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SICK DAY

2026 Statutory Sick Pay Update

What employers need to know

From April 2026, changes to Statutory Sick Pay (SSP) are coming into force, and they're set to impact how employers manage sickness absence and payroll. While SSP has long been a standard part of employment obligations in the UK, these updates are designed to make support more accessible to employees, and that means a shift in responsibility for businesses.

What's changing?

The key reform is simple but significant:

SSP will now be payable from day one of sickness absence

Previously, employees only qualified from the fourth consecutive day of being off work.

This means the three "waiting days" are being removed, and employees will be eligible for SSP immediately.



Why this matters

For employees, this is a positive move. It provides quicker financial support during illness and removes the gap where no pay was received.

For employers, however, it means:

- Increased SSP costs, especially for short-term absences
- More administrative oversight for even brief periods of sickness
- A need for clear absence policies and tracking

cont...

What should employers do now?

This isn't something to deal with at the last minute. Preparing early will save headaches later.

We recommend:

- Reviewing your sickness absence policy
- Ensuring your payroll systems are updated for day-one SSP
- Communicating changes clearly to your team
- Monitoring absence patterns more closely

We can help you stay compliant while keeping things simple.

Whether it's updating your payroll processes or advising on the financial impact, we'll make sure you're ready,

This change might look small on paper, but it will have a real impact on day-to-day business operations. Getting ahead of it now is the smart move.

What should employers do now?

This isn't something to deal with at the last minute. Preparing early will save headaches later.

- 
Review your sickness absence policy
- 
Ensure your payroll systems are updated
- 
Communicate changes clearly to your team

“Good business isn’t just about numbers, it’s about giving people clarity, confidence, and one less thing to worry about.”

EMPLOYMENT RIGHTS ACT 2025



Employer Guide to the Employment Rights Act 2025:

The Employment Rights Act 2025 introduces some of the most significant changes to employment law in recent years, and employers need to be ready.

While many of the reforms will roll out gradually, the direction is clear: greater protection for employees and increased responsibility for businesses.

What are the key changes?

Here are the headline updates employers should be aware of:

Day-one rights expanded

Employees will gain more rights from the start of their employment, including protections around unfair dismissal (subject to probation rules still being finalised).

Statutory Sick Pay reforms

As covered in our last article, SSP will be payable from day one of absence, removing the previous waiting period.

Flexible working as default

Employees will have stronger rights to request flexible working from day one, and employers will need clear, justifiable reasons to refuse.

Changes to zero-hours contracts

New measures aim to provide more predictable working patterns, including rights to request guaranteed hours based on regular working patterns.

Stronger protections against dismissal

There will be increased scrutiny on dismissal processes, meaning employers must ensure procedures are fair, documented, and compliant.

cont...

Why this matters

These changes aren't just legal tweaks, they will directly impact how you manage your team.

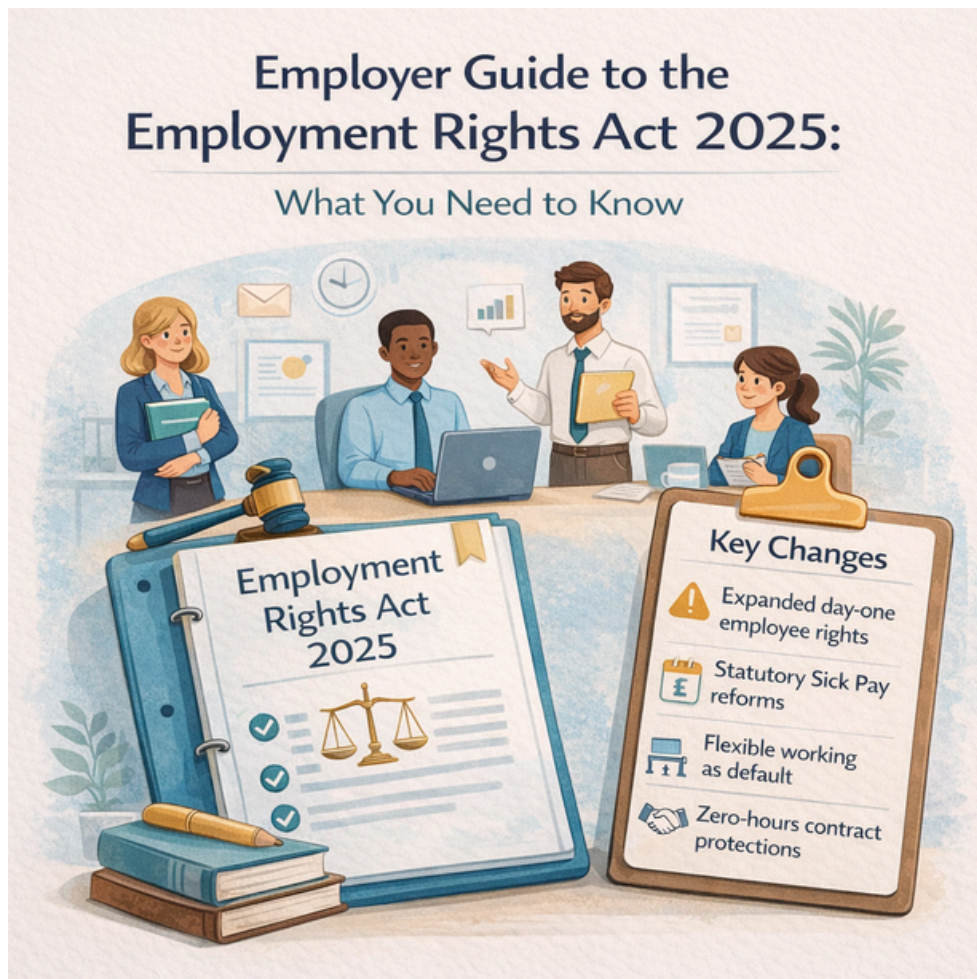
Employers may face:

- Increased compliance requirements
- Higher administration and HR oversight
- Greater risk of tribunal claims if processes aren't followed correctly

What should employers do now?

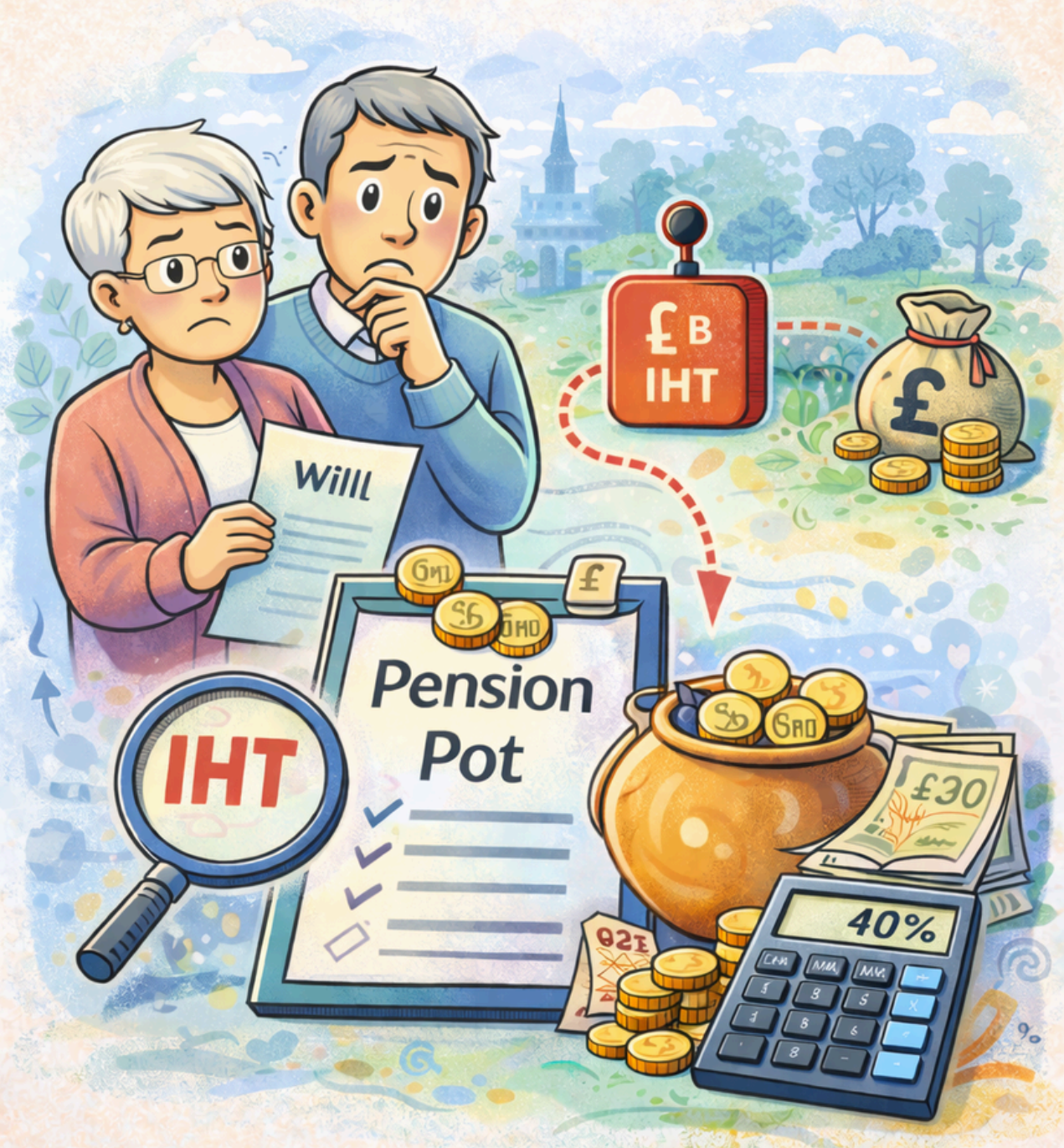
Preparation is everything. We recommend:

- Reviewing employment contracts and policies
- Updating HR and payroll processes
- Training managers on new legal responsibilities
- Keeping clear records of decisions and communications



“Great businesses are built on trust, consistency, and doing the right thing, even when no one’s watching.”

INHERITANCE TAX ON PENSIONS



2027 Pension IHT Changes

How the New Double-Tax Rules May Affect You

From April 2027, significant changes to Inheritance Tax (IHT) rules on pensions are expected. and they could have a major impact on estate planning.

For many years, pensions have been a highly tax-efficient way to pass on wealth. These new proposals could change that.

What's changing?

The key shift is:

Unused pension funds may become subject to Inheritance Tax.

Currently, pensions can often be passed on outside of your estate, meaning they are not usually included when calculating IHT.

From 2027, this position is expected to change, bringing pensions within the scope of IHT in many cases.

This is a big shift in how pensions are treated.

It could mean:

- Higher IHT bills for families
- Less efficient wealth transfer planning
- A need to rethink how pensions fit into your overall estate



cont...

For some, this could create a “double tax” scenario, where funds are subject to IHT and then potentially taxed again when withdrawn by beneficiaries.

What should you do now?

While 2027 may feel a way off, early planning is key.

We recommend:

- Reviewing your current pension arrangements
- Considering your overall estate planning strategy
- Checking your beneficiary nominations are up to date
- Taking advice before making any major changes



“Success in business isn’t about
doing everything, it’s about
doing the right things, well, and
looking after the people who
trust you.”

5 BUSINESS MISTAKES MOST PEOPLE MAKE



1 Poor Planning



2 Not Managing Cash Flow



3 Doing Everything Themselves



4 Ignoring Customers

5 Failing to Adapt



The Most Common Business Mistakes

We See

We often hear that mistakes are part of the learning process, and that's true. Every business journey comes with lessons along the way.

But in business, mistakes don't just bruise the ego. They can impact cash flow, growth and long-term success. That's why awareness matters.

Understanding common pitfalls allows you to put the right processes in place and avoid them altogether.

Here are three of the most common mistakes we see, and how to steer clear of them:

1. Undervaluing what you offer

Many business owners struggle with pricing. Without proper market research, it's easy to price too low to win work, but this can damage both profitability and perceived value.

Take time to understand your market, define what makes you different and price accordingly. Competitive doesn't mean cheapest.

2. Poor cash flow management

A business can be profitable on paper but still run into trouble if cash isn't managed properly. Many fail not through lack of sales, but because they can't meet payments when they fall due.

Keep a close eye on cash flow, especially during periods of growth.

Forecasting and regular reviews will help you stay in control.

3. Underestimating the competition

Even if your offering feels unique, there will always be alternatives competing for attention.

Regularly reviewing your competitors helps you stay relevant, sharpen your messaging and spot opportunities to stand out.

Cont...

4. Leaving tax and bookkeeping too late

Leaving financial admin until year-end creates stress and increases the risk of errors. Keeping records up to date throughout the year makes compliance easier and gives you clearer insight into your business.

5. Forgetting the customer experience

Customers have more choice than ever. It's not just about making a sale, it's about building trust. Listening to feedback, responding quickly and delivering consistent service will always pay off.

6. Hiring in haste

Quick hiring decisions can cause long-term problems.

Take time to understand what your business really needs and build a team that strengthens it. The right hire is always worth waiting for.

7. Ignoring the numbers

Running a business on instinct alone is risky. Your numbers tell the real story. Regularly review financials and performance data to guide smarter, more informed decisions.

8. Expanding too quickly

Growth is exciting, but moving too fast can put pressure on cash flow and operations. Plan carefully and make sure your systems and team can support expansion before scaling up.



“Growth doesn’t come from playing it safe, it comes from showing up, adapting, and having the courage to keep going.”

TOGETHER TO THE TOP!



How to Motivate your Team

Small Changes, Big Impact

Keeping a team motivated isn't about big gestures or one-off incentives, it's about creating the right environment for people to do their best work every day.

When employees feel valued, supported and clear on their role, productivity improves and your business benefits.

What really drives motivation?

While salary plays a part, it's rarely the main factor. Most employees are motivated by:

1. Recognition and appreciation

A simple "thank you" or acknowledgement of good work can go a long way in boosting morale.

2. Clear direction

People perform better when they understand expectations and how their role contributes to the bigger picture.

3. Opportunities to grow

Training, development and new challenges keep employees engaged and invested in their work.

4. Support a healthy work-life balance

Respecting personal commitments and offering flexibility builds trust. When employees feel supported outside work, they perform better in it.

5. Build a strong team culture

A positive environment encourages collaboration and enjoyment. Great teams are built through thoughtful hiring and strong leadership.

6. Provide opportunities to grow

People stay engaged when they feel they're progressing. Training, regular reviews and clear development paths make a big difference.

7. Encourage new ideas

Giving employees a voice helps them feel valued.

Fresh ideas often lead to better outcomes for the business.

8. Create a positive working environment

A comfortable, supportive workspace boosts morale and productivity.

It doesn't need to be flashy — just somewhere people feel respected.

9. Avoid a blame culture

Mistakes happen in every business. A blame culture damages confidence and morale. Focus on learning and solutions instead — it builds accountability without fear.

10. Communicate openly

Clear communication keeps teams engaged and aligned.

Sharing goals, progress and successes helps people feel valued and involved.

Motivating your team doesn't require big gestures.

Consistent actions, fair pay, good communication, respect and recognition, make the biggest impact. A motivated team builds a stronger, more successful business. Investing in your people will always pay off.



“Reputation is built in the small moments, the promises you keep, the way you show up, and how you treat people when it matters most.”

April RECIPE



Asparagus & Goat's Cheese Tart

Ingredients:

- 1 sheet ready-rolled puff pastry
- 1 bunch fresh asparagus (*trimmed*)
- 100g goat's cheese (*crumbled*)
- 2 tbsp crème fraîche or soft cheese
- 1 egg (beaten)
- 1 tbsp olive oil
- Zest of $\frac{1}{8}$ lemon
- Fresh thyme (or basil)
- Salt & black pepper



Method:

- 1 Preheat oven to 200°C (180°C fan).
- 2 Unroll the pastry onto a baking tray and lightly score a 1–2cm border around the edge.
- 3 Spread the base with crème fraîche or soft cheese (*inside the border*)
- 4 1 egg (beaten)
- 5 1 tbsp olive oil
- 6 Zest of ½ lemon
- 7 Fresh thyme (or basil)
- 8 Sprinkle over goat's cheese, lemon zest, herbs, salt and pepper.
- 9 Brush the edges with beaten egg for a golden crust.
- 10 Drizzle with olive oil.

Serve with:

- A simple green salad
- A glass of chilled white wine
(*optional but recommended*) 😊





Perception Accounting
Accountants with Vision



Perception Accounting
Accountants with Vision

PERCEPTION COMPANY NEWS

Perception recently held a slightly belated Secret Santa, and it was worth the wait. The team enjoyed a brilliant mocktail class with The Midnight Muddler, filled with laughter, great drinks and a chance to relax together.

Special guest BIF the pug also attended, supervising from under the table... mostly asleep!



We would like to wish Sheila a truly relaxing and well-earned retirement, thank you for all your hard work and dedication, you'll be greatly missed. At the same time, a warm welcome to Sharon, who has been training alongside Sheila since February and is already a familiar face. We're delighted to have you on board and look forward to working with you!



Welcome everyone to the first newsletter for 2026.

We made it through another January, and this one felt especially tough for me personally, with the sudden loss of my lovely Dad. Thank you for your kindness and patience during that time; it really meant a lot.

Looking ahead, the new Making Tax Digital for Income Tax rules come into effect for the 2026/2027 tax year for those with combined self-employment and/or rental income over £50,000. This will bring more regular reporting, but please don't worry, we're already in touch with everyone affected and have simple, cost-effective ways to make the process as smooth as possible.

As we move into the new tax year, we'd really appreciate you sending over your 2025/2026 personal tax information as soon as it's ready, so we can get ahead of the next round of filings.

Wishing you all a happy, healthy spring and summer, and I look forward to catching up with many of you soon.

Lisa



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