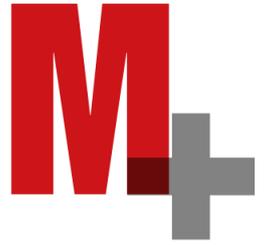




ICAEW  
CHARTERED  
ACCOUNTANT



Matplus Chartered  
Accountants

# BUSINESS RELIEF IS CHANGING: WHAT IT MEANS FOR YOU IN 2026

*How Matplus Chartered Accountants  
can help you prepare, restructure and  
preserve family wealth*

**MATPLUS CHARTERED  
ACCOUNTANTS**

HELLO@MATPLUS.CO.UK  
020 3621 0003

# MAJOR CHANGES TO BUSINESS PROPERTY RELIEF (BPR) FROM APRIL 2026

## Before April 2026

- 100% relief on qualifying business & agricultural assets – uncapped
- No IHT due on BPR assets

## After April 2026

- Relief capped at £1 million per person
- 50% relief only above £1m cap = 20% IHT exposure



So, a family business worth £3 million that was once IHT-free could now face a **£400,000+ tax bill.**

## Who's Affected?

- Family businesses (Ltd, partnerships, sole traders)



- Shareholders in private trading companies



- Agricultural landowners (APR)



- Property developers and furnished holiday let owners



# PLANNING STRATEGIES: WHAT YOU CAN DO NOW

The upcoming BPR and APR changes may significantly increase future Inheritance Tax exposure. While every case is different, here are five key areas every business owner should now review – with professional guidance.



## How Your Business Is Owned

Is your business jointly owned with a spouse or family members? Are shares held personally, in trusts, or via other entities? Ownership structure can directly impact how much relief applies under the new rules.

## Past Gifts, Transfers, and Support

Have you made previous gifts of business shares or land? Or received state aid or grants? These could affect eligibility under the new BPR cap and should be revisited.



## Your Current Asset Values

Do you know what your business and agricultural assets are worth today? The new cap means values matter more than ever. Even profitable but asset-rich businesses could face a major tax burden.

## Your Estate Plan (or Lack of One)

Does your estate plan account for your business? Has it been updated since incorporation? Business owners often forget that what's tax-efficient today may not be tomorrow.

## Liquidity vs Legacy

Would your estate have the cash available to cover a potential tax bill – or would assets need to be sold? Planning now helps avoid distress later.

# FREQUENTLY ASKED QUESTIONS

## **Will these changes affect me if I'm not planning to pass on my business soon?**

- Yes. Even if succession is years away, the new cap affects your estate's future value. Acting early gives you more options – and fewer tax surprises.

## **Is it too late to start planning?**

- No – but April 2026 will come fast. The earlier you start, the more options you'll have (and the more value we can preserve).

## **Isn't this just for huge estates and farms?**

- Not anymore. Even modestly valuable trading businesses, city properties, or farmland could cross the £1m threshold. It's no longer just a "big landowner" issue.

## **What's the worst-case scenario if I do nothing?**

- If your business assets exceed the new £1m relief cap and aren't planned for, your estate could face a 40% tax bill on the excess. That often means forced sales or major disruption for the next generation.



# WHY CHOOSE MATPLUS



**Matplus Chartered  
Accountants**

## Why Matplus Chartered Accountants?

- Specialists in tax-efficient structuring for family businesses
- Real-world solutions with long-term focus
- Trusted partner for BPR, APR, IHT and trust planning
- Work closely with solicitors and financial advisers for joined-up support



## Ready to Talk?

We offer a free initial consultation to assess your position and planning options.

Don't leave it too late — early action could save your family hundreds of thousands.

**Call us on 020 3621 0003**

or

**[Click here or scan the QR code  
to access our enquiry form](#)**

