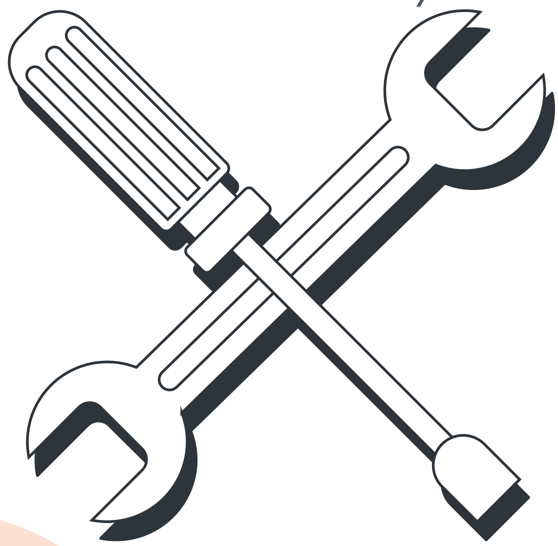
Claimable Expenses

Business expenses you can claim as a sole trader, CIS subcontractor or a Ltd company

Tools, equipment & materials

- Purchase or hire of tools, power tools, ladders, etc.
- Safety gear (e.g. boots, helmets, gloves, high-vis jackets)
- Consumables (e.g. sandpaper, nails, screws, sealant)
- Plant hire costs

Note: *Tools may need to be claimed as capital allowances if they are considered assets.*



Site costs

- Site setup expenses
- Temporary fencing, signage & skips
- Waste removal
- Scaffold hire
- Portable toilets or welfare facilities

Subcontractors & wages

- Staff wages (must be on payroll for Ltd Co)
- CIS payments to subcontractors
- Employer's NI & pension payments
- Staff training, PPE or tools provided

Travel & vehicle costs

If using your own vehicle:
- Fuel
- Insurance
- Repairs & maintenance
- Vehicle tax & MOT
- Leasing costs (proportion for business use)

Note: *Personal travel, commuting to a regular site, or non-business use is not allowable.*

Subsistence (food & drink)

- Meals only when working away from usual base or on a temporary site
- Overnight accommodation and breakfast when staying away
- Reasonable travel-day food if site is a significant distance away

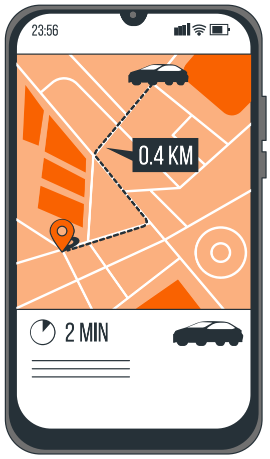
Note: *Day-to-day local meals are not allowable due to HMRC's dual purpose rule.*
Under HMRC's dual purpose rule, if the expense has both a personal and business element (like eating while working locally), it's not allowable because the personal element (i.e., needing to eat) would exist regardless of business activity.

Training & development

- Health & safety courses
- Site-specific training (e.g. CSCS card)
- Skills upgrades (e.g. electrical, plumbing certifications)

Note: *Not allowable if it's your initial training to enter the trade.*

Premises costs



If using a business/rented unit:

- Rent for workshop or yard space
- Storage unit hire
- Business rates, electricity, water (if billed separately)

If using an office at home:

- Proportion of heating, internet, lighting, etc.
- Flat rate allowance (e.g., £6/week without receipts)
- Business rates, electricity, water (if billed separately)

Phone, internet & admin costs

- Mobile phones (business proportion only if also used personally)
- Business SIM only contracts or second 'business' phone
- Laptop/tablet (only for business use & not personal)
- Printing, stationery & office supplies

Accountancy & professional fees

- Accountant/bookkeeper fees
- Tax filing services
- CIS filing fees
- Legal advice (business-related)

Other allowable costs

- Public liability insurance, tool insurance
- Advertising, flyers, business-branded clothing
- Website, domain, social media ads
- Bank charges, business loan interest

Expenses you can't claim

- Personal meals (while working locally)
- Clothes that aren't branded or protective clothing/equipment
- Fines or penalties (parking tickets, HMRC fines)
- Personal travel, home broadband, personal phone contracts
- Client entertainment (unless a genuine staff party and you're a limited company)

Need to know

- Keep all receipts or digital records
- CIS subcontractors - can deduct expenses (e.g., materials) before calculating tax owed via self-assessment
- Limited companies - must pay for expenses through the business claim
- Capital items (e.g., vans, large tools) may qualify for Annual Investment Allowance (AIA)

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