

Self-employed expenses checklist

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Office, phone, software and equipment

- ☐ Your phone and internet bills (the business share)
- ☐ Job management, invoicing and accounts software
- ☐ Stationery, printing and postage
- ☐ Tools and equipment, as an expense under the cash basis
- ☐ A share of home running costs if you do the paperwork there

Not the personal share of your phone or home bills.

Van, fuel and travel

- ☐ Fuel, insurance, repairs, servicing, road tax and breakdown cover
- ☐ Parking and tolls on business journeys
- ☐ Or the flat rate per business mile instead of the running costs
- ☐ Hotel rooms and meals when a job keeps you away overnight

Not fines or penalty charges, and not private driving.

Workwear and PPE

- ☐ Safety boots, hi-vis, hard hats, gloves and eye protection
- ☐ Overalls and branded workwear with your logo

Not everyday clothes, even if you only wear them for work.

Staff and subcontractors

- ☐ Wages, bonuses and pensions for anyone you employ
- ☐ Employer's National Insurance
- ☐ Subcontractors you pay, gross of any CIS you deduct
- ☐ Agency labour

Not your own drawings, and not your own tax or National Insurance.

Materials and stock

- ☐ Materials you buy and fit on customers' jobs
- ☐ Stock you keep for jobs: fittings, fixings, consumables
- ☐ Skip hire, waste disposal and plant hire for a job

Not materials for your own home or private use.

Insurance, bank charges and professional fees

- ☐ Public liability, tools and van insurance
- ☐ Bank charges, card fees and interest on business loans
- ☐ An accountant's fees for your business accounts

Not loan repayments, and not the cost of preparing and sending your Self Assessment return.

Website, advertising, memberships and registrations

- ☐ Your website: design, hosting and domain
- ☐ Directory and lead platform fees, and advertising
- ☐ Trade body membership related to your trade
- ☐ Registration and scheme fees your work needs, such as Gas Safe or a competent person scheme
- ☐ Printed leaflets and adverts

Not entertaining customers or suppliers, and not gym membership.

Training courses

- ☐ Refresher courses and assessments for skills you already use
- ☐ Courses on new rules or technology in your trade
- ☐ Assessments that keep a qualification or card current

Not training to start a new business or move into an unrelated one.