

# SME OWNERS TAX SURVIVAL

## GUIDE



# The SME Owners Tax Survival Guide 2025/26

Simple Strategies to Keep More of What You Earn

Real insights. No jargon. Built for time-starved business owners.

**Book a Free Tax Call**



# Why We Created This

Most tax guides are written by accountants for accountants - full of jargon, confusing rules, and recycled advice.

Were not that kind of firm. At BondEsq, we believe SME owners deserve real clarity, not more confusion.

This guide was created to help you make smarter tax decisions in 2025/26 - whether you're running a small shop, a catering business, a creative studio, or a construction company.

We break things down simply. Because when you understand what's going on with your numbers, you can grow with confidence - and sleep better at night.

Use this guide to get started. And if you want to go further, we're here for you.

**Book a Free Tax Call**



# The 5 Tax Areas You Cant Afford to Ignore

## VAT (Value Added Tax)

VAT is the tax added to most goods and services. Required if revenue exceeds 90,000.

Watch for: charging VAT when not registered, overclaiming, and Flat Rate quirks.

**Tip:** Keep clean digital records MTD is now mandatory.

Need help with VAT returns? Book a Free Tax Call

## Payroll & PAYE

Required if you pay staff or yourself. Includes PAYE, NI, and pensions.

Watch for: late filings, auto-enrolment issues, director NI vs employee NI.

**Tip:** Use the right pay frequency for your cash flow.

Want us to run your payroll? Book a Free Tax Call

## Corporation Tax

Charged on profits. Main rate is 25% with small profits rate for under 50k.

Watch for: missing expenses, filing late, skipping reliefs.

**Tip:** Do your tax planning before year-end.

Need CT filing help? Book a Free Tax Call

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## Salary vs. Dividends

Directors can pay through salary and/or dividends. Each has different tax treatment.

Watch for: overdrawn dividends, ignoring allowances, triggering higher-rate tax.

**Tip:** A smart balance of both reduces tax.

Want a pay strategy? Book a Free Tax Call

## Capital Gains Tax (CGT)

Applies when you sell assets/property/shares. Over 3,000 allowance is taxed.

Watch for: misreporting sales, assuming exemptions, poor timing.

**Tip:** Talk to us before selling.

Need CGT advice?

**Book a Free Tax Call**



# 3 Mistakes That Cost SMEs the Most

## Missing Legitimate Tax Reliefs

Reliefs like R&D, capital allowances, and business mileage often go unclaimed.

**Fix:** Speak with someone who helps you understand and claim confidently.

Want to keep more of what you earn? Book a Free Tax Call

## Letting the Books Fall Behind

Leads to rushed returns, missed claims, and penalties.

**Fix:** Use tools like Xero and stay consistent.

Want us to handle it? [👉 Explore our bookkeeping plans](#)

## Thinking 'Cheap' Means 'Smart'

DIY or cheap accounting often costs more later.

**Fix:** Get a partner who understands your business.

Want expert advice that pays off?

**Book a Free Tax Call**





# You Dont Have to Figure This Out Alone

You've just read through the most important tax insights for UK business owners - but every situation is different.

At BondEsq, we help SME owners get clarity, reduce stress, and stop overpaying the taxman.

Whether you're starting or scaling, we'll help you stay compliant and grow confidently.

Prefer to email us?

Write to: **info@bondesq.com**

**Book a Free Tax Call**

