



## **Self-Employed Expense Claims Checklist**

As a self-employed individual, you may be able to claim a variety of business-related expenses to reduce your taxable income. Below is a list of common claimable expenses. Please keep accurate records of all your spending, including receipts and invoices.

### **1. Office & Workspace Costs**

- **Rent:** If you rent office space.
- **Home office:** A portion of your home's costs, if you work from home (e.g., utilities, council tax, mortgage interest or rent).
- **Office supplies:** Pens, paper, stationery, and other general office supplies.
- **Repairs and maintenance:** Costs of maintaining and repairing your office or workspace.

### **2. Business Travel & Vehicle Expenses**

- **Travel:** Train, bus, or taxi fares for business travel.
- **Vehicle costs:** Fuel, parking, insurance, MOT, repairs, and servicing. If using your personal car, you can claim mileage allowance (HMRC-approved rate).
- **Business vehicle lease:** Monthly leasing costs if you have a business vehicle.
- **Accommodation:** Costs for overnight stays for business trips.
- **Meals:** Business-related meals (typically for client meetings or during business travel).

### **3. Professional Services & Subscriptions**

- **Accountant/Bookkeeper fees:** Costs associated with preparing your tax returns, bookkeeping, or general business advice.
- **Legal fees:** If you need legal advice or assistance.
- **Memberships & subscriptions:** Subscriptions to professional associations, business networks, and trade publications.

### **4. Marketing & Advertising**

- **Website:** Design, hosting, and domain fees.
- **Advertising:** Costs for online advertising (Google Ads, social media ads), print ads, or flyers.
- **Business cards:** Costs for printing business cards and promotional materials.

### **5. Insurance & Pensions**

- **Business insurance:** Public liability insurance, professional indemnity insurance, or any other type of business insurance.

- **Pension contributions:** Payments into a personal pension scheme (if not already part of a scheme).

## 6. Equipment & Technology

- **Computers, laptops, phones:** Purchase or rental costs for business equipment.
- **Software:** Business software subscriptions (accounting software like Xero, project management tools, etc.).
- **Furniture:** Desk, chairs, filing cabinets, etc., for business use.

## 7. Employee & Subcontractor Costs (if applicable)

- **Wages:** Salaries paid to employees or subcontractors.
- **Benefits:** Pensions, health insurance, etc., for employees.
- **Training:** Costs of staff training or professional development.

## 8. Financial & Bank Charges

- **Bank fees:** Charges related to business accounts.
- **Interest on loans:** Interest paid on business loans or overdrafts.
- **Credit card fees:** If using a business credit card for expenses.

## 9. Education & Training

- **Courses & qualifications:** Costs related to professional development or specific business-related qualifications.
- **Books and research material:** Business-related books, online courses, or industry research.

## 10. Other Claimable Expenses

- **Bad debts:** If you're unable to collect payment for goods or services rendered.
- **Charitable donations:** If made on behalf of your business to registered charities.

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### Important Notes:

- **Mixed-use items:** If an expense is used for both business and personal purposes (e.g., mobile phone, internet, vehicle), only the business portion is claimable.
- **Keep records:** It's essential to keep detailed records of all expenses and receipts. HMRC may ask for evidence if you're selected for a tax inspection.
- **Annual cap:** Certain expenses, such as vehicle claims, might be subject to limits set by HMRC.

If you are ever unsure whether an expense is claimable, it's always best to reach out to us and ask. We can help ensure that you are making the most of your allowable claims while staying compliant with tax laws.