

A Guide to Self-Employed Expenses From Accurox

Running a business can incur many costs. Yet, there are quite a few of these that can be claimed against your tax returns. We've put together a short guide to what you can claim for in your expenses.

Office Expenses

These vary whether you work from a business premises or from home. If you work from business premises, you can claim:

- Heating
- Lighting
- Water Rates
- Rent
- Business Rates
- Phone and broadband
- Insurance
- Cleaning
- Office Supplies (including stationary, software, postage, trade publications etc)
- General Maintenance (this does not include alterations such as extensions)

If you work from your home, you can claim for a proportion of your bills for:

- Heating
- Lighting
- Water Rates
- Mortgage (interest only)
- Council Tax
- Phone and broadband
- Insurance
- Cleaning
- Office Supplies (including stationary, software, postage etc)
- General Maintenance (this does not include alterations such as extensions)

The proportion you can claim is worked out by the number of rooms or areas you use for your business and the days you work. Your accountant should be able to give you a spreadsheet that works out the amount you can claim based on these numbers.

Tools and Equipment

You can claim back on smaller tools or equipment, that have a short life span, such as paintbrushes. You can claim bigger items or heavy machinery if you use cash base accounting ([you only record income you've actually received in a tax year](#)).

Travel Costs

Many people wrongly believe that the self-employed can claim their meals and travel to and from work. However, the rules are tougher than that. Here's what you can and cannot claim for:

You can claim for:

- The cost of travel and accommodation you need while on business trips, or if you are travelling between different places of work.
- Meals when you are staying away from home overnight for work.
- The running costs of your car. This can include fuel, insurance, tax, and repairs/servicing.
- When using a private car for work purposes, you can only claim for the proportion it is used for work.

You cannot claim for travel between your home and lunch or to buy your vehicle if it is also used for private use. (Though you may be able to claim relief for capital allowances. Speak to your accountant for more details.)

Staff Costs

If you're an employer, regardless of whether you are a limited company or self-employed, you can make a claim against your costs for salaries and benefits. The self-employed can claim:

- Wages, National Insurance and insurance and pension benefits for employees
- Redundancy payments
- Training costs
- Childcare provision if applicable

However, this only allowed for your employees. You cannot claim wages, national insurance, pension costs or life insurance for yourself.

Training

The good news is that you can claim for training courses you take to expand your knowledge or skills to improve your business.

Legal and Financial

The good news, for both of us, is that you can claim costs related to your accountant, lawyer and any professional you've paid for services relating to your business. Other expenses that fall into this category include:

- Bank charges, including overdraft and credit card charges
- Interest on your business account and any loans
- Hire Purchase interest
- Leasing payments
- Subscriptions to professional bodies

Marketing

Like other professional costs, you can claim back on some of your marketing expenses, such as advertising, flyers and website hosting and maintenance.

Clothing

While regular clothes are not permitted, you can claim for uniforms, costumes and protective clothing required for your work, such as in the construction industry.

The Secret to 'appy Expenses!

With all these expenses, you will need to make sure that you keep careful records to prove they are valid. You must also retain these records for at least 6 years. At Accurox, we can assist you with this, by setting you up with cloud accounting and apps that easily record and categorise your expenses, easily from your phone.

Remember, if you are in doubt, always check with your accountant who should be able to advise you according to your particular circumstances.

If you have any questions about your expenses and what is allowable, get in touch. Accurox has a team of tax specialists who can answer your queries and make sure that you are not paying more than you should be.

[CTA - Contact details etc]