CLIENT HANDOUT

Making Tax Digital for Income Tax

A client-friendly guide for accounting practices to brand and share

White-label practice edition

Sarmad Global | Bookkeeping | MTD Readiness | Practice Systems

Prepared May 2026

Making Tax Digital: client briefing

This guide is prepared for accounting practices to share with their own clients. It explains Making Tax Digital for Income Tax in plain English without turning the document into a Sarmad Global sales document.

Practice use: enter your firm details in the editable section near the end before sharing this PDF with clients. This keeps the relationship between your practice and your client clear.

The client message

- MTD changes the routine for record keeping and reporting.
- Affected sole traders and landlords will need digital records and compatible software.
- Quarterly updates are summaries of income and expenses, not full tax returns.
- The final tax return still deals with final adjustments and other income.
- Clients should send records early so the practice can review, correct and submit on time.

Who is affected and when?

Start date	Who joins	Client action
6 April 2026	Qualifying self-employment and property income over GBP50,000.	Move to digital records and quarterly update routine.
6 April 2027	Qualifying income over GBP30,000.	Prepare software and records before the start date.
6 April 2028	Qualifying income over GBP20,000.	Expect more small businesses and landlords to join.

The quarterly cycle

1 **Keep records up to date**

Sales, rent, purchases and expenses are captured digitally.

2 **Send records to your accountant**

Bank, receipt and invoice information is provided before the internal deadline.

3 **Practice reviews the figures**

The practice checks categories, missing items and unusual transactions.

4 **Approve the quarterly update**

The client approves the summary before it is sent.

5 **Finalise after year end**

The final tax return is completed with adjustments and other income.

Quarterly deadlines

HMRC deadline	Standard period	Calendar period	Suggested client deadline
7 August	6 April to 5 July	1 April to 30 June	25 July
7 November	6 April to 5 October	1 April to 30 September	25 October
7 February	6 April to 5 January	1 April to 31 December	25 January
7 May	6 April to 5 April	1 April to 31 March	25 April

Your practice can change the suggested client deadline to match your own workflow. The HMRC filing deadlines should not be changed.

What clients should send

- Bank statements, bank feeds, sales records and rent records.
- Purchase invoices, receipts, expense records and mileage details.
- Notes for private expenses, loans, asset purchases, cash transactions and unusual items.
- Payroll, pension and VAT information if relevant.

Make this guide your own

Enter your practice details below before sharing this document with clients. This page is designed so the client sees your practice as the originator of the guidance.

Optional practice details

Firm name

Contact name

Telephone

Email

Website

Practice notes for clients

Prepared with technical support from Sarmad Global. This wording may be retained or removed according to your practice preference.

HMRC sources used

This guide is based on official HMRC and GOV.UK guidance available on 25 May 2026:

HMRC/GOV.UK page	Link
Making Tax Digital for Income Tax	https://www.gov.uk/government/publications/making-tax-digital
Use Making Tax Digital for Income Tax	https://www.gov.uk/guidance/use-making-tax-digital-for-income-tax
Send quarterly updates	https://www.gov.uk/guidance/use-making-tax-digital-for-income-tax/send-quarterly-updates
Create digital records	https://www.gov.uk/guidance/use-making-tax-digital-for-income-tax/keep-digital-records
Choose MTD software	https://www.gov.uk/guidance/choose-the-right-software-for-making-tax-digital-for-income-tax
MTD penalties	https://www.gov.uk/guidance/penalties-for-making-tax-digital-for-income-tax