Sole Trader Cash Flow and SA103S Input

Income Log

18,105.00 Total income per sheet

Log every payment received from customers or clients. One row per payment. This feeds Box 9 (Turnover) on the Summary tab.

Date	Invoice #	Description	Customer	Amount (£)	Notes
1-Apr-26	101	Web design	Acme Retail Ltd	15,850.00	Paid by bank transfer
1-May-26	102	Logo design	Bloom & Co	1,580.00	Cash
8-Jul-26	103	Web design	Acme Retail Ltd	400.00	Cash
9-Jul-26	104	Website maintenance	Acme Retail Ltd	250.00	Monthly retainer
26-Mar-27	105	Logo design	C llmited	25.00	Monthly retainer

Expenses Log

1,298.25 Total expenses per sheet

Log every business cost. Choose the HMRC category from the dropdown in column D — this drives your Summary tab and maps directly to your tax return boxes.

Date	Description	Supplier	Category (Select from dropdown)	Amount (£)	Notes
7-Jun-26	Stock materials	Print Supplies Ltd	Cost of goods bought for resale or goods used (Box 11)	180.00	
7-Jul-26	Fuel - actual cost method	Shell	Car, van and travel expenses (Box 12)	65.00	Second vehicle, actual cost not mileage
7-Aug-26	Part-time assistant wages	S. Nguyen	Wages, staff and subcontractor costs (Box 13)	400.00	
7-Sep-26	Office unit rent	Letchworth Business Centre	Rent, rates, power and insurance costs (Box 14)	300.00	
7-Oct-26	Laptop repair	TechFix	Repairs and maintenance (Box 15)	85.00	
7-Nov-26	Accountancy fees	MDL Consulting	Accountancy, legal and professional fees (Box 16)	150.00	
7-Dec-26	Business loan interest	Starling Bank	Interest and bank/credit card financial charges (Box 17)	18.75	
7-Jan-27	Monthly account fee	Starling Bank	Interest and bank/credit card financial charges (Box 17)	5.00	
7-Feb-27	Printer ink & stationery	Office Supplies Ltd	Phone, stationery and office costs (Box 18)	34.50	
7-Mar-27	Trade association membership	Design Trade Body	Other allowable business expenses (Box 19)	60.00	

Sole Trader Cash Flow and SA103S Input

Mileage Log

Total mileage claim **4,664.70**

Only use this tab if you're claiming vehicle costs using HMRC's simplified per-mile rate, rather than actual running costs. Feeds Box 12 (Car, van and travel expenses) on the Summary tab. Rate reduces after 10,000 miles.

Input into the light green cells only

Date	Journey / Purpose	Vehicle Type (Select from Dropdown)	Miles	Cumulative Car/Van Miles (YTD)	Rate Applied	Allowable Amount (£)
7-Jun-26	Client meeting - Hitchin	Car/Van	9,900	9,900	45p	4,455.00
7-Jun-26	Supplier collection - crosses 10,000	Car/Van	200	10,100	Mixed 45p/25p	70.00
7-Jun-26	Client visit - Stevenage	Car/Van	500	10,600	25p	125.00
7-Jun-26	Networking event	Car/Van	30	10,630	25p	7.50
7-Jun-26	Networking event	Motorcycle	30	10,630	24p	7.20
				10,630		-
				10,630		-

Home Office — Simplified Expenses

Only use this tab if you're claiming HMRC's flat rate for working from home, rather than apportioning actual household bills. Feeds Box 14 (Rent, rates, power and insurance costs) on the Summary tab.

The flat rate covers heating, lighting and electricity for your workspace only — you can still separately claim the business share of phone and internet costs in the Expenses tab.

Input into the light bgreen cells only

Month	Hours Worked From Home	Flat Rate for Month (£)
April	15	-
May	26	10.00
June	100	18.00
July	101	26.00
August		-
September		-
October		-
November		-
December		-
January		-
February		-
March		-
	Total	**54.00**

Sole Trader Cash Flow and SA103S Input

Summary — Tax Return Figures

These totals map directly to HMRC's Self-Employment SHORT return (SA103S) boxes (verified against the current 2025-26 form).

This is a summary tool, not tax advice. If you are unsure, please check these figures with an accountant before filing. If your turnover is £90,000 or more, you'll need the FULL return (SA103F) instead, which uses different box numbers to this spreadsheet.

This workbook is designed for simple businesses with Turnover <£50k, using cash accounting (not accrulals) and without any Capital Allowance considerations

You will need a new workbook for each tax year

Income

Box	Category	Amount (£)
9	Turnover (all business income received)	18,105.00
10	Other business income (not included in turnover above, if any)	-

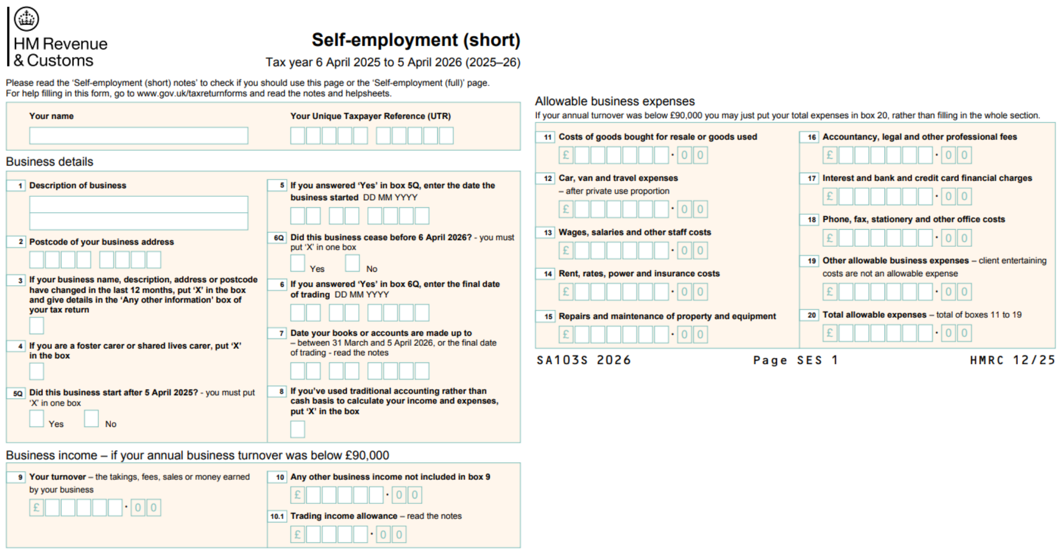
Allowable Expenses (by HMRC category)

Box	Category	Amount (£)
11	Cost of goods bought for resale or goods used	180.00
12	Car, van and travel expenses	4,729.70
13	Wages, staff and subcontractor costs	400.00
14	Rent, rates, power and insurance costs	354.00
15	Repairs and maintenance	85.00
16	Accountancy, legal and professional fees	150.00
17	Interest and bank/credit card financial charges	23.75
18	Phone, stationery and office costs	34.50
19	Other allowable business expenses	60.00
Box 20	**Total Allowable Expenses**	**6,016.95**
Box 21	Net Profit (if Box 9 + Box 10 minus Box 20 is positive)	**12,088.05**
Box 22	Net Loss (if Box 9 + Box 10 minus Box 20 is negative)	-

Trading Allowance Check

Box 10.1	**HMRC's £1,000 trading allowance**	1,000.00
	Your actual expenses (Box 20 above)	6,016.95
	Which is more?	Claiming actual expenses

You can claim actual expenses OR the £1,000 trading allowance (Box 10.1), not both. If your expenses are low, the flat allowance may be simpler and more valuable — but there are other factors (e.g. National Insurance record, Universal Credit) worth checking with us before deciding.


HM Revenue & Customs

Self-employment (short)

Tax year 6 April 2025 to 5 April 2026 (2025–26)

Please read the 'Self-employment (short) notes' to check if you should use this page or the 'Self-employment (full)' page.
For help filling in this form, go to www.gov.uk/taxreturnforms and read the notes and helpsheets.

Your name

Your Unique Taxpayer Reference (UTR)

Business details

1 **Description of business**

2 **Postcode of your business address**

3 **If your business name, description, address or postcode have changed in the last 12 months, put 'X' in the box and give details in the 'Any other information' box of your tax return**

4 **If you are a foster carer or shared lives carer, put 'X' in the box**

5Q **Did this business start after 5 April 2025?** - you must put 'X' in one box

Yes No

5 **If you answered 'Yes' in box 5Q, enter the date the business started** DD MM YYYY

6Q **Did this business cease before 6 April 2026?** - you must put 'X' in one box

Yes No

6 **If you answered 'Yes' in box 6Q, enter the final date of trading** DD MM YYYY

7 **Date your books or accounts are made up to** – between 31 March and 5 April 2026, or the final date of trading - read the notes

8 **If you've used traditional accounting rather than cash basis to calculate your income and expenses, put 'X' in the box**

Business income – if your annual business turnover was below £90,000

9 **Your turnover** – the takings, fees, sales or money earned by your business

£ . 0 0

10 **Any other business income not included in box 9**

£ . 0 0

10.1 **Trading income allowance** – read the notes

£ . 0 0

Allowable business expenses

If your annual turnover was below £90,000 you may just put your total expenses in box 20, rather than filling in the whole section.

11 **Costs of goods bought for resale or goods used**

£ . 0 0

12 **Car, van and travel expenses** – after private use proportion

£ . 0 0

13 **Wages, salaries and other staff costs**

£ . 0 0

14 **Rent, rates, power and insurance costs**

£ . 0 0

15 **Repairs and maintenance of property and equipment**

£ . 0 0

16 **Accountancy, legal and other professional fees**

£ . 0 0

17 **Interest and bank and credit card financial charges**

£ . 0 0

18 **Phone, fax, stationery and other office costs**

£ . 0 0

19 **Other allowable business expenses** – client entertaining costs are not an allowable expense

£ . 0 0

20 **Total allowable expenses** – total of boxes 11 to 19

£ . 0 0

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Sole Trader Cash Flow and SA103S Input

Cashflow

Track actual money in and out of your business bank account, month by month, and reconcile it against your bank statement.

Uses the same entries as your Income and Expenses logs, organised by HMRC tax return category. It excludes the Mileage Log and Home Office flat-rate figures, as those are notional tax deductions, not real cash movements.

Only enter data into the light green cells

Accounting year start (any day is fine — we'll use the 1st of that month): 06/04/2026 *← enter the date your accounting/tax year begins (e.g. 6 Apr for the 2026-27 tax year)*

Box	Category	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	Jan-27	Feb-27	Mar-27	Total (Year)
Income														
9	Turnover (all business income received)	15,850.00	1,580.00	-	650.00	-	-	-	-	-	-	-	25.00	18,105.00
10	Other business income (not included in turnover above, if any)													-
	Total Income	**15,850.00**	**1,580.00**	**-**	**650.00**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**25.00**	**18,105.00**
Expenses														
11	Cost of goods bought for resale or goods used	-	-	180.00	-	-	-	-	-	-	-	-	-	180.00
12	Car, van and travel expenses	-	-	-	65.00	-	-	-	-	-	-	-	-	65.00
13	Wages, staff and subcontractor costs	-	-	-	-	400.00	-	-	-	-	-	-	-	400.00
14	Rent, rates, power and insurance costs	-	-	-	-	-	300.00	-	-	-	-	-	-	300.00
15	Repairs and maintenance	-	-	-	-	-	-	85.00	-	-	-	-	-	85.00
16	Accountancy, legal and professional fees	-	-	-	-	-	-	-	150.00	-	-	-	-	150.00
17	Interest and bank/credit card financial charges	-	-	-	-	-	-	-	-	18.75	5.00	-	-	23.75
18	Phone, stationery and office costs	-	-	-	-	-	-	-	-	-	-	34.50	-	34.50
19	Other allowable business expenses	-	-	-	-	-	-	-	-	-	-	-	60.00	60.00
Box 20	**Total Expenses**	**-**	**-**	**180.00**	**65.00**	**400.00**	**300.00**	**85.00**	**150.00**	**18.75**	**5.00**	**34.50**	**60.00**	**1,298.25**
	Net Cash Movement (Income less Expenses)	**15,850.00**	**1,580.00**	**(180.00)**	**585.00**	**(400.00)**	**(300.00)**	**(85.00)**	**(150.00)**	**(18.75)**	**(5.00)**	**(34.50)**	**(35.00)**	**16,806.75**
Bank Balance & Reconciliation		Enter here												
	Opening Bank Balance	456.78	16,306.78	17,886.78	17,706.78	18,291.78	17,891.78	17,591.78	17,506.78	17,356.78	17,338.03	17,333.03	17,298.53	
	Closing Bank Balance	**16,306.78**	**17,886.78**	**17,706.78**	**18,291.78**	**17,891.78**	**17,591.78**	**17,506.78**	**17,356.78**	**17,338.03**	**17,333.03**	**17,298.53**	**17,263.53**	**17,263.53**
	Balance per Bank Statement (enter at the end of each month)	16,306.78	17,886.78	17,550.78										
	Reconciliation Difference (Closing less Bank Statement)	-	-	156.00										

Profits to Cash Flow Reconciliation

Profits for the year per Tax Return	12,088.05
Adjustments for non cash items	
ADD: Mileage allowance included in profits	4,664.70
ADD: Home office Allowance included in profits	54.00
Net Cash Flow per above	16,806.75