Cranleys
CHARTERED ACCOUNTANTS



CRANLEYS' CUNNING PLANS · No. 05 · STARTING UP

Tax Registration Checklist: VAT, PAYE, CIS and Self Assessment

Tick it, print it, pin it up. Every box you cannot tick is a conversation worth having.



By Colin Davison FCA, Managing Partner, Cranleys Chartered Accountants. In practice since 1998. Reviewed 15 November 2026 against the 2026/27 rules.

THE QUICK ANSWER

Register for Self Assessment by 5 October after the tax year you started. Register for PAYE before your first payday. Register for VAT at £90,000 of taxable turnover. Tell HMRC about corporation tax when a company starts trading. In construction, register for CIS as a contractor or subcontractor.

THE KEY FIGURES

The key facts	What to know
Self Assessment	register by 5 October after the first tax year
VAT	£90,000 rolling 12 months
PAYE	before first payday
CIS deduction	20% registered, 30% not registered
MTD Income Tax	over £50,000 from April 2026

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The checklist, box by box

	The check	What to do	Keep as evidence
☐	**Self Assessment registered?**	Needed for sole traders, partners and many directors. Deadline is 5 October after the end of the tax year you started.	UTR, registration letter
☐	**VAT registration monitored?**	Watch the rolling 12 month turnover against £90,000. Consider voluntary registration if customers are VAT registered.	Turnover log
☐	**PAYE set up?**	Register as an employer before the first payday, even for one employee.	PAYE reference
☐	**CIS handled?**	Contractors deduct 20% or 30% from registered or unregistered subcontractors. Subcontractors should register to get gross payment where eligible.	CIS statements
☐	**Corporation tax registered?**	Tell HMRC within three months of starting to trade.	HMRC letter
☐	**Making Tax Digital checked?**	Sole traders and landlords above the threshold need digital records.	Software, sign-up



MY PRO TIP

register before the first payday, not after.

A worked example

A sole trader starts on 1 June 2026, in the 2026/27 tax year. They must register for Self Assessment by 5 October 2027. The first return and payment, including a payment on account, are due on 31 January 2028. Waiting to register can mean a double hit of tax in one month.

The trap to avoid

Waiting for HMRC to ask. They will not. Late registration leads to penalties on top of the tax.

The Rufus test

One question that tells you if you have the right adviser:

Which taxes will I owe in the next twelve months, and when does each one start?

What has changed recently

- MTD for Income Tax thresholds fall in April 2027 and April 2028. See the self-employment checklist.
- VAT threshold remains £90,000. See the VAT checklist.
- Taking staff? See the first hires checklist.

Questions I get asked

When do I register as self-employed?

By 5 October following the end of the tax year in which you started.

When must I register for VAT?

When taxable turnover over any rolling 12 months passes £90,000, or you expect it to in the next 30 days.

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Do I need to register for PAYE for one employee?

Yes, in most cases, before their first payday.

What is CIS?

The Construction Industry Scheme, where contractors deduct tax from subcontractors' payments.

The 9 CAD Keys link: Consistency

Consistency means registrations match what you actually do, every year.

Colin's 9 CAD Keys. CORE: Clarity, Capability, Consistency. ADVANCED: Analysis & Positioning, Alignment, Acceleration. DYNAMIC: Differentiation, Dexterity, Development. Score each key 1 to 5 in the free Business Value Assessment Scorecard, total out of 45. *Freedom is built. One CAD Key at a time.*

Tick these next

Business checklist 03
Company Formation, Companies House and HMRC Checklist

Business checklist 06
First Hires, Contractors and IR35 Checklist

Business checklist 08
Systems, Bookkeeping and The Fox File Checklist

Tax checklist 15
VAT Checklist 2026/27 for UK Businesses

Go deeper: my books

For this topic, start with **Starting Up Secrets**, part of The Cranleys Business and Tax Secrets Series: Property Tax Secrets, Inheritance Tax Secrets, Business Tax Secrets, Starting Up Secrets, Business Growth Secrets and Business Exit Secrets. The books are launching soon. Join the launch list at cranleys.online/books and I will tell you the moment each one is released.

YOUR NEXT STEP

Ring me. Free draft plan, no hard sell.

I will build you a free draft tax plan or business plan on my 9 CAD Keys: a scorecard, a 12-month cashflow forecast, a 90-day action plan and a review with me. **1** Get in touch. **2** Short intro call. **3** Your free draft plan in plain English. You decide what happens next.

Tick the taxes you owe.

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Scan to read online, tick it on screen and take the Scorecard



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