



JT AccountS

ACCOUNTING | TAXATION | CERTAINTY

WELCOME TO OUR SUMMER 2026 ISSUE

As we move further into the new tax year, business owners need to give serious consideration into whether their systems, processes and plans are suitable and comply with the new changes that have come into place since April.

This issue continues to focus on our 3 focus areas; Accounting, Taxation and Certainty which continue to play major roles in helping businesses and individuals stay organised, compliant, and prepared for the future.

There are a number of legislative changes and ongoing requirements continuing to shape how businesses operate, including the continued rollout of Making Tax Digital (MTD), increased expectations around business transparency and compliance, and the growing importance of forward planning for both businesses and families alike.

Whether it's reviewing payroll processes, preparing for MTD ITSA, reassessing your tax position, or considering longer-term estate and business planning, our role remains the same: helping make complex areas feel clearer, more manageable, and less overwhelming.

Instagram Updates
 To stay connected, please make sure you're following our current pages:
 JT AccountS - @JT AccountS_UK
 Pillars - @pillars_support
 We'll continue sharing updates, guidance, and announcements across both channels.

Inside This Issue



ACCOUNTING

YOUR TEAM IS GROWING - IS YOUR PAYROLL KEEPING UP?

◀ PAGE 2



TAXATION

MAKING TAX DIGITAL (MTD) - PREPARING FOR A MORE DIGITAL FUTURE

◀ PAGE 3



CERTAINTY

ESTATE PLANNING - PROTECTING MORE THAN JUST ASSETS

◀ PAGE 4

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

At JT AccountS, we believe good support is not just about solving problems when they happen, it's about helping clients feel informed, prepared, and confident moving forward.

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

— Jacqui, JT AccountS

ACCOUNTING SECTION

Your Team Is Growing – Is Your Payroll Keeping Up?

The hidden pressure behind business growth

Growth is exciting for any business, but as teams expand, payroll and HR responsibilities often become more complex than expected.

What begins as straightforward wage processing can quickly involve pension compliance, holiday entitlement calculations, statutory pay, onboarding requirements, and maintaining accurate employee records.

Many businesses don't realise how quickly manual systems and informal processes can become difficult to manage as staff numbers increase.

Payroll errors don't just affect finances, they can impact employee trust, workplace morale, and business confidence.

What this means in practice, is that businesses can expect:

- Greater pressure to maintain accurate payroll records
- Increased importance of pension and HMRC compliance
- More administrative responsibility around employee documentation
- Higher expectations from employees regarding transparency and accuracy
- Greater risk of costly mistakes if systems are outdated or inconsistent

What should you be doing now?

For most businesses, this is not about completely changing how you operate, it's about reviewing whether your current systems are still supporting your business effectively.

We recommend:

- Reviewing payroll processes regularly as staff numbers increase
- Ensuring employee records are accurate and up-to-date
- Checking pension contributions and auto-enrolment compliance
- Keeping clear records of holiday, sick pay, and overtime
- Reducing reliance on manual spreadsheets where possible
- Making sure payroll deadlines and reporting obligations are consistently met

Our role:

At JT AccountS, our focus is helping businesses manage payroll and HR responsibilities with clarity and confidence.

We support businesses by keeping payroll processes organised, compliant, and reliable, helping reduce stress while allowing business owners to focus on growth.

Whether you're employing your first staff member or managing an expanding team, we're here to help keep everything running smoothly.

UPDATE TIME!

The JT AccountS App has received a number of updates and improvements designed to make managing your information and staying connected with us even easier.

As more areas of accounting, taxation, payroll, and compliance continue to move towards digital processes, having quick and secure access to important information is becoming increasingly valuable for both businesses and individuals alike.

Recent updates have focused on improving usability, accessibility, and the overall client experience to help make everyday interactions smoother and more convenient.

If you already use the app, we recommend checking that you are running the latest version to ensure you have access to the newest features and improvements.

If you haven't explored the app yet, now is a great time to take another look and see how it can help simplify day-to-day communication and document management.

JT AccountS App
Available on
Google Play
&
App Store



TAXATION SECTION

Making Tax Digital (MTD) – Preparing for a More Digital Future

Making Tax Digital (MTD)

HM Revenue & Customs (HMRC) continues to move towards a more digital tax system through the further rollout of Making Tax Digital (MTD).

For many businesses and self-employed individuals, this represents a shift away from traditional record keeping and periodic submissions toward more regular digital reporting requirements.

While the transition may sound daunting, MTD is ultimately designed to improve accuracy, reduce errors, and modernise how tax information is managed and submitted.

The businesses that prepare early often experience a smoother transition and less pressure when requirements become mandatory.

What this means in practice, is that businesses can expect:

- Increased use of compatible digital bookkeeping software
- Greater emphasis on maintaining up-to-date records throughout the year
- Reduced reliance on manual spreadsheets and paper systems
- More regular submission and reporting obligations
- Increased importance of accurate digital financial records

For many businesses, the biggest challenge is not the technology itself, it is adjusting existing habits and processes.

What should you be doing now?

For most businesses, preparation does not require drastic change overnight. Just small, proactive improvements now can make future compliance far simpler and less stressful.

We recommend:

- Reviewing whether your bookkeeping systems are MTD compatible
- Keeping financial records updated regularly rather than retrospectively
- Reducing manual processes where possible
- Understanding upcoming MTD requirements and timelines
- Checking with your accountant before changes become mandatory
- Using the transition period to improve financial visibility and organisation

Our role:

At JT AccountS, we help businesses navigate Making Tax Digital in a practical and manageable way.

Our goal is not simply compliance, it is helping businesses build clearer, more efficient financial systems that support long-term confidence and stability.

Whether you are already using digital software or just beginning the transition, we are here to help make the process straightforward and supported.

Ring Ring!!!

JT AccountS has recently updated its phone systems as part of our continued focus on improving communication and client support.

The updated system is designed to help direct calls more efficiently to the correct department, team member, or area of support, helping reduce delays and making it easier to reach the person best suited to assist with your enquiry.

Whether you are calling regarding:
Payroll, Bookkeeping, Business support ect.

The improved system aims to create a smoother and more streamlined experience from the moment you contact us.

As the business continues to grow and support a wider range of services, these updates help us maintain clear communication while ensuring clients can access the right support as efficiently as possible.

We appreciate everyone's patience while these improvements were being implemented and look forward to continuing to improve the ways we support and communicate with our clients.

CERTAINTY SECTION

Estate Planning – Protecting More Than Just Assets

Planning ahead is about people

Estate planning is often misunderstood as something only necessary later in life or only for those with significant wealth.

In reality, estate planning is about ensuring that your wishes, your family, and your future are protected if unexpected circumstances arise.

Without clear planning in place, important decisions surrounding finances, property, business interests, and personal care can become far more difficult for loved ones to navigate.

Creating the right legal protections early can reduce uncertainty, stress, and potential conflict during already emotional situations.

Areas people commonly overlook:

- Lasting Powers of Attorney (LPAs)
- Business succession planning
- Updating wills after major life changes
- Protecting unmarried partners or blended families
- Considering how assets will be managed or distributed
- Ensuring wishes are legally documented and accessible

Estate planning is not simply about preparing for death, it is about creating clarity and support throughout life.

Why planning early matters?

Many people delay estate planning because it feels like something that can wait. However, unexpected illness, accidents, or changes in personal circumstances can happen at any stage of life.

Putting plans in place early often provides greater flexibility, stronger protection, and more peace of mind for everyone involved.

Things worth considering:

- Would someone be able to make decisions on your behalf if needed?
- Are your wishes clearly documented and legally valid?
- Would your family know what steps to take?
- Could your business continue operating smoothly if something changed unexpectedly?
- Have older wills or arrangements been reviewed recently?

Our role:

At JT AccountS our focus is helping individuals and families create practical, supportive plans for the future.

We understand that estate planning is not only legal and financial, it is personal. Our role is to help make the process clear, approachable, and tailored to your circumstances, giving you and your loved ones greater certainty moving forward.



Check out the recent Pillars newsletters via this QR code, from our sister company which focuses on the personal side of certainty.



JT AccountS®



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STEP ADVISING FAMILIES ACROSS GENERATIONS



Practical Tax People
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THE INSTITUTE OF CERTIFIED BOOKKEEPERS

Practice Number: 9972
Supervised by The ICB under the Money Laundering Regulations 2007.