

Q Accountants

Sample Tax Analysis Report

Fictional customer profile and transactions for demonstration purposes only.

Generated: 22 March 2026

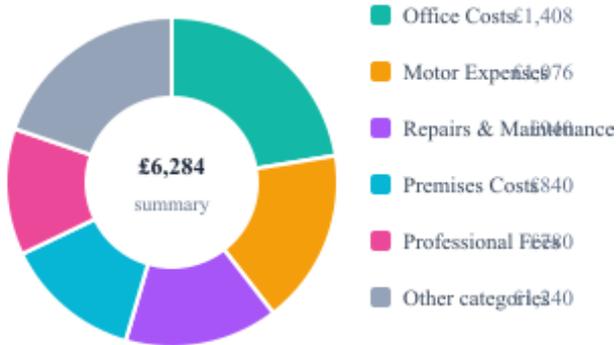
Profile

Business type:	Sole Trader, Landlord
Industry:	IT contractor and buy-to-let landlord
Nation:	England, Wales & NI
VAT registered:	No
Work from home:	Yes
Use vehicle:	Yes
Est. annual miles:	8,200
Report period:	Apr 2025 – Mar 2026
Transactions:	108

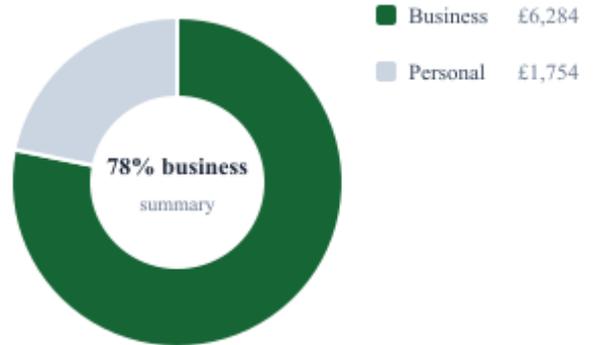
Financial Summary

Total Expenses £7,111	Tax Deductible £6,284	Est. Tax Saving (20%) £1,257	Deductible Rate 88%
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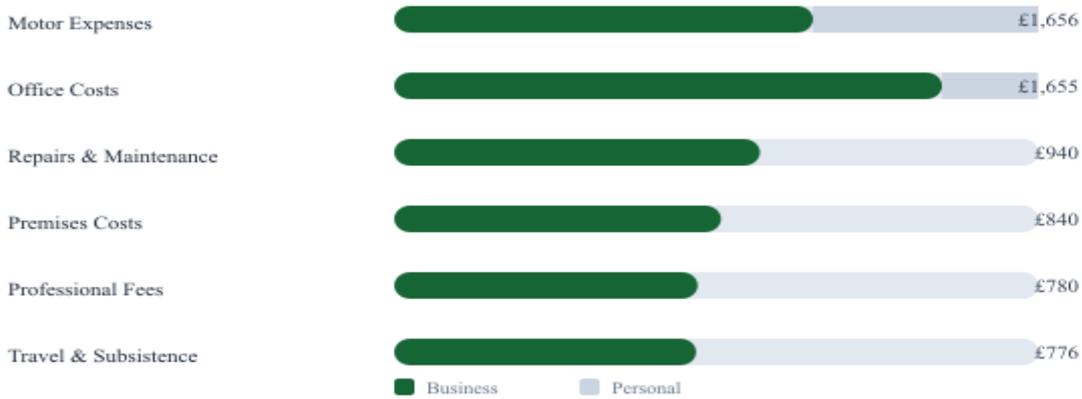
Expense breakdown



Business vs personal use



Business vs personal split



Estimated saving by category

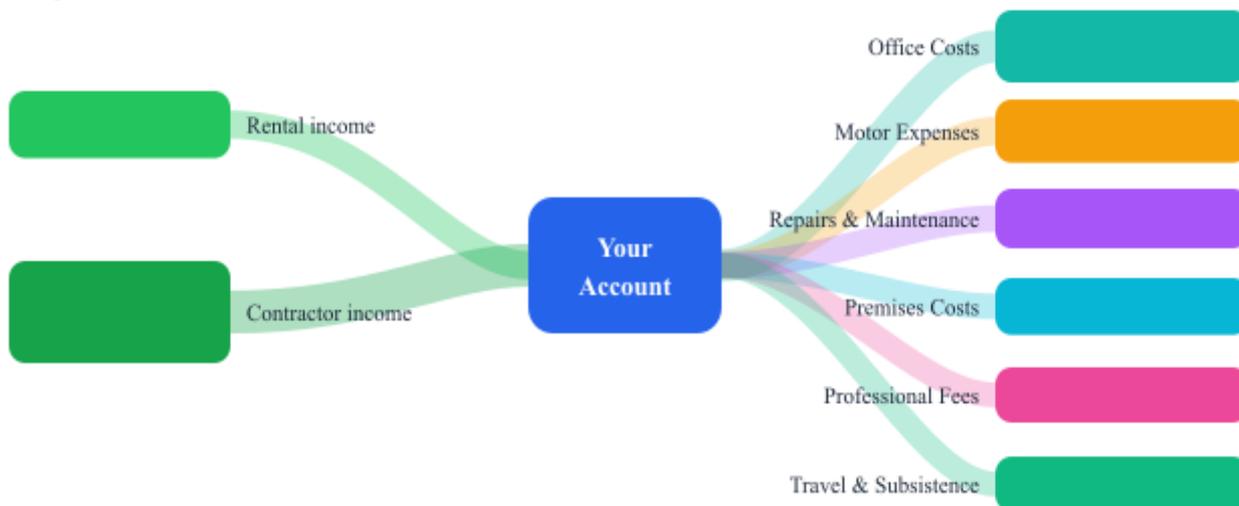


Monthly deductible trend



Money Flow

Money flow overview



Tax Deduction Advice

■ Key Takeaways

This sample profile combines contractor income with a single rental property. The strongest deductible areas are office software, mixed-use travel and motor costs, professional fees, and property running costs.

■ Likely Allowances And Deductions

- Office software and communications are consistently business-related and should usually be retained with clear invoices. - Motor costs have been restricted to a business-use proportion, which is important where the same vehicle is used privately. - Rental repairs and service charges appear revenue in nature and are treated as allowable property expenses in this sample. - Professional fees and banking charges are low-risk deductions when they relate directly to the trade or rental business.

■ Watchouts

- Personal shopping has been excluded from deductible totals and should stay separate from business records. - Mixed-use bills need a clear business percentage and brief working note in case HMRC asks how the split was calculated. - Travel and hotel costs are only defensible where they relate to temporary workplaces or genuine business trips.

■ Next Steps

Before submission, review any mixed-use costs, keep digital copies of invoices for software and travel, and check that the property records cover the full tax year. A final accountant review would usually focus on proportional claims and whether any further landlord-specific finance costs need separating.

Transaction Detail

Date	Description	Amount	Type	Use	Category
03 Apr 25	RENT RECEIVED - FLAT 2 2025-04	+£1,475.00	Income	Business	Income
06 Apr 25	ACME DIGITAL CONTRACTING INVOICE 001	+£4,200.00	Income	Business	Income
08 Apr 25	ADOBE CREATIVE CLOUD	£54.99	Expense	Business	Office Costs
09 Apr 25	GOOGLE WORKSPACE BUSINESS	£14.40	Expense	Business	Office Costs
12 Apr 25	EE BUSINESS MOBILE & BROADBAND	£68.50	Expense	70% Biz	Office Costs
14 Apr 25	SHELL FUEL - CLIENT SITE TRAVEL	£126.00	Expense	65% Biz	Motor Expenses
16 Apr 25	TESCO EXTRA FAMILY SHOP	£82.00	Expense	Personal	Personal
18 Apr 25	LNER TRAIN TO CLIENT SITE	£64.00	Expense	Business	Travel & Subsistence
23 Apr 25	LEASEHOLD SERVICE CHARGE - FLAT 2	£210.00	Expense	Business	Premises Costs
25 Apr 25	Q ACCOUNTANTS QUARTERLY FEE	£195.00	Expense	Business	Professional Fees
26 Apr 25	STRIPE / BANK CHARGES	£18.00	Expense	Business	Financial Costs
27 Apr 25	WEBSITE HOSTING + LINKEDIN ADS	£96.00	Expense	Business	Marketing & Advertising
03 May 25	RENT RECEIVED - FLAT 2 2025-05	+£1,450.00	Income	Business	Income
06 May 25	ACME DIGITAL CONTRACTING INVOICE 002	+£3,950.00	Income	Business	Income
08 May 25	ADOBE CREATIVE CLOUD	£54.99	Expense	Business	Office Costs
09 May 25	GOOGLE WORKSPACE BUSINESS	£14.40	Expense	Business	Office Costs
12 May 25	EE BUSINESS MOBILE & BROADBAND	£68.50	Expense	70% Biz	Office Costs
14 May 25	SHELL FUEL - CLIENT SITE TRAVEL	£134.00	Expense	65% Biz	Motor Expenses
16 May 25	TESCO EXTRA FAMILY SHOP	£88.00	Expense	Personal	Personal
18 May 25	LNER TRAIN TO CLIENT SITE	£76.00	Expense	Business	Travel & Subsistence
19 May 25	PREMIER INN CLIENT PROJECT STAY	£160.00	Expense	Business	Travel & Subsistence
03 Jun 25	RENT RECEIVED - FLAT 2 2025-06	+£1,450.00	Income	Business	Income
06 Jun 25	ACME DIGITAL CONTRACTING INVOICE 003	+£4,100.00	Income	Business	Income
08 Jun 25	ADOBE CREATIVE CLOUD	£54.99	Expense	Business	Office Costs
09 Jun 25	GOOGLE WORKSPACE BUSINESS	£14.40	Expense	Business	Office Costs
12 Jun 25	EE BUSINESS MOBILE & BROADBAND	£68.50	Expense	70% Biz	Office Costs
14 Jun 25	SHELL FUEL - CLIENT SITE TRAVEL	£142.00	Expense	65% Biz	Motor Expenses
16 Jun 25	TESCO EXTRA FAMILY SHOP	£94.00	Expense	Personal	Personal
18 Jun 25	LNER TRAIN TO CLIENT SITE	£88.00	Expense	Business	Travel & Subsistence
21 Jun 25	SCREWFIX / LOCAL TRADE REPAIR SUPPLIES	£265.00	Expense	Business	Repairs & Maintenance
03 Jul 25	RENT RECEIVED - FLAT 2 2025-07	+£1,475.00	Income	Business	Income

Date	Description	Amount	Type	Use	Category
06 Jul 25	ACME DIGITAL CONTRACTING INVOICE 004	+£4,300.00	Income	Business	Income
08 Jul 25	ADOBE CREATIVE CLOUD	£54.99	Expense	Business	Office Costs
09 Jul 25	GOOGLE WORKSPACE BUSINESS	£14.40	Expense	Business	Office Costs
12 Jul 25	EE BUSINESS MOBILE & BROADBAND	£68.50	Expense	70% Biz	Office Costs
14 Jul 25	SHELL FUEL - CLIENT SITE TRAVEL	£150.00	Expense	65% Biz	Motor Expenses
16 Jul 25	TESCO EXTRA FAMILY SHOP	£100.00	Expense	Personal	Personal
23 Jul 25	LEASEHOLD SERVICE CHARGE - FLAT 2	£210.00	Expense	Business	Premises Costs
25 Jul 25	Q ACCOUNTANTS QUARTERLY FEE	£195.00	Expense	Business	Professional Fees
26 Jul 25	STRIPE / BANK CHARGES	£22.00	Expense	Business	Financial Costs
27 Jul 25	WEBSITE HOSTING + LINKEDIN ADS	£96.00	Expense	Business	Marketing & Advertising
03 Aug 25	RENT RECEIVED - FLAT 2 2025-08	+£1,450.00	Income	Business	Income
08 Aug 25	ADOBE CREATIVE CLOUD	£54.99	Expense	Business	Office Costs
09 Aug 25	GOOGLE WORKSPACE BUSINESS	£14.40	Expense	Business	Office Costs
12 Aug 25	EE BUSINESS MOBILE & BROADBAND	£68.50	Expense	70% Biz	Office Costs
14 Aug 25	SHELL FUEL - CLIENT SITE TRAVEL	£126.00	Expense	65% Biz	Motor Expenses
16 Aug 25	TESCO EXTRA FAMILY SHOP	£106.00	Expense	Personal	Personal
21 Aug 25	SCREWFIX / LOCAL TRADE REPAIR SUPPLIES	£225.00	Expense	Business	Repairs & Maintenance
03 Sept 25	RENT RECEIVED - FLAT 2 2025-09	+£1,450.00	Income	Business	Income
06 Sept 25	ACME DIGITAL CONTRACTING INVOICE 005	+£4,050.00	Income	Business	Income
08 Sept 25	ADOBE CREATIVE CLOUD	£54.99	Expense	Business	Office Costs
09 Sept 25	GOOGLE WORKSPACE BUSINESS	£14.40	Expense	Business	Office Costs
12 Sept 25	EE BUSINESS MOBILE & BROADBAND	£68.50	Expense	70% Biz	Office Costs
14 Sept 25	SHELL FUEL - CLIENT SITE TRAVEL	£134.00	Expense	65% Biz	Motor Expenses
16 Sept 25	TESCO EXTRA FAMILY SHOP	£82.00	Expense	Personal	Personal
18 Sept 25	LNER TRAIN TO CLIENT SITE	£88.00	Expense	Business	Travel & Subsistence
19 Sept 25	PREMIER INN CLIENT PROJECT STAY	£160.00	Expense	Business	Travel & Subsistence
03 Oct 25	RENT RECEIVED - FLAT 2 2025-10	+£1,475.00	Income	Business	Income
06 Oct 25	ACME DIGITAL CONTRACTING INVOICE 006	+£4,400.00	Income	Business	Income
08 Oct 25	ADOBE CREATIVE CLOUD	£54.99	Expense	Business	Office Costs
09 Oct 25	GOOGLE WORKSPACE BUSINESS	£14.40	Expense	Business	Office Costs
12 Oct 25	EE BUSINESS MOBILE & BROADBAND	£68.50	Expense	70% Biz	Office Costs
14 Oct 25	SHELL FUEL - CLIENT SITE TRAVEL	£142.00	Expense	65% Biz	Motor Expenses
16 Oct 25	TESCO EXTRA FAMILY SHOP	£88.00	Expense	Personal	Personal
18 Oct 25	LNER TRAIN TO CLIENT SITE	£64.00	Expense	Business	Travel & Subsistence

Date	Description	Amount	Type	Use	Category	SAMPLE
23 Oct 25	LEASEHOLD SERVICE CHARGE - FLAT 2	£210.00	Expense	Business	Premises Costs	
25 Oct 25	Q ACCOUNTANTS QUARTERLY FEE	£195.00	Expense	Business	Professional Fees	
26 Oct 25	STRIPE / BANK CHARGES	£18.00	Expense	Business	Financial Costs	
27 Oct 25	WEBSITE HOSTING + LINKEDIN ADS	£96.00	Expense	Business	Marketing & Advertising	
03 Nov 25	RENT RECEIVED - FLAT 2 2025-11	+£1,450.00	Income	Business	Income	
06 Nov 25	ACME DIGITAL CONTRACTING INVOICE 007	+£4,150.00	Income	Business	Income	
08 Nov 25	ADOBE CREATIVE CLOUD	£54.99	Expense	Business	Office Costs	
09 Nov 25	GOOGLE WORKSPACE BUSINESS	£14.40	Expense	Business	Office Costs	
12 Nov 25	EE BUSINESS MOBILE & BROADBAND	£68.50	Expense	70% Biz	Office Costs	
14 Nov 25	SHELL FUEL - CLIENT SITE TRAVEL	£150.00	Expense	65% Biz	Motor Expenses	
16 Nov 25	TESCO EXTRA FAMILY SHOP	£94.00	Expense	Personal	Personal	
18 Nov 25	LNER TRAIN TO CLIENT SITE	£76.00	Expense	Business	Travel & Subsistence	
03 Dec 25	RENT RECEIVED - FLAT 2 2025-12	+£1,450.00	Income	Business	Income	
08 Dec 25	ADOBE CREATIVE CLOUD	£54.99	Expense	Business	Office Costs	
09 Dec 25	GOOGLE WORKSPACE BUSINESS	£14.40	Expense	Business	Office Costs	
12 Dec 25	EE BUSINESS MOBILE & BROADBAND	£68.50	Expense	70% Biz	Office Costs	
14 Dec 25	SHELL FUEL - CLIENT SITE TRAVEL	£126.00	Expense	65% Biz	Motor Expenses	
03 Jan 26	RENT RECEIVED - FLAT 2 2026-01	+£1,475.00	Income	Business	Income	
06 Jan 26	ACME DIGITAL CONTRACTING INVOICE 008	+£4,350.00	Income	Business	Income	
08 Jan 26	ADOBE CREATIVE CLOUD	£54.99	Expense	Business	Office Costs	
09 Jan 26	GOOGLE WORKSPACE BUSINESS	£14.40	Expense	Business	Office Costs	
12 Jan 26	EE BUSINESS MOBILE & BROADBAND	£68.50	Expense	70% Biz	Office Costs	
14 Jan 26	SHELL FUEL - CLIENT SITE TRAVEL	£134.00	Expense	65% Biz	Motor Expenses	
16 Jan 26	TESCO EXTRA FAMILY SHOP	£106.00	Expense	Personal	Personal	
21 Jan 26	SCREWFIX / LOCAL TRADE REPAIR SUPPLIES	£185.00	Expense	Business	Repairs & Maintenance	
23 Jan 26	LEASEHOLD SERVICE CHARGE - FLAT 2	£210.00	Expense	Business	Premises Costs	
25 Jan 26	Q ACCOUNTANTS QUARTERLY FEE	£195.00	Expense	Business	Professional Fees	
26 Jan 26	STRIPE / BANK CHARGES	£22.00	Expense	Business	Financial Costs	
27 Jan 26	WEBSITE HOSTING + LINKEDIN ADS	£96.00	Expense	Business	Marketing & Advertising	
03 Feb 26	RENT RECEIVED - FLAT 2 2026-02	+£1,450.00	Income	Business	Income	
06 Feb 26	ACME DIGITAL CONTRACTING INVOICE 009	+£4,250.00	Income	Business	Income	
08 Feb 26	ADOBE CREATIVE CLOUD	£54.99	Expense	Business	Office Costs	
09 Feb 26	GOOGLE WORKSPACE BUSINESS	£14.40	Expense	Business	Office Costs	
12 Feb 26	EE BUSINESS MOBILE & BROADBAND	£68.50	Expense	70% Biz	Office Costs	

Date	Description	Amount	Type	Use	Category
14 Feb 26	SHELL FUEL - CLIENT SITE TRAVEL	£142.00	Expense	65% Biz	Motor Expenses
03 Mar 26	RENT RECEIVED - FLAT 2 2026-03	+£1,450.00	Income	Business	Income
06 Mar 26	ACME DIGITAL CONTRACTING INVOICE 010	+£4,450.00	Income	Business	Income
08 Mar 26	ADOBE CREATIVE CLOUD	£54.99	Expense	Business	Office Costs
09 Mar 26	GOOGLE WORKSPACE BUSINESS	£14.40	Expense	Business	Office Costs
12 Mar 26	EE BUSINESS MOBILE & BROADBAND	£68.50	Expense	70% Biz	Office Costs
14 Mar 26	SHELL FUEL - CLIENT SITE TRAVEL	£150.00	Expense	65% Biz	Motor Expenses
16 Mar 26	TESCO EXTRA FAMILY SHOP	£88.00	Expense	Personal	Personal
21 Mar 26	SCREWFIX / LOCAL TRADE REPAIR SUPPLIES	£265.00	Expense	Business	Repairs & Maintenance