SELF ASSESSMENT · FOR SELF-EMPLOYED PLUMBERS

Your tax return, sorted. For plumbers.

Upload your bank statement. Daybook's AI sorts every line, from merchant bills to card takings, and tells you why. You check the few it isn't sure of. **Nothing goes to HMRC until you say so.**

SOUND FAMILIAR?

The job's done. Then there's the tax return.

A year of bank statements, and a carrier bag of receipts in the van.

Card takings, bank transfers and the letting agent's invoices, all mixed in with the family shopping.

Can I claim the new drill? The Gas Safe fee? Who has time for this after a day on the tools?

Making Tax Digital has started

Under Making Tax Digital for Income Tax, sole traders and landlords keep digital records and send HMRC an update every quarter, then finalise the year. Who it applies to, and when:

April 2026
Qualifying income over **£50,000**

April 2027
Qualifying income over **£30,000**

April 2028
Qualifying income over **£20,000**

Qualifying income is self-employment plus property income, before expenses. Dates and thresholds as published by HMRC at the time of printing; check the current guidance before relying on them:

gov.uk/guidance/check-if-youre-eligible-for-making-tax-digital-for-income-tax

HOW IT WORKS

From bank statement to tax return

1

Upload your statement

A PDF, a CSV, or a photo of a paper statement from your bank.

2

The AI sorts it

Every line goes into one of HMRC's categories, with a short reason you can read.

3

You check a few

Only the lines it isn't sure of are flagged. Your answers are remembered for next year.

4

HMRC works out the tax

Daybook sends the figures and asks HMRC for its calculation, so the estimate is HMRC's own.

5

You file, or your accountant does

Only after a person confirms the figures and ticks the declaration.

HMRC's categories are the boxes on the self-employment pages of your tax return: materials, van and travel, phone and so on.

From Dave's year: what Daybook did with some of the lines

ON THE STATEMENT	SORTED AS	WHY
SUMUP PAYOUT	IN Income	Card takings paid out by SumUp: customers paying for jobs.
LETTING AGENT INVOICE	IN Income	A letting agent paying your invoices for repairs.
PLUMBERS' MERCHANT	COST Materials	Parts and materials used on jobs.
FUEL	COST Van and travel	Fuel for the van.
GAS SAFE REGISTER	COST Business cost	You need it to work on gas, so it's allowable.
PUBLIC LIABILITY INSURANCE	COST Insurance	Cover for your work.
CHECKATRADE.COM	COST Advertising	Trade directory membership.
SUPERMARKET	OUT Kept out	Food shopping is personal.
TRANSFER TO SAVINGS	OUT Kept out	Moving your own money isn't income or a cost.
HMRC SELF ASSESSMENT	OUT Kept out	Paying your tax bill isn't a business cost.
NEW COMBI DRILL	CHECK Dave checks	Tools that last for years count as equipment, not materials. Is it for the business?
AMAZON MKTP UK	CHECK Dave checks	An order with no detail: parts for a job, or personal?

Shortened from the fictional demo. Company names appear only as they would on a bank statement; Daybook has no link with those companies.

A person signs off. Always.

The AI sorts and explains. HMRC's own calculation works out the tax. **Nothing is filed until a person confirms it**: you, or your accountant if you have one. Every change and approval is recorded with who did it and when.

TRY IT NOW

Have a look round Dave's year

The demo is the real Daybook, with the year of Dave Wilson, a self-employed plumber, already in it. It works on a phone or a computer.

GO TO	demo.daybook.co.uk/login
EMAIL	plumber@daybook.co.uk
PASSWORD	Daybook-Demo-2026!
OPENS IN	Wilson Plumbing & Heating

- Opens straight into Dave's own workspace
- Everyone and everything in it is fictional
- Read-only: open any page; any change is refused
- Resets every 30 minutes

Things to try

- Look through Dave's year, already sorted, with a reason on every line.
- Open the lines flagged for Dave: a new tool and an Amazon order with no detail.
- See personal shopping, savings and HMRC payments kept out of the figures.
- Try to change something. The demo is read-only, so it's refused.

Scan to watch

Real sessions in the software with fictional people, filing to HMRC's sandbox (HMRC's test service). New videos are being added; if one isn't up yet, its page says so.

A plumber's tax return, sorted by Daybook

Dave's year, from bank statement to tax return. 1:55

daybook.co.uk/videos/plumber-files-tax-return

Sole trader: AI bookkeeping to HMRC filing

Personal spending kept out of the business figures. 2:24

daybook.co.uk/videos/sole-trader-ai-bookkeeping-to-filing

The AI sorts, an accountant reviews

If an accountant helps you: they check what the AI wasn't sure of. 5:35

daybook.co.uk/videos/ai-sorts-accountant-reviews

GOT AN ACCOUNTANT?

They can use Daybook for you

Accountancy practices can run Daybook for their clients, under the practice's own name and logo. You upload your statements in your accountant's app, they check what the AI flagged, and they file for you once you've both agreed the figures. Show them this leaflet, or point them to **daybook.co.uk**.

TODAY AND NEXT

What Daybook does now, and what's coming

AVAILABLE NOW

- Making Tax Digital for Income Tax: sole traders and landlords, including UK property
- Quarterly updates, and HMRC's own tax estimate during the year
- The final declaration that finishes your year, sent only after you tick to confirm
- A job, pensions, savings or dividends alongside, for the full picture
- Learns from what you confirmed last year
- VAT-registered? VAT returns too: the nine boxes are worked out by fixed rules, never the AI

COMING, OR NOT YET

- Payroll, for when you take someone on: in pilot
- Corporation Tax, for limited companies: in pilot
- Neither files with HMRC yet: filing is in testing
- CIS: deductions are noted, but the tax estimate doesn't take them off yet. Under CIS? Talk to us first.

Live filing

The demo and the videos use HMRC's sandbox, its test service, so nothing real is filed. Filing for real needs HMRC production access for the Daybook service you use: ask us where that stands before relying on it this year.

Want Daybook for your own return?

Email us and tell us what you do. We'll tell you how to get started and where live filing stands.

Email hello@daybook.co.uk
Web daybook.co.uk
Demo daybook.co.uk/demos/plumbers
Videos daybook.co.uk/videos