

## Contractor limited company checklist for moving company address

For most contractors who contract through a [contracting limited company](#), their company address is the same as their home address. Some contractors opt to use their accountants' offices as their business address, and a few will have business premises.

Whether they are moving home, business premises or accountants, contractors must inform many types of organisation when their official business address changes. In fact, it is a statutory requirement for certain organisations, such as [Companies House](#), to be informed of many even minor changes. And fines can be imposed for failing to do so.

### Registered address versus trading address

Many companies choose to have a separate registered address and trading address, although it is perfectly acceptable to have the registered address and trading address at the same location. There are pros and cons to each situation and different contractors will have different preferences.

The registered address is the one that tends to be used by organisations like Companies House, [HMRC](#), the courts and local authorities, to send official notices and communications to the contractor's limited company. The registered address is often the company's accountants' or solicitors' offices, or a mail-forwarding agency that specialises in acting as a company 'post office'.

Trading addresses are typically where the business is conducted from, and is a contact for suppliers to send invoices to and clients to send cheques to. It is also the address for all other general business communications, like magazine subscriptions and bank statements. For this reason, the trading address is often the contractor's home, but it can also be a Post Office box or mail-forwarding agency.

Contractors must ensure that they maintain a registered company address and that Companies House always has the correct address on record. In addition, the registered address must appear on all contractor limited company correspondence as well as on the contractor's business website.

### 'Official' correspondents

When a contractor changes their registered business address they must inform Companies House using form 287. Any change of director's address, including the contractor's spouse if they are company secretary or a director, must be notified using form 288c. Both forms are [available online from Companies House](#).

HMRC is next on the list, and should be informed of the change of address for:

- o Corporation tax and PAYE purposes
- o VAT purposes, if registered
- o Personal income tax.

The contractor should also inform the bank that holds their business primary account, plus any other banks that do business with the company. If there is a charge on the company's assets for a loan or overdraft, all lenders must be notified, too.

Most contractors will work from home, but for those that do have separate office premises, they will also need to inform their local authority of the change and renegotiate their business rates.

There may be other regulatory bodies that need to know the contractor has changed address, but this is only likely to affect contractors in certain niche sectors, particularly those who may have specialised or dangerous equipment at their premises.

Of course the contractor should also inform their accountant, who in many cases may well handle many of the changes of address notifications, such as those with HMRC, on their contractor client's behalf. Contractors should check first how much they will be charged for this service.

### Operational contacts

In addition to their accountants, contractors should inform other professional advisers and service providers, which could include:

- o Solicitors
- o Other specialist legal advisers or consultants, eg for IR35

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- o Financial advisers (separate from accountants), plus pension companies
- o Insurer, or insurance broker
- o Professional body, eg for chartered engineers.

Then the contractor should write to all current and past agency and direct clients – their customers - ensuring that they are all aware of the change of address.

This may require multiple communications to the same organisation, as the contractor may have an operational contact, such as the client project manager or recruitment account manager, and they may also have to inform, for example, the finance and HR departments.

### Suppliers to inform

The contractor’s suppliers should be informed that the company has changed address. If the move is significant, it may mean dealing with a new supplier representative. Suppliers include:

- o Business landline, broadband internet and mobile supplier (could be three different companies), plus website hosting service if not the ISP
- o IT, computer and software suppliers, particularly for warranties and software licences
- o Office stationery and consumables suppliers, especially if the contractor has an account
- o Magazine subscriptions and other purchases regularly delivered to the original address
- o Delivery addresses in online shopping accounts, such as Amazon, where the contractor regularly buys, for example, business textbooks and software.

Contractors will have their individual list of suppliers and a good tip is to go through the last six-month’s business expenses to see what suppliers have been paid for goods and services.

### What else needs changing?

In addition to all the address changes, contractors also need to make some changes within their business, and update the address details on:

- o Company websites (this is a legal requirement if the registered address has changed)
- o Stationery (this is also a legal requirement if the registered address has been changed)
- o On invoices (again a legal requirement of the registered address has been changes)
- o Business cards and promotional items.

After all of the above, because there are bound to be some contacts that have been left off the list, contractors should also contact Royal Mail and arrange for mail to be re-directed to the new business address. It is also possible for most telephony suppliers to re-direct calls or leave an automated answerphone message, but this depends on the contractor’s communications supplier.

Finally, whilst this all seems like a tedious chore, changing address can also be a useful opportunity to reconnect with past, current and prospective clients. So look upon it as a useful marketing opportunity, and it won’t just seem like burdensome administration!

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