what to expect in real terms.

This guide will be sent to most of our clients. If you don't receive it, have misplaced it, or would like another copy, just let us know and we'll be happy to send it again. If you're unsure whether it applies to you, we can also talk it through with you.

### Who may want to join the beta?

**Voluntarily joining the MTD beta may be helpful if you:**

- Want to prepare early rather than rush later
- Already use digital accounting software
- Have relatively straightforward income sources  
Prefer to identify issues while support is still flexible

That said, joining early is not right for everyone, and there is no obligation to do so if you are not yet required to comply.

### What you should consider before opting in:

Before registering for MTD ITSA testing, it's important to understand:

Whether your income sources are currently eligible

Whether your software is fully MTD-compatible

How quarterly reporting may affect your processes and cash flow awareness

Early adoption can be beneficial, but only if it aligns with how your business or income is structured.

### Our role:

At JT AccountS, we help you decide if and when MTD ITSA is right for you. We can assess eligibility, register you for the beta where appropriate, and ensure systems are set up correctly, or advise you to wait if that's the better option.

Our focus is not just compliance, but clarity, making sure you understand what's required, what's optional, and what will genuinely benefit you.

## A Note on MTD

MTD for Income Tax is still evolving, and guidance continues to change. If you're unsure what applies to you, or whether now is the right time to act, a short conversation can often save unnecessary stress later.

We're here to help you make sense of it, step by step.

# CERTAINTY SECTION

*Working alongside Pillars: Planning Beyond the Numbers*

## Probate support through JT AccountS

JT AccountS is licensed to carry out probate work, allowing us to support executors and families through the administrative and financial responsibilities that follow a death. This includes handling valuations, reporting requirements, and ensuring estates are administered correctly and efficiently.

Probate can feel overwhelming, particularly at an already difficult time. Our role is to provide clear guidance, manage the technical requirements, and reduce unnecessary stress where possible.

**Pillars:** focused on people, not just paperwork!

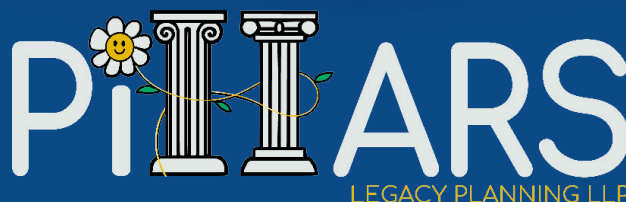
Pillars exists to focus on what often gets overlooked, the human side of planning. This includes supporting clients with wills, future planning, and conversations that are about more than finances alone.

That's why JT AccountS works alongside Pillars, our sister company, to support clients not just with the numbers, but with the bigger picture around planning, protection, and peace of mind.

## How JT AccountS and Pillars work together:

JT AccountS focuses on accounting, compliance, and taxation – ensuring records are accurate, obligations are met, and decisions are made with clarity. Alongside this, Pillars provides dedicated support around wills, estate planning, and long-term family protection, where conversations are often more personal and emotionally significant.

By working together, we're able to offer joined-up guidance that recognises the connection between financial structures and personal outcomes without blurring roles or overcomplicating the process.



## Pillars places particular emphasis on:

- Clear, accessible will planning
- Supporting families through emotional decisions
- Helping clients feel heard, not rushed
- Providing structure during uncertain or sensitive times

While JT AccountS handles the technical and regulatory aspects, Pillars ensures clients have the time, space, and support needed to make informed decisions that reflect their wishes.

## A more complete form of certainty!

Together, JT AccountS and Pillars allow clients to move forward with confidence, knowing their finances are compliant, their plans are in place, and support is available when it's needed most.

Whether you're planning for growth, preparing for the future, or navigating change, our combined approach is designed to offer clarity, continuity, and reassurance at every stage.



Check out the NEW and upcoming Pillars newsletters via this QR code.



**JT AccountS**<sup>®</sup>



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