KEY Business Consultants

CLIENT BRIEFING · 30 OCTOBER 2026

UK Autumn Budget 2026

Key changes at a glance, and when they bite

97
measures

10
themes

28 Oct
Budget day

Effective dates shown. Subject to Finance Bill 2026-27. General information only, not advice.

What's inside

02 At a glance

03 When it happens: timeline

04 VAT & indirect tax

05 Business tax & company accounts

06 Payroll & employment

07 Personal tax & savings

08 Entrepreneurs, investors & share schemes

09 Inheritance tax, pensions & trusts

10 Property & stamp duty

11 Companies & corporate governance

12 HMRC compliance, admin & digital

13 Business support & wider Budget

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UK Autumn Budget 2026 – key changes at a glance

Delivered 28 October 2026 · dates are effective dates · full detail below

VAT & indirect tax

- 0% electricity VAT to 1 Jul 2027
- Marketplaces collect VAT: Oct 2027
- E-invoicing mandatory Apr 2029

Business tax & company accounts

- FYA 50% from 1 Jan 2027
- WDA cut to 12% from Apr 2027
- R&D CNF scrapped 1 Apr 2027

Payroll & employment

- NLW £13.21 from 1 Apr 2027
- Mandatory BiK payrolling Apr 2027
- Mileage 35p above 10,000 miles

Personal tax & savings

- Savings income tax 24/44/49%
- Pension Tax Allowance Apr 2027
- Trading allowance £3,000

Entrepreneurs, investors & share schemes

- Founders' Relief 10% from Apr 2027
- BADR limit halved to £500k
- EMI2 limit doubled to £120k

BUDGET 2026

28 October 2026

97 measures · 10 themes

Inheritance tax, pensions & trusts

- Pensions in IHT from 6 Apr 2027
- Pension 2-year rule removed
- Trust liability rules tightened

Property & stamp duty

- Property income tax 24/44/49%
- High Value Council Tax Apr 2028
- SDLT changes from 28–29 Oct

Companies & corporate governance

- Securities Transfer Tax: late 2027
- Distributions reform 6 Apr 2028
- Director disqualification power

HMRC compliance, admin & digital

- Duty to correct errors 1 Apr 2028
- VAT/PAYE Direct Debit 2029
- Consultation deadlines

Business support & wider Budget

- Business rates relief Apr 2027
- £100 energy payment Jan 2027
- Fuel duty frozen to Jul 2027

When it happens – effective-date flow

Read left to right. Each column lists the main changes taking effect in that window.

Live now

- Pension 2-year rule removed
- IHT trust liability rules
- ISC/CoS fees not a benefit
- LISA charge 20% (29 Oct)
- SDLT group relief (29 Oct)
- Lease & leaseback rules

Nov–Dec 2026

- EV charging 20% VAT (1 Nov)
- ATC threshold £300m (4 Nov)
- Tariff window opens (11 Nov)
- Founders' Relief consultation closes (30 Nov)

Jan–Mar 2027

- FYA 50% (1 Jan)
- Foreign PE exemption mandatory
- Bank surcharge 6%
- £100 energy payment
- Alcohol duty (1 Feb)
- Consultations close (20–31 Jan)

April 2027

- NLW £13.21 · NIC LEL/SPT
- WDA 12% · R&D CNF gone
- VAT reverse charge reform
- Savings/property 24/44/49%
- Founders' Relief · BADR £500k · EMI2
- BiK payrolling · Pension Tax Allowance
- Pensions enter IHT
- Business rates package

May–Dec 2027

- Medical deputies VAT (1 May)
- 0% electricity VAT & fuel cut end (1 Jul)
- Marketplace VAT (1 Oct)
- DRS VAT (Oct)
- Securities Transfer Tax (late 2027)

2028

- PHV VAT (2 Jan)
- Duty to correct · online CT amendments (1 Apr)
- eVED · HVCTS (1 Apr)
- Distributions reform · image rights (6 Apr)
- Most other BiKs payrolled

2029 onwards

- Foreign sovereigns (1 Jan 2029)
- E-invoicing (1 Apr 2029)
- VAT & PAYE Direct Debit
- First Time Buyer ISA
- Triple Lock adjusted (2030)
- ACT abolished (2031)

VAT & indirect tax

Each branch: effective date · what changes · what it means

VAT & indirect tax

10 changes

to 1 Jul 2027

0% VAT on domestic electricity extended

The temporary GB zero rate (from 1 Oct 2026) runs 3 months longer; expected to apply UK-wide from April 2027. Other domestic fuels stay at 5%.

1 Nov 2026

Public & workplace EV charging is 20%

Electricity through public or workplace chargers is never treated as domestic use, however small. Also not domestic use for Climate Change Levy.

1 Apr 2027

Reverse charge only for VAT-registered buyers

Overseas suppliers of services to UK businesses that are NOT VAT-registered must charge and account for UK VAT themselves.

1 Apr 2027

Zero rate on land for social housing; 5% for heat batteries

Land sold to registered social housing providers is zero-rated. Heat batteries join the 5% energy-saving materials relief in homes and charitable buildings.

1 May 2027

Medical deputy supplies become taxable

The exemption for supplying a deputy to a medical practitioner is repealed. Deputising that is itself medical care stays exempt.

Oct 2027

Deposit Return Scheme VAT

The scheme administrator accounts for VAT on deposits that are not refunded, instead of businesses at each stage of the supply chain.

1 Oct 2027

Online marketplaces collect VAT for UK sellers

Covers UK VAT-registered sellers (any turnover) and unregistered UK sellers with £90k+ sales per platform. Personal sales, second-hand goods and B2B are excluded.

2 Jan 2028

Large private-hire operators: VAT on full fare

Operators acting as agents are treated as the supplier above a fare-turnover threshold (lead option £50m, to be consulted on).

1 Apr 2029

Mandatory VAT e-invoicing

VAT invoices for B2B and B2G supplies must be issued and received in a set electronic format (Peppol under HMRC's roadmap). Full policy and technical design by April 2028.

Open now

VAT consultations

Tour Operators' Margin Scheme review (closes 31 Jan 2027); use of e-invoice data for digital reporting (closes 20 Jan 2027). Donated medicines zero-rated from 23 Jun 2026.

Sources: HMT Budget 2026 (HC 726); HMRC OOTLAR; GOV.UK Budget 2026 policy papers; Budget 2026 policy costings. Checked 30 Oct 2026. Subject to Finance Bill 2026-27.

Business tax & company accounts

Each branch: effective date · what changes · what it means

Business tax & company accounts

12 changes

Ongoing

25% CT cap and full expensing kept

Corporate Tax Roadmap maintained; Finance Bill sets the CT charge and rates for FY2028 with no change.

1 Jan 2027

Main-rate first-year allowance 40% → 50%

Bigger upfront relief on main-pool expenditure that full expensing doesn't cover.

1 Apr 2027

Main-rate writing-down allowance 14% → 12%

Slower relief on pool balances (6 Apr 2027 for income tax). Hybrid rate for straddling periods; special rate pool stays at 6%.

1 Apr 2027

R&D Claim Notification Form abolished

R&D claims made on or after 1 Apr 2027 need no CNF. The Additional Information Form will be simplified from autumn 2027.

APs from 1 Jan 2027

Foreign branch exemption becomes mandatory

Overseas PE profits and losses are automatically exempt; a transitional loss restriction replaces clawback; new anti-avoidance rules.

1 Jan 2027

CIR: creative credits out of tax-EBITDA

AVEC and VGEC are excluded from tax-EBITDA for the Corporate Interest Restriction.

APs from 1 Jan 2027

Investment life policies held for the trade

The partial exemption on payouts applies only where the policy is not held for trade purposes.

28 Oct 2026

Lease & leaseback rules corrected

Finance lease definition widened to include right-of-use leases; rental deductions generally capped at the finance charge.

1 Apr 2027

Stablecoins treated as money debts

Company holdings of eligible stablecoins fall within the loan relationship rules.

1 Apr 2028

Amended CT returns must be filed online

Mandatory online filing of CT return amendments. Prescribed CT computations to follow on a longer timetable, with no enforcement for now.

Jan 2027 – Mar 2028

Bank surcharge 3% → 6%

Temporary 15-month rise on banking profits above the £100m allowance; back to 3% from 1 Apr 2028.

Open now

CT simplification and admin reviews

Consultation on targeted CT simplifications; call for evidence on modernising CT administration (closes 20 Jan 2027). Advance Tax Certainty threshold £300m (4 Nov 2026). ACT abolished 1 Apr 2031.

Sources: HMT Budget 2026 (HC 726); HMRC OOTLAR; GOV.UK Budget 2026 policy papers; Budget 2026 policy costings. Checked 30 Oct 2026. Subject to Finance Bill 2026-27.

Payroll & employment

Each branch: effective date · what changes · what it means

Payroll & employment

12 changes

1 Apr 2027

Minimum wage rates up 3.9%

NLW (21+) £13.21; 18–20 £11.27; 16–17 and apprentices £8.31; accommodation offset £11.53 a day.

6 Apr 2027

NIC limits for 2027-28

LEL £6,916 (£133/week); Small Profits Threshold £7,355; voluntary Class 2 £3.80/week, Class 3 £19.05/week. All other NIC thresholds frozen to 2030-31.

6 Apr 2027

Mandatory payrolling of benefits starts

Cars, car fuel, vans, van fuel and medical benefits must be reported through RTI (no registration needed); most other BiKs from 6 Apr 2028. 1-year easement for non-deliberate errors.

6 Apr 2027

Benefit charges uprated by CPI

Car fuel benefit multiplier £30,200; van benefit charge £4,310; van fuel benefit £825.

6 Apr 2027

Mileage above 10,000 miles 25p → 35p

The 55p rate for the first 10,000 miles (temporary since 6 Apr 2026) is now permanent. Also applies to the NIC disregard and self-employed simplified mileage.

28 Oct 2026

Immigration Skills Charge & CoS fees exempt

Employer-paid Immigration Skills Charge and Certificate of Sponsorship fees are no longer a taxable benefit or subject to Class 1A NIC.

FB 2026-27

Cancelled-shift payments to agency workers

Payments for cancelled, moved or curtailed shifts are taxable employment income for agency workers too.

6 Apr 2028

Image rights taxed as employment income

Image rights payments connected to an employment go through PAYE with Class 1 NIC (start delayed one year).

6 Apr 2028

Expenses and scale rates modernised

£2,500 SA threshold for employment expense claims removed; benchmark scale rates updated and overseas scale rates simplified into tiers.

6 Apr 2029

Direct Debit for PAYE liabilities

A Direct Debit mandate must be in place for PAYE return liabilities (VAT from 1 Apr 2029), subject to defined exceptions.

6 Apr 2030

Company car tax +1 point

All bands rise by 1 ppt in 2030-31 (zero-emission 9% → 10%; maximum 40%).

No change

IR35 / off-payroll

Nothing announced. Already live from 6 Apr 2026: agencies (or end clients with no agency) liable for PAYE on umbrella workers. Higher small-company thresholds bite from 6 Apr 2027.

Sources: HMT Budget 2026 (HC 726); HMRC OOTLAR; GOV.UK Budget 2026 policy papers; Budget 2026 policy costings. Checked 30 Oct 2026. Subject to Finance Bill 2026-27.

Personal tax & savings

Each branch: effective date · what changes · what it means

Personal tax & savings

11 changes

Ongoing

No rise in headline income tax, NIC or VAT

Personal allowance £12,570 and higher-rate threshold remain frozen to April 2031. Dividend rates unchanged at this Budget.

6 Apr 2027

Savings income rates 24% / 44% / 49%

A further 2 ppt, UK-wide. The Personal Savings Allowance, starting rate for savings and ISAs still shelter most savers.

6 Apr 2027

Pension Tax Allowance

Pensioners with income up to the full new State Pension pay no income tax; withdrawn £1 for every £3 above. Automatic; runs for 2027-28 to 2029-30.

6 Apr 2027

Trading allowance £1,000 → £3,000

The SA reporting threshold for trading income also rises to £3,000.

6 Apr 2027

ISAs

Cash ISA limit stays £20,000. LISA withdrawal charge cut to 20% for homes over £450k (from 29 Oct 2026). First Time Buyer ISA replaces the LISA for new savers from April 2029.

2027-28

MTD for Income Tax easements

No late-submission penalty points on the first four quarterly updates in 2027-28 for April 2027 joiners. Exemptions: qualifying care relief, non-resident entertainers and sportspeople, expected non-residents.

6 Apr 2027

Crypto and stablecoins

Eligible stablecoins exempt from CGT for individuals and trustees, with interest-like returns taxed as savings income. Crypto loans and liquidity pools treated as no gain, no loss.

28 Oct 2026

CGT: UK land returns and other changes

Late-filing penalties stop once the residential disposal is reported through SA. Capital sums for surrendering contract rights brought within CGT. Protected cell company rule tightened.

Royal Assent

HICBC offset

Child Benefit overpayments offset against HICBC already paid, retrospective to 2013.

Early 2028

Double tax relief for US LLC members

A relief mechanism for UK-resident individuals investing through US LLCs and similar entities; legislation in Finance Bill 2027-28.

1 Apr 2028

Electric Vehicle Excise Duty

3p a mile for electric cars, 1.5p for plug-in hybrids, paid on estimated mileage.

Sources: HMT Budget 2026 (HC 726); HMRC OOTLAR; GOV.UK Budget 2026 policy papers; Budget 2026 policy costings. Checked 30 Oct 2026. Subject to Finance Bill 2026-27.

Entrepreneurs, investors & share schemes

Each branch: effective date · what changes · what it means

Entrepreneurs, investors & share schemes

8 changes

6 Apr 2027

New Founders' Relief – 10% CGT

Up to £10m lifetime gains for qualifying founders of high-growth companies (25%+ holding from the start, 5-year tests, £10m turnover, 15 FTE, 2 of 3 growth tests). Consultation closes 30 Nov 2026.

6 Apr 2027

BADR lifetime limit £1m → £500k

Rate stays at 18%. Around 13,000 claimants affected; BADR and Investors' Relief claims from 6 Apr 2027 also count against the Founders' Relief limit.

6 Apr 2027

SEIS / EIS / VCT technical fixes

Exceeding an EIS limit loses relief only on the excess; SEIS and EIS/VCT shares can be issued the same day; one investor paying late no longer removes relief for others. VCT withdrawals use the rate at issue (shares from 6 Apr 2026).

Ongoing

Advance Assurance and fees

Strengthened guidance and compliance on excessive fees; HMRC to engage on improving the Advance Assurance service.

6 Apr 2027

CSOP becomes EMI2 – limit doubled

Individual option limit £60k → £120k, no longer counts against the EMI limit, and exercise period extended from 10 to 15 years.

6 Apr 2027

EMI easier to run

180 days (was 90) to exercise after a disqualifying event; EOT transitions keep EMI; grants reported on the year-end return, no separate notification.

6 Apr 2027

Gift holdover relief formula fixed

Assets covered by SSE and the intangibles regime are counted again when restricting holdover relief on gifts of company shares.

2027

Growth finance

British Business Bank +£5bn (equity, venture debt, community lenders); Young Entrepreneurs Allowance pilot (England); Scale UK support.

Sources: HMT Budget 2026 (HC 726); HMRC OOTLAR; GOV.UK Budget 2026 policy papers; Budget 2026 policy costings. Checked 30 Oct 2026. Subject to Finance Bill 2026-27.

Inheritance tax, pensions & trusts

Each branch: effective date · what changes · what it means

Inheritance tax, pensions & trusts

10 changes

6 Apr 2027

Unused pensions enter the estate (confirmed)

Most unused pension funds and death benefits come into IHT (already in Finance Act 2026). New: prospective personal representatives can direct schemes to pay the IHT where conditions are met.

6 Apr 2027

Charity reduced rate and pensions

Executors can choose how notional pension property is grouped when testing the 36% reduced rate for charitable gifts.

28 Oct 2026

IHT: trust liability deductions restricted

Liabilities from avoidance arrangements can no longer reduce IHT on settled property; trustees' genuine liabilities aligned with personal ones.

28 Oct 2026

Pension death benefits: 2-year rule removed

For payments on or after 28 Oct 2026, tax-free pension and lump sum death benefits are no longer taxable just because paid more than 2 years after the scheme knew of the death.

From 6 Apr 2024

Excess lump sum death benefits

The excess over the allowance is taxed by a separate HMRC charge at the recipient's marginal rate, not added to their income. Retrospective.

Royal Assent

Serious ill-health lump sums

Test becomes life expectancy under 12 months; overseas medical evidence accepted in some cases.

6 Apr 2027

DB pension surplus paid to members

Trustees can make authorised member surplus payments, taxed as pension income, where scheme rules allow.

FA 2027

NS&I untraced holdings

Holdings missed on bereavement become fully IHT-exempt and PRs pay no income tax on the interest; reliefs set by regulations.

28 Oct 2026

Trusts: CGT exit charge easement

No exit charge where a trust becomes UK resident because a trustee moves here and leaves again later that year or the following year.

Unchanged

Nil-rate bands, BPR and APR

No new measures. NRBs and the £2.5m combined 100% BPR/APR allowance stay frozen to 2030-31. Cultural Gift Scheme opens to joint owners from 6 Apr 2027.

Sources: HMT Budget 2026 (HC 726); HMRC OOTLAR; GOV.UK Budget 2026 policy papers; Budget 2026 policy costings. Checked 30 Oct 2026. Subject to Finance Bill 2026-27.

Property & stamp duty

Each branch: effective date · what changes · what it means

Property & stamp duty

9 changes

6 Apr 2027

Property income rates 24% / 44% / 49%

Apply across England, Wales and NI; Scotland and Wales can set their own property rates.

1 Apr 2028

High Value Council Tax Surcharge

England homes worth £2m+: £2,500 / £3,500 / £5,000 / £7,500 a year by band. Deferral (with interest) for eligible households; 100% premium on homes unoccupied 12+ months.

1 May 2026

SDLT removed on assured tenancy rent

England: tenants no longer pay SDLT or file returns because of rent under an assured tenancy.

29 Oct 2026

SDLT group relief tightened

Relief is withdrawn if the purchaser leaves the group within 3 years, even where the vendor has been wound up (England and NI).

28 Oct 2026

SDLT relief for LGPS pooling

Time-limited relief (to 31 Mar 2032) for LGPS asset pooling transactions in England and NI.

1 Apr 2027

ATED charges up 3.5%

Annual chargeable amounts rise with September CPI for 2027-28.

Open now

Property income data reporting

Letting agents and tenancy deposit schemes may have to report rental data to HMRC (consultation closes 20 Jan 2027).

1 Jan 2029

Foreign sovereigns and UK real estate

Certain sovereign real estate income and gains brought into UK tax, with bespoke REIT access at 15%.

Apr 2027

Your First Home scheme

20% equity loans for first-time buyers in England, 2.5% deposit, 5 years interest-free; pre-registration from December 2026.

Sources: HMT Budget 2026 (HC 726); HMRC OOTLAR; GOV.UK Budget 2026 policy papers; Budget 2026 policy costings. Checked 30 Oct 2026. Subject to Finance Bill 2026-27.

Companies & corporate governance

Each branch: effective date · what changes · what it means

Companies & corporate governance

7 changes

Late 2027

Securities Transfer Tax replaces stamp duty on shares

Stamp Duty and SDRT replaced by one digital, self-assessed tax and portal (by commencement order). Share transfer processes will change.

6 Apr 2028

Distributions framework reformed

All 7 proposals go ahead: reductions of capital, demergers, purchase of own shares (trade benefit test replaced), transactions in securities, loans v distributions. Draft law in 2027.

1 Apr 2027

Director disqualification for HMRC security offences

Directors convicted of breaching HMRC security requirements for offences from 1 Apr 2027 can be disqualified for up to 5 years.

Royal Assent

Deliberate defaulters – officers can be named

HMRC can publish company officers issued with Personal Liability Notices; publication threshold rises from £25k to £50k.

Dropped

Participator payment reporting shelved

Proposed new reporting of close-company payments to participators will not be introduced at this time.

Early 2027

Non-compete clause reform

The government will legislate to restrict non-competes in employment contracts; detailed position early 2027.

Ongoing

Lighter company reporting

More proportionate company reporting framework (up to £290m a year saving) and a Regulation for Growth Bill.

Sources: HMT Budget 2026 (HC 726); HMRC OOTLAR; GOV.UK Budget 2026 policy papers; Budget 2026 policy costings. Checked 30 Oct 2026. Subject to Finance Bill 2026-27.

HMRC compliance, admin & digital

Each branch: effective date · what changes · what it means

HMRC compliance, admin & digital

9 changes

1 Apr 2028

New duty to correct known errors

Known inaccuracies must be corrected or HMRC told; failure is treated as deliberate. New Customer Correction Notices.

Royal Assent

HMRC information powers modernised

Schedule 36 information and inspection powers and the definition of computer records updated.

Apr 2029

VAT & PAYE Direct Debit mandates

VAT from 1 Apr 2029, PAYE from 6 Apr 2029. Other payment methods still allowed before the due date; the DD collects anything unpaid.

Apr 2029

More timely Self Assessment payments

Taxpayers making payments on account will pay smaller, more regular amounts in-year; eligible taxpayers can choose to pay through PAYE.

Jul 2029

Direct recovery of lower-value debts

HMRC can recover debts by regular deductions from bank accounts of those who can afford to pay but repeatedly fail to.

2026–2030

Enforcement package

670 more compliance officers; offshore penalties consultation; tougher promoter rules; mandatory till (EPOS) software standards; software provider registration.

Spring 2027

Intermediation roadmap

HMRC's long-term approach to agents and software providers, including a route to report harmful intermediary activity.

Voluntary

Business systems integration

No mandate: HMRC will work with industry to support voluntary integration of sales systems, accounting software and bank feeds.

Diarise

Consultation deadlines

Founders' Relief 30 Nov 2026; e-invoice digital reporting, CT administration, property data and MGD liability 20 Jan 2027; TOMS 31 Jan 2027.

Sources: HMT Budget 2026 (HC 726); HMRC OOTLAR; GOV.UK Budget 2026 policy papers; Budget 2026 policy costings. Checked 30 Oct 2026. Subject to Finance Bill 2026-27.

Business support & wider Budget

Each branch: effective date · what changes · what it means

Business support & wider Budget

9 changes

1 Apr 2027

Business rates (England)

RHL small business relief to £18k rateable value (taper to £21k); pubs, clubs and most music venues 35% relief; RHL bills frozen in real terms for 2 years; vape shops and AGCs lose reliefs.

Apr 2027

Energy for business

Over 10,000 energy-intensive manufacturers in GB get 20–25% off electricity (with a 2026-27 back payment). Climate Change Levy on electricity frozen from 1 Apr 2028.

Jan 2027

£100 Household Energy Payment

Council tax bands A–D in England. Ofgem asked to abolish gas standing charges, aiming for end 2027.

to 1 Jul 2027

Fuel duty 5p cut and freeze

Red diesel cut and £1 HGV VED also run to mid-2027. Car, van and motorcycle VED up by RPI from 1 Apr 2027.

2027

Duties

Alcohol +4.55% (1 Feb 2027); Machine Games Duty 25% on stakes over £1 or prizes over £100, and APD higher rate for private jets (1 Apr 2027); sugar levy tightened (1 Jan 2028).

Ongoing

Tariffs and regulation

Tariff suspensions extended; new window 11 Nov 2026 – 3 Feb 2027; up to £640m a year regulatory admin savings.

By Oct 2028

Low-value imports

£135 customs duty relief removed.

Apr 2030

State Pension Triple Lock adjusted

Triple Lock kept to April 2029, then the earnings element maintains the ratio reached in April 2029.

Outlook

OBR forecast

GDP 1.2% (2026), 1.0% (2027); inflation peaks at 3.8% in Q1 2027; borrowing 4.2% of GDP in 2026-27 falling to 1.8%.

Sources: HMT Budget 2026 (HC 726); HMRC OOTLAR; GOV.UK Budget 2026 policy papers; Budget 2026 policy costings. Checked 30 Oct 2026. Subject to Finance Bill 2026-27.

KEY Business Consultants

What does the Budget mean for you?

Every business and family will feel these changes differently. We can model the impact on your company, your payroll, your share scheme or your estate and help you act before the key dates.

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With thanks to Rahul Goenka for preparing this briefing.

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