



MTD for Income Tax Submissions – Part 2

A step-by-step guide to submitting MTD-compatible tax returns in FreeAgent

2026



freeagent.com

Welcome!

In this manual, you will:

- get to grips with essential tasks that can be performed for landlord clients
- understand the difference between the two MTD for Income Tax licence types in FreeAgent
- learn how to prepare a client's MTD for Income Tax submissions and file them directly to HMRC

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Licence Types (Self Employment & UK Property)

In FreeAgent we have two licence types for MTD for Income Tax. It is important that you choose the correct licence type for your client, this depends on their income source.

Individuals who previously populated the **Self-Employment (SA102)** pages of the legacy Self Assessment return must use the **UK Sole Trader** client type for the new MTD for Income Tax return, as it only populates the **Self Employment MTD for Income Tax submissions**.

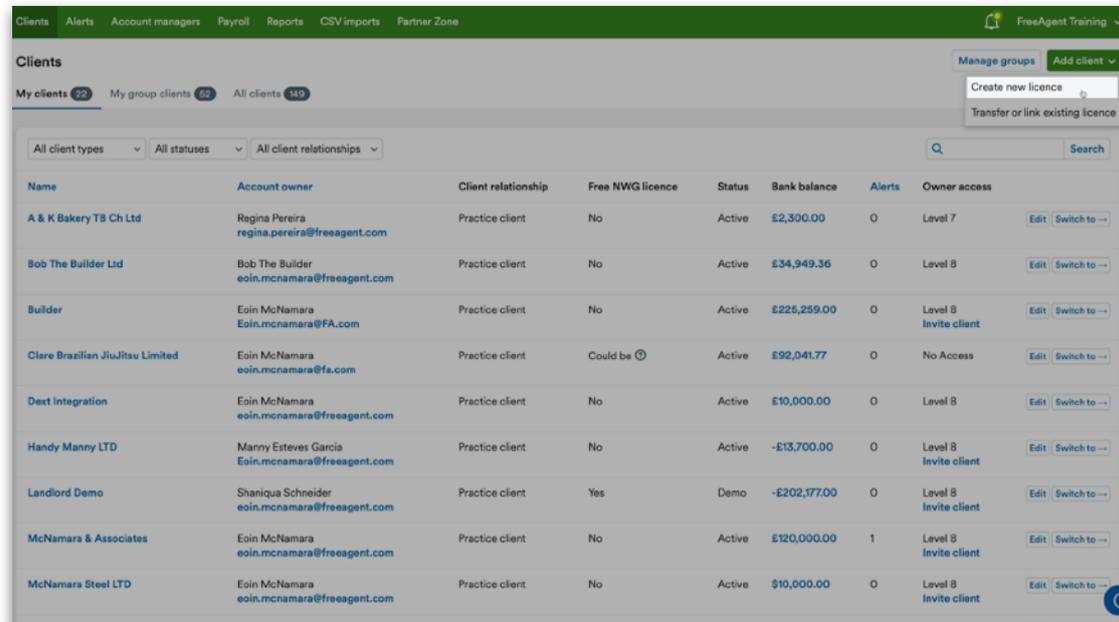
Individuals who previously populated the **UK Property (SA105)** pages of the legacy Self Assessment return must use the **UK Unincorporated Landlord** client type for the new MTD for Income Tax return, as it only populates the **UK Property MTD for Income Tax submissions**.

For Individuals that have ownership agreements on a property portfolio that you manage the MTD for Income Tax UK Property return for, only **one** licence **per portfolio** is required. You can file quarterly updates and final declarations for multiple users from one single licence of UK unincorporated landlord client type.

Individuals that have income on both UK property and Self employment pages will need a separate licence for **each**. An individual with two or more distinct trades will need a separate licence for **each** trade. For example, a person running a dog-walking business and also working as a self-employed musician has two distinct trades and would need two separate sole trade licences in FreeAgent.

Creating a new Licence

From your dashboard, within the 'Clients' tab, begin by navigating to 'Add client' and then select 'Create New licence'.

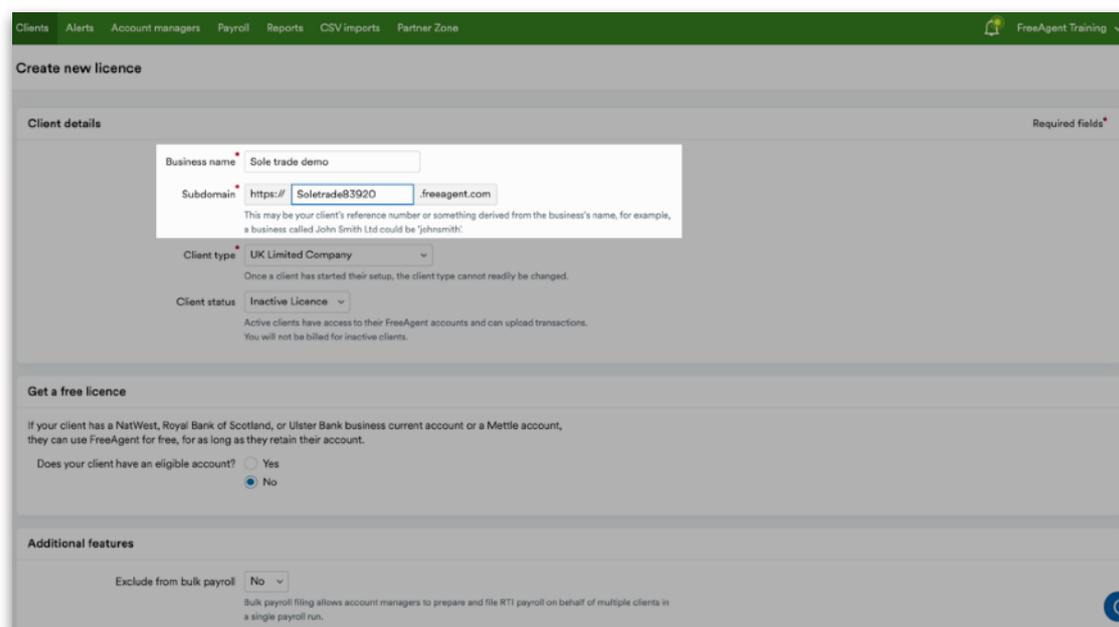


The screenshot shows the 'Clients' dashboard with a table of existing clients. The table has columns for Name, Account owner, Client relationship, Free NWG licence, Status, Bank balance, Alerts, and Owner access. The clients listed are:

Name	Account owner	Client relationship	Free NWG licence	Status	Bank balance	Alerts	Owner access
A & K Bakery TB Ch Ltd	Regina Pereira regina.pereira@freeagent.com	Practice client	No	Active	£2,300.00	0	Level 7
Bob The Builder Ltd	Bob The Builder eoin.mcnamara@freeagent.com	Practice client	No	Active	£34,949.36	0	Level 8
Builder	Eoin McNamara Eoin.mcnamara@FA.com	Practice client	No	Active	£226,259.00	0	Level 8 Invite client
Clare Brazilian JiuJitsu Limited	Eoin McNamara eoin.mcnamara@fa.com	Practice client	Could be	Active	£92,041.77	0	No Access
Dext Integration	Eoin McNamara eoin.mcnamara@freeagent.com	Practice client	No	Active	£10,000.00	0	Level 8
Handy Manny LTD	Manny Esteves Garcia Eoin.mcnamara@freeagent.com	Practice client	No	Active	-£13,700.00	0	Level 8 Invite client
Landlord Demo	Shaniqua Schneider eoin.mcnamara@freeagent.com	Practice client	Yes	Demo	-£202,177.00	0	Level 8 Invite client
McNamara & Associates	Eoin McNamara eoin.mcnamara@freeagent.com	Practice client	No	Active	£120,000.00	1	Level 8 Invite client
McNamara Steel LTD	Eoin McNamara eoin.mcnamara@freeagent.com	Practice client	No	Active	\$10,000.00	0	Level 8 Invite client

Enter the client's **business name** and the **subdomain** you would like them to use. The subdomain needs to be unique so you may need to add additional numbers or letters to the name of your client's business.

Feel free to get creative and remember to choose something memorable for your client.



The screenshot shows the 'Create new licence' form with the following fields and options:

- Business name:** Sole trade demo
- Subdomain:** https:// Soletrade83920 .freeagent.com
This may be your client's reference number or something derived from the business's name, for example, a business called John Smith Ltd could be 'jshsmith'.
- Client type:** UK Limited Company
Once a client has started their setup, the client type cannot readily be changed.
- Client status:** Inactive Licence
Active clients have access to their FreeAgent accounts and can upload transactions. You will not be billed for inactive clients.
- Get a free licence:** If your client has a NatWest, Royal Bank of Scotland, or Ulster Bank business current account or a Mettle account, they can use FreeAgent for free, for as long as they retain their account.
Does your client have an eligible account? Yes No
- Additional features:** Exclude from bulk payroll No

Next, choose the **relevant client type**. Please note that once the client type has been set it **can't** be changed later. Our MTD for Income Tax licences are the UK Sole trader and UK Unincorporated Landlord client types.

The screenshot shows the 'Create new licence' form with the 'Client type' dropdown menu open. The menu lists options for 'For Everyone', 'For US Businesses', and 'For UK Businesses'. The 'UK Sole Trader' option is highlighted in blue. The form includes fields for 'Business name', 'Subdomain', and 'Client status'. Below the form, there is a section for 'Get a free licence' with a question 'Does your client have an eligible account?' and radio buttons for 'Yes' and 'No'. The 'Additional features' section includes a dropdown for 'Exclude from bulk payroll' set to 'No'.

Next, select the **client's status**. An active client will have access to their FreeAgent account and will be able to upload bank transactions etc. Clients who are inactive won't have any access to FreeAgent. Please note that a client can only be active **once**. If you change their status from active to closed it **can't** be changed back to active again.

The screenshot shows the 'Create new licence' form with the 'Client status' dropdown menu open. The menu lists 'Active Licence' and 'Inactive Licence'. The 'Active Licence' option is selected. The form includes fields for 'Business name', 'Subdomain', and 'Client type'. Below the form, there is a section for 'Get a free licence' with a question 'Does your client have an eligible account?' and radio buttons for 'Yes' and 'No'. The 'Additional features' section includes a dropdown for 'Exclude from bulk payroll' set to 'No'. The 'Account owner' field is visible at the bottom.

If your clients have NatWest, Royal Bank of Scotland or Ulster Bank business current accounts, or Mettle accounts they are eligible to use FreeAgent for free. Tick the 'Yes' checkbox for 'Does your client have an eligible account?' in the get a free licence section.

The screenshot shows the 'Get a free licence' section of the FreeAgent client setup form. The 'Does your client have an eligible account?' checkbox is checked 'Yes'. Below this, the 'Bank' section has radio buttons for NatWest, Royal Bank of Scotland (selected), Mettle, and Ulster Bank. The 'Account number' and 'Sort code' fields are empty. The 'Additional features' section has 'Exclude from bulk payroll' set to 'No'.

Subdomain This may be your client's reference number or something derived from the business's name, for example, a business called John Smith Ltd could be 'jshsmith'.

Client type Once a client has started their setup, the client type cannot readily be changed.

Client status Active clients have access to their FreeAgent accounts and can upload transactions. You will not be billed for inactive clients.

Get a free licence

If your client has a NatWest, Royal Bank of Scotland, or Ulster Bank business current account or a Mettle account, they can use FreeAgent for free, for as long as they retain their account.

Does your client have an eligible account? Yes No

Bank NatWest Royal Bank of Scotland Mettle Ulster Bank

Account number

Sort code

Once the client is created you will only be able to edit the account number and sort code by switching to the client and editing the bank account details after the setup stages are complete.

Additional features

Exclude from bulk payroll Bulk payroll filing allows account managers to prepare and file RTI payroll on behalf of multiple clients in a single payroll run.

Select the **relevant bank** and enter the **account number** and **sort code** for your client's business bank account.

This screenshot is identical to the one above, but with a white rectangular box highlighting the 'Bank' radio buttons, the 'Account number' text input, and the 'Sort code' text input. This highlights the fields that need to be filled out according to the instruction.

Enter your client's details in the account owner section, including their **name** and the **email address** that your client will use to log into FreeAgent.

Exclude from bulk payroll: No

Bulk payroll filing allows account managers to prepare and file RTI payroll on behalf of multiple clients in a single payroll run.

Account owner

First name: Eoin

Last name: McNamara

Email: eoin.mcnamara@freeagent.com

Owner access

You will be able to send your client an invitation to set their password once you have set up their FreeAgent account.

Send this account owner an invitation to set their password

Owner permissions

0 No Access | 1 Time | 2 My Money | 3 Contacts & Projects | 4 Invoices, Estimates and Files | 5 Bills | 6 Banking | 7 Tax, Accounting and Users | 8 Full Access

Users can:

- ✓ View VAT returns, Corporation Tax (Limited Companies only) and Tax Timeline

Users can't:

- ✗ File Income Tax returns

FreeAgent allows you to set permissions for what your client can and can't see within the software. The default user access level for a new client is level seven, which means the client can see and do everything in FreeAgent except submit VAT returns, file Self Assessment tax returns or post Journal entries. Move the 'user permissions' slider to choose the level of access you want the client to have to their FreeAgent account.

Owner access

Send this account owner an invitation to set their password

Owner permissions

0 No Access | 1 Time | 2 My Money | 3 Contacts & Projects | 4 Invoices, Estimates and Files | 5 Bills | 6 Banking | 7 Tax, Accounting and Users | 8 Full Access

Users can:

- ✓ Create and edit journal entries
- ✓ Make corrections in bulk
- ✓ Run and file Payroll (accrual basis only)
- ✓ Manage and submit VAT returns
- ✓ File Income Tax returns
- ✓ Reset company data
- ✓ Permanently delete FreeAgent account
- + all permissions from previous levels

Practice access

Account manager: Eoin McNamara

This will be the main contact which the client has with your practice.

Add client to group(s)

Add this client to group(s) if you would like to allow their account to be accessed by multiple account

Select **'Save & continue to client setup'**.

The screenshot shows the 'Practice access' configuration page in FreeAgent. At the top, there are navigation tabs: No Access, Time, My Money, Contacts & Projects, Invoices, Estimates and Files, Bills, Banking, Tax, Accounting and Users, and Full Access. Below these, there are two columns of permissions. The left column, 'Users can:', lists various actions with green checkmarks, including viewing VAT returns, payroll, income tax, and creating reports. The right column, 'Users can't', lists actions with red X marks, including filing income tax returns, VAT returns, and post journals. Below the permissions, there is a section for 'Practice access' with an 'Account manager' dropdown set to 'Eoin McNamara'. A note states this will be the main contact. There is an unchecked checkbox for 'Add client to group(s)'. At the bottom, there are three buttons: 'Save & continue to client setup' (highlighted in green), 'Save & return to dashboard', and 'Cancel'. The footer includes the FreeAgent logo, links for Privacy Notice, Terms of Service, Accountant Knowledge Base, and Cookie Notice, along with 'Practice Support'.

If you've chosen to mark the client as active, you'll need to confirm that you want to do this by selecting **'Mark as Active'** in the pop up window.

The screenshot shows the 'Create new licence' page in FreeAgent. The page has a navigation bar with 'Clients', 'Alerts', 'Account managers', 'Payroll', 'Reports', 'CSV imports', and 'Partner Zone'. The main content area is titled 'Create new licence' and includes a 'Client details' section with fields for 'Business name' (Sole trade demo), 'Subdomain' (https:// Soletrade63920 .freeagent.com), 'Client type' (Sole Trader), and 'Client status' (Active Licence). A 'Required fields' indicator is present. A 'Get a free licence' section asks if the client has an eligible account, with 'No' selected. An 'Additional features' section has an 'Exclude from bulk payroll' dropdown set to 'No'. A 'Create Client' pop-up window is overlaid on the page, containing the following text: 'Once you've marked a client as active, they will become billable. If a client is no longer active, you can change their status to closed, which will permanently deactivate their account. Do you want to mark the client as active?'. The pop-up has two buttons: 'Mark as Active' (highlighted in red) and 'Cancel'. The footer includes the FreeAgent logo and 'FreeAgent Training'.

The following setup pages will ask you for information about your client's business details.

The next page is 'Accounting dates', where you enter information on:

- when your client started their business
- their accounting year end
- their FreeAgent start date (the date you would like to keep your client's books from in the software)
- the method you'd like to use to record transactions (accrual or cash basis)

FreeAgent

Business Details Accounting Dates VAT Details Banking Setup

1 2 3 4

Accounting Dates Required Fields*

When did you officially start your business? *

06 Apr 25

The date your company came into being.

When did your first accounting year end? *

05 Apr 25

Unless you know otherwise, this should be the first 5th April after you started the company.

What date do you want to keep your books from? *

06 Apr 25

This should be the date of the earliest actions you'll want to record. We'll call this your FreeAgent Start Date.

Confirm what method you will use to record your transactions

Traditional (accrual) basis Cash basis

Find out more about how to choose the appropriate accounting basis in our Knowledge Base article.

Save and Continue

Go back to the previous step

Need Help?

Check out our Knowledge Base (Z) for further guidance on how to set up FreeAgent. Alternatively, select the 'Help' button and Ruby the Robot will either suggest some answers from our Knowledge Base or pass you on to our support team.

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New app access detected

Looks like your FreeAgent access hasn't been recorded in CoreWeb yet. Should it be added?

Ignore this app forever

Ignore for now

The next page is for if your client is VAT registered. We have VAT on all of our licence types.

FreeAgent

Business Details Accounting Dates VAT Details Banking Setup

1 2 3 4

VAT Details Required Fields*

Are you VAT Registered? *

Registered

VAT Registration Number *

Effective Date of VAT Registration *

dd mm yy

The registration date can be found on your VAT certificate.

First VAT Return Period End Date *

dd mm yy

The end date of your first VAT Return can be found on your VAT certificate.

Default VAT Return Frequency

Quarterly

VAT Accounting Basis on your VAT Registration Date

Invoice

Only affects the automatically-created initial VAT returns.

Were you on a flat rate scheme on your VAT Registration Date? *

No Yes

Do you need to use additional VAT rates? *

No Yes

For example, if you trade outside the UK, use VAT MOSS or the domestic reverse charge.

Save and Continue

Go back to the previous step

Need Help?

Check out our Knowledge Base (Z) for further guidance on how to set up FreeAgent. Alternatively, select the 'Help' button and Ruby the Robot will either suggest some

The final page is the bank details page where you can fill in the information for your client's main bank account.

FreeAgent

Business Details Accounting Dates VAT Details **Banking Setup**

1 2 3 4

Banking Setup Required fields *

Account Name *

Business Current Account

This account contains both personal and business transactions.

Bank Name

Account Number

Sort/Bank Code

Opening Balance *

£ 0.00

The opening balance on your FreeAgent Start Date (05 Apr 20). For accounts opened after this date, enter zero.

Save and Finish

[Go back to the previous step](#)

Need Help?
 Check out our Knowledge Base (K) for further guidance on how to set up FreeAgent.
 Alternatively, select the 'Help' button and Reply the Robot will either request some answers from our Knowledge Base or pass you on to our support team.
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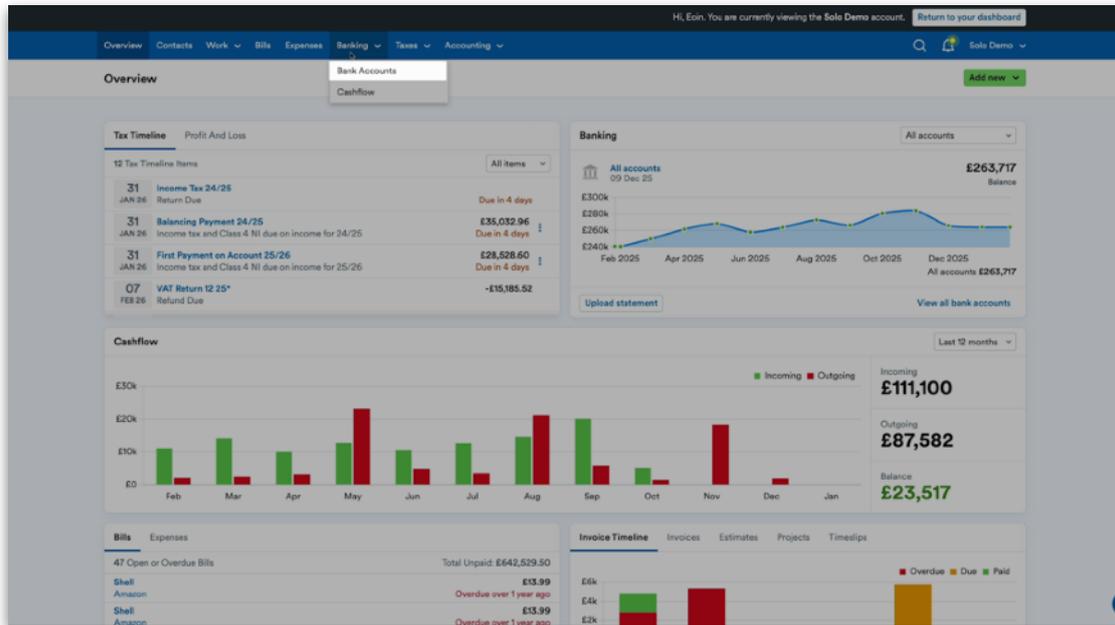
Bulk Actions within a Client's account

There are some bulk actions you can do to tidy your clients' bookkeeping at quarter or year end from FreeAgent. If you would like to find out further details on how to view reports, banking, create invoices, bills and expenses and further functionality please visit the 'Essentials' and 'Accreditation' learning modules in the 'Accreditation & Learning' area of the practice portal.

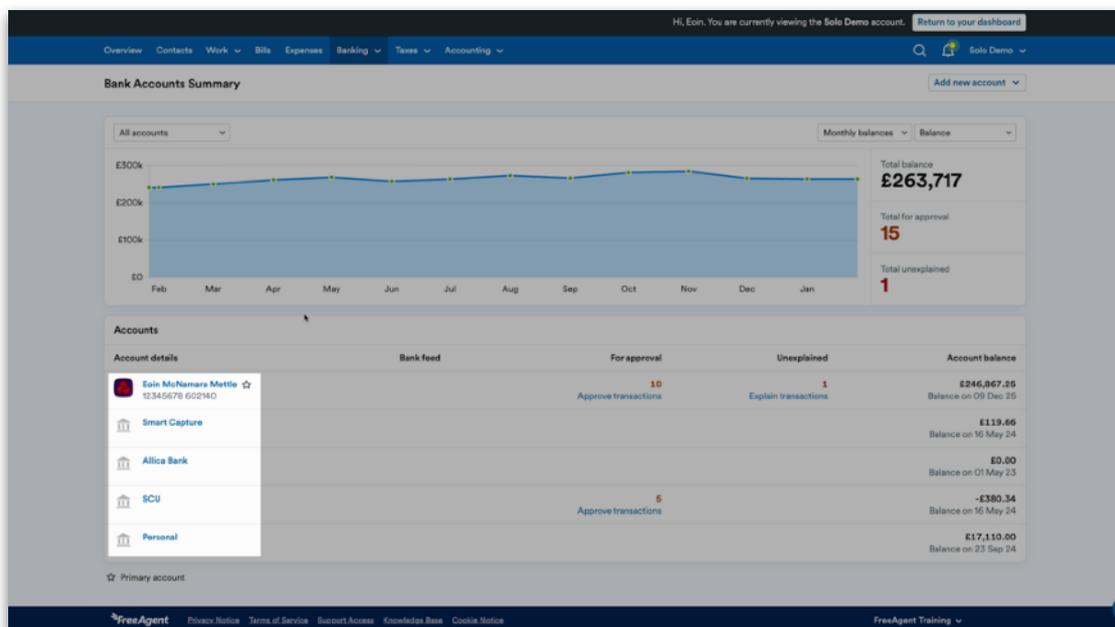
Bulk Recoding Bank Transactions

In FreeAgent you can bulk reclassify the nominal code, VAT rate and the description of up to 100 explained/or unexplained transactions at a time.

To get to this area in FreeAgent from your client's account, navigate to the **'Banking'** tab and select **'Bank Accounts'**.



Select the **relevant bank account**.



Then, beside the transaction you want to bulk explain, tick the **checkbox** beside it.

The screenshot shows a transaction list with the following data:

Date	Description	Money in	Money out	Balance
Balance brought forward				£247,044.54
<input checked="" type="checkbox"/> 11 Apr 25	Trainline Travel		17.00	247,027.54
<input type="checkbox"/> 17 Apr 25	Trainline Travel		17.00	247,010.54
<input type="checkbox"/> 11 May 25	Trainline Travel		17.00	246,993.54
<input type="checkbox"/> 12 May 25	Trainline Travel		17.00	246,976.54
<input type="checkbox"/> 01 Jun 25	Trainline Travel		17.00	246,959.54
<input type="checkbox"/> 09 Jun 25	Trainline Travel		17.00	246,942.54
<input type="checkbox"/> 14 Jun 25	Trainline Travel		17.00	246,925.54
<input type="checkbox"/> 11 Jul 25	Trainline Travel		17.00	246,908.54
<input type="checkbox"/> 17 Jul 25	Trainline Travel		17.00	246,891.54
<input type="checkbox"/> 13 Aug 25	Trainline Travel		17.00	246,874.54
<input type="checkbox"/> 15 Aug 25	Trainline Travel		17.00	246,857.54
<input type="checkbox"/> 07 Sep 25	Trainline Travel		17.00	246,840.54
<input type="checkbox"/> 08 Sep 25	Trainline Travel		17.00	246,823.54
<input type="checkbox"/> 07 Oct 25	Trainline Travel		17.00	246,806.54
<input type="checkbox"/> 08 Oct 25	Trainline Travel		17.00	246,789.54

If you would like to select all of the transactions that have been filtered select the **checkbox** beside the date heading.

The screenshot shows the same transaction list as above, but with the 'Date' header checkbox selected and all individual transaction checkboxes also selected. The right sidebar now shows '13 explained' and an 'Explain 13 transactions' button.

Alternatively select the boxes beside the additional transactions you wish to explain at one time. You can't explain both money in and money out transactions at the same time, so you'll need to explain one type of transaction first and then the other.

On the right hand side of the page you will see a box.

If you've selected a 'Money In' transaction, in the 'Type' drop-down menu you can choose from:

- 'Sales'
- 'Refund'
- 'Money received from user'
- 'Transfer from Another Account'

If you've selected a 'Money out' transaction, in the 'Type' drop-down menu you can choose from:

- 'Payment'
- 'Sales Refund'
- 'Money Paid to User'
- 'Transfer to Another Account'

The screenshot displays a financial management interface for 'Eoin McNamara Mettle'. The main area shows a table of transactions with columns for Date, Description, Money in, Money out, and Balance. The transactions are filtered by 'Trainline' and show a series of 'Trainline Travel' entries from April to October 2025. The right sidebar, titled 'Explain transactions', shows a dropdown menu for 'Type' with options: 'Payment', 'Sales Refund', 'Money Paid to User', and 'Transfer to Another Account'. Below the dropdown, there are sections for 'Remove explanations' and 'Explain 13 transactions'.

Date	Description	Money in	Money out	Balance
Balance brought forward				£247,044.54
11 Apr 25	Trainline Travel		17.00	247,027.54
17 Apr 25	Trainline Travel		17.00	247,010.54
11 May 25	Trainline Travel		17.00	246,993.54
12 May 25	Trainline Travel		17.00	246,976.54
01 Jun 25	Trainline Travel		17.00	246,959.54
09 Jun 25	Trainline Travel		17.00	246,942.54
14 Jun 25	Trainline Travel		17.00	246,925.54
11 Jul 25	Trainline Travel		17.00	246,908.54
17 Jul 25	Trainline Travel		17.00	246,891.54
13 Aug 25	Trainline Travel		17.00	246,874.54
16 Aug 25	Trainline Travel		17.00	246,857.54
07 Sep 25	Trainline Travel		17.00	246,840.54
08 Sep 25	Trainline Travel		17.00	246,823.54
07 Oct 25	Trainline Travel		17.00	246,806.54
08 Oct 25	Trainline Travel		17.00	246,789.54

Then, select the **VAT rate** you wish to apply, if applicable.

The screenshot shows the 'Explain transactions' panel in Xero. The 'VAT' dropdown menu is open, showing options: 'Custom...', '20%', '5%', '0%', 'Exempt', 'Auto', and 'Out of Scope'. The 'Auto' option is highlighted. The main table shows 15 transactions for 'Trainline' with a total balance of £247,044.54.

Date	Description	Money In	Money out	Balance
Balance brought forward				
11 Apr 25	Trainline Travel		17.00	247,027.54
17 Apr 25	Trainline Travel		17.00	247,010.54
11 May 25	Trainline Travel		17.00	246,993.54
12 May 25	Trainline Travel		17.00	246,976.54
01 Jun 25	Trainline Travel		17.00	246,959.54
09 Jun 25	Trainline Travel		17.00	246,942.54
14 Jun 25	Trainline Travel		17.00	246,925.54
11 Jul 25	Trainline Travel		17.00	246,908.54
17 Jul 25	Trainline Travel		17.00	246,891.54
13 Aug 25	Trainline Travel		17.00	246,874.54
16 Aug 25	Trainline Travel		17.00	246,857.54
07 Sep 25	Trainline Travel		17.00	246,840.54
08 Sep 25	Trainline Travel		17.00	246,823.54
07 Oct 25	Trainline Travel		17.00	246,806.54
08 Oct 25	Trainline Travel		17.00	246,789.54

Then, select the **category**.

The screenshot shows the 'Explain transactions' panel in Xero. The 'Category' dropdown menu is open, showing a list of categories. 'Office Costs' is highlighted. The 'VAT' dropdown is also visible, showing '20%' selected. The main table shows 15 transactions for 'Trainline' with a total balance of £247,044.54.

Date	Description	Money In	Money out	Balance
Balance brought forward				
11 Apr 25	Trainline Travel		17.00	247,027.54
17 Apr 25	Trainline Travel		17.00	247,010.54
11 May 25	Trainline Travel		17.00	246,993.54
12 May 25	Trainline Travel		17.00	246,976.54
01 Jun 25	Trainline Travel		17.00	246,959.54
09 Jun 25	Trainline Travel		17.00	246,942.54
14 Jun 25	Trainline Travel		17.00	246,925.54
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16 Aug 25	Trainline Travel		17.00	246,857.54
07 Sep 25	Trainline Travel		17.00	246,840.54
08 Sep 25	Trainline Travel		17.00	246,823.54
07 Oct 25	Trainline Travel		17.00	246,806.54
08 Oct 25	Trainline Travel		17.00	246,789.54

If you enter text in the **description** field, it will change the description on all of the selected transactions.

The screenshot shows the Xero accounting interface for 'Eoin McNamara Mettle'. The main area displays a list of transactions with columns for Date, Description, Money in, Money out, and Balance. A search filter 'Trainline' is applied, resulting in 15 transactions. The right-hand panel shows the 'Explain transactions' section, where the 'Description' field is highlighted, indicating the process of applying a new description to the selected transactions.

Date	Description	Money in	Money out	Balance
Balance brought forward				£247,044.54
11 Apr 25	Trainline Travel		17.00	247,027.54
17 Apr 25	Trainline Travel		17.00	247,010.54
11 May 25	Trainline Travel		17.00	246,993.54
12 May 25	Trainline Travel		17.00	246,976.54
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15 Aug 25	Trainline Travel		17.00	246,857.54
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08 Sep 25	Trainline Travel		17.00	246,823.54
07 Oct 25	Trainline Travel		17.00	246,806.54
08 Oct 25	Trainline Travel		17.00	246,789.54

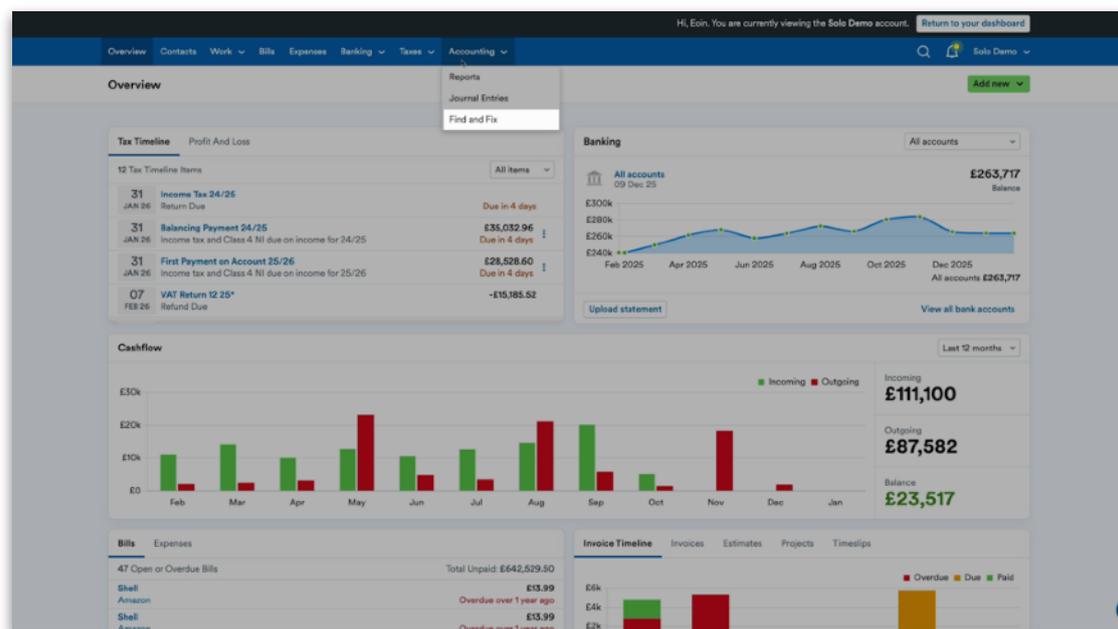
Then select 'Explain [x amount of] transactions'. This will apply all the changes made to the selected transactions.

The screenshot shows the Xero accounting interface for 'Eoin McNamara Mettle'. The main area displays the same list of transactions as the previous screenshot. The right-hand panel shows the 'Explain transactions' section, where the 'Explain 13 transactions' button is highlighted, indicating the final step of applying the changes to the selected transactions.

Find and Fix

FreeAgent has a bulk categorising tool called ‘Find and Fix’ for bank transactions, out-of-pocket expenses and bills. You can fix up to 100 transactions at a time and change the accounting category, VAT rate, and description of those transactions. Your clients must be a minimum of a level 8 user to access this feature.

In your client's FreeAgent account, navigate to the ‘**Accounting**’ tab and select ‘**Find and Fix**’ from the drop-down menu.



While in the ‘Find and Fix’ tab, in the ‘Find items’ section, you can filter by:

- ‘Date range’
- ‘Accounting Category’
- ‘VAT Rate’
- ‘Amount’
- ‘Contact’
- ‘Description’
- ‘Item type’

Once you have selected the filters you want to apply, select **‘Search’**.

You can see up to 100 items per page. If a Bill has multiple line items, each line item will appear as a separate line in the results.

<input type="checkbox"/>	09 Jan 26	newspaper	Accommodation and Meals	Expense	20%				£10.00 Inc VAT
<input type="checkbox"/>	08 Jan 26	Bill Shell: Materials Purchase	Accommodation and Meals	Aldi	Bill item	20%			£100.00 Inc VAT
<input type="checkbox"/>	08 Jan 26	Mags	Accommodation and Meals	Expense	5%				£10.00 Inc VAT
<input type="checkbox"/>	08 Jan 26	Newspaper	Accommodation and Meals	Expense	5%				£10.00 Inc VAT
<input type="checkbox"/>	08 Jan 26	Newspapers	Accommodation and Meals	Expense	20%				£10.00 Inc VAT
<input type="checkbox"/>	06 Jan 26	Accountant	Accommodation and Meals	Expense	20%				£8.00 Inc VAT
<input type="checkbox"/>	06 Jan 26	Newspapers	Accommodation and Meals	Expense	20%				£8.00 Inc VAT
<input type="checkbox"/>	01 Jan 26	Newspaper	Accommodation and Meals	Expense	20%				£10.00 Inc VAT
<input type="checkbox"/>	01 Jan 26	Newspapers	Accommodation and Meals	Expense	20%				£10.00 Inc VAT
<input type="checkbox"/>	30 Dec 25	Accountant	Accommodation and Meals	Expense	20%				£8.00 Inc VAT
<input type="checkbox"/>	30 Dec 25	Newspapers	Accommodation and Meals	Expense	20%				£8.00 Inc VAT
<input type="checkbox"/>	25 Dec 25	Newspaper	Accommodation and Meals	Expense	20%				£10.00 Inc VAT
<input type="checkbox"/>	25 Dec 25	Newspapers	Accommodation and Meals	Expense	20%				£10.00 Inc VAT
<input type="checkbox"/>	23 Dec 25	Accountant	Accommodation and Meals	Expense	20%				£8.00 Inc VAT
<input type="checkbox"/>	23 Dec 25	Newspapers	Accommodation and Meals	Expense	20%				£8.00 Inc VAT
<input type="checkbox"/>	18 Dec 25	Newspaper	Accommodation and Meals	Expense	20%				£10.00 Inc VAT

If you want to select all items on that page, select the **checkbox** next to the date heading.

The screenshot shows a search and filter interface at the top with fields for Date range, Accounting categories, VAT Rate, Amount, Contact, and Item type. Below the filters, a table displays 293 results. A dark blue header bar indicates '100 results selected (100 results maximum)' and 'Maximum reached'. The 'Date' column header in the table has a checked checkbox, indicating that all items on the page are selected.

<input checked="" type="checkbox"/>	Date	Description/details	Accounting category	Contact	Item type	VAT rate	Money in	Money out
<input checked="" type="checkbox"/>	27 Jan 26	Accountant	Accommodation and Meals		Expense	20%		£8.00 Inc VAT
<input checked="" type="checkbox"/>	27 Jan 26	Newspapers	Accommodation and Meals		Expense	20%		£8.00 Inc VAT
<input checked="" type="checkbox"/>	22 Jan 26	Mags	Accommodation and Meals		Expense	5%		£10.00 Inc VAT
<input checked="" type="checkbox"/>	22 Jan 26	Newspaper	Accommodation and Meals		Expense	5%		£10.00 Inc VAT
<input checked="" type="checkbox"/>	22 Jan 26	Newspapers	Accommodation and Meals		Expense	20%		£10.00 Inc VAT
<input checked="" type="checkbox"/>	20 Jan 26	Accountant	Accommodation and Meals		Expense	20%		£8.00 Inc VAT
<input checked="" type="checkbox"/>	20 Jan 26	Newspapers	Accommodation and Meals		Expense	20%		£8.00 Inc VAT
<input checked="" type="checkbox"/>	15 Jan 26	Mags	Accommodation and Meals		Expense	5%		£10.00 Inc VAT
<input checked="" type="checkbox"/>	15 Jan 26	Newspaper	Accommodation and Meals		Expense	5%		£10.00

Alternatively, you can manually select the **checkboxes next to individual items** you want to change by clicking on the box next to each line item.

This screenshot shows the same table as above, but with only two checkboxes selected: the one next to the 'Date' header and the one next to the first line item ('27 Jan 26 Accountant'). The other checkboxes are unchecked.

<input checked="" type="checkbox"/>	Date	Description/details	Accounting category	Contact	Item type	VAT rate	Money in	Money out
<input checked="" type="checkbox"/>	27 Jan 26	Accountant	Accommodation and Meals		Expense	20%		£8.00 Inc VAT
<input checked="" type="checkbox"/>	27 Jan 26	Newspapers	Accommodation and Meals		Expense	20%		£8.00 Inc VAT
<input type="checkbox"/>	22 Jan 26	Mags	Accommodation and Meals		Expense	5%		£10.00 Inc VAT
<input type="checkbox"/>	22 Jan 26	Newspaper	Accommodation and Meals		Expense	5%		£10.00 Inc VAT
<input type="checkbox"/>	22 Jan 26	Newspapers	Accommodation and Meals		Expense	20%		£10.00 Inc VAT
<input type="checkbox"/>	20 Jan 26	Accountant	Accommodation and Meals		Expense	20%		£8.00 Inc VAT
<input type="checkbox"/>	20 Jan 26	Newspapers	Accommodation and Meals		Expense	20%		£8.00 Inc VAT
<input type="checkbox"/>	15 Jan 26	Mags	Accommodation and Meals		Expense	5%		£10.00 Inc VAT
<input type="checkbox"/>	15 Jan 26	Newspaper	Accommodation and Meals		Expense	5%		£10.00 Inc VAT
<input type="checkbox"/>	15 Jan 26	Newspapers	Accommodation and Meals		Expense	20%		£10.00 Inc VAT
<input type="checkbox"/>	15 Jan 26	Accountant	Accommodation and Meals		Expense	20%		£8.00

Select **'Proceed to fix items'** above the table.

3 results selected (100 results maximum)						Proceed to fix items	Clear x
<input type="checkbox"/>	16 Dec 25	Accountant	Accommodation and Meals	Expense	20%	£8.00 Inc VAT	
<input type="checkbox"/>	16 Dec 25	Newspapers	Accommodation and Meals	Expense	20%	£8.00 Inc VAT	
<input type="checkbox"/>	11 Dec 25	Newspaper	Accommodation and Meals	Expense	20%	£10.00 Inc VAT	
<input type="checkbox"/>	11 Dec 25	Newspapers	Accommodation and Meals	Expense	20%	£10.00 Inc VAT	
<input type="checkbox"/>	09 Dec 25	McDonald's	Accommodation and Meals	Expense	20%	£8.00 Inc VAT	
<input type="checkbox"/>	09 Dec 25	Accountant	Accommodation and Meals	Expense	20%	£8.00 Inc VAT	
<input checked="" type="checkbox"/>	09 Dec 25	Newspapers	Accommodation and Meals	Expense	20%	£8.00 Inc VAT	
<input type="checkbox"/>	04 Dec 25	Newspapers	Accommodation and Meals	Expense	5%	£10.00 Inc VAT	
<input type="checkbox"/>	04 Dec 25	Newspaper	Accommodation and Meals	Expense	20%	£10.00 Inc VAT	
<input type="checkbox"/>	04 Dec 25	Newspapers	Accommodation and Meals	Expense	20%	£10.00 Inc VAT	
<input type="checkbox"/>	02 Dec 25	Accountant	Accommodation and Meals	Expense	5%	£8.00 Inc VAT	
<input type="checkbox"/>	02 Dec 25	Newspapers	Accommodation and Meals	Expense	20%	£8.00 Inc VAT	
<input type="checkbox"/>	27 Nov 25	Newspaper	Accommodation and Meals	Expense	20%	£10.00 Inc VAT	
<input type="checkbox"/>	27 Nov 25	Newspapers	Accommodation and Meals	Expense	20%	£10.00 Inc VAT	
<input type="checkbox"/>	25 Nov 25	Accountant	Accommodation and Meals	Expense	20%	£8.00 Inc VAT	
<input type="checkbox"/>	25 Nov 25	Newspapers	Accommodation and Meals	Expense	20%	£8.00 Inc VAT	

Find and Fix will allow you to select a change to Accounting Category, VAT rate, and Description to be applied across all of the selected transactions. If you don't wish to change one of these attributes, please **leave it blank** or select **'No change'**.

3 results selected (100 results maximum)						Proceed to fix items	Clear x
<input type="checkbox"/>	16 Dec 25	Accountant	Accommodation and Meals	Expense	20%	£8.00 Inc VAT	
<input type="checkbox"/>	16 Dec 25	Newspapers	Accommodation and Meals	Expense	20%	£8.00 Inc VAT	
<input type="checkbox"/>	11 Dec 25	Newspaper	Accommodation and Meals	Expense	20%	£10.00 Inc VAT	
<input type="checkbox"/>	11 Dec 25	Newspapers	Accommodation and Meals	Expense	20%	£10.00 Inc VAT	
<input type="checkbox"/>	09 Dec 25	McDonald's	Accommodation and Meals	Expense	20%	£8.00 Inc VAT	
<input type="checkbox"/>	09 Dec 25	Accountant	Accommodation and Meals	Expense	20%	£8.00 Inc VAT	
<input checked="" type="checkbox"/>	09 Dec 25	Newspapers	Accommodation and Meals	Expense	20%	£8.00 Inc VAT	
<input type="checkbox"/>	04 Dec 25	Newspapers	Accommodation and Meals	Expense	5%	£10.00 Inc VAT	
<input type="checkbox"/>	04 Dec 25	Newspaper	Accommodation and Meals	Expense	20%	£10.00 Inc VAT	
<input type="checkbox"/>	04 Dec 25	Newspapers	Accommodation and Meals	Expense	20%	£10.00 Inc VAT	
<input type="checkbox"/>	02 Dec 25	Accountant	Accommodation and Meals	Expense	5%	£8.00 Inc VAT	
<input type="checkbox"/>	02 Dec 25	Newspapers	Accommodation and Meals	Expense	20%	£8.00 Inc VAT	
<input type="checkbox"/>	27 Nov 25	Newspaper	Accommodation and Meals	Expense	20%	£10.00 Inc VAT	
<input type="checkbox"/>	27 Nov 25	Newspapers	Accommodation and Meals	Expense	20%	£10.00 Inc VAT	
<input type="checkbox"/>	25 Nov 25	Accountant	Accommodation and Meals	Expense	20%	£8.00 Inc VAT	
<input type="checkbox"/>	25 Nov 25	Newspapers	Accommodation and Meals	Expense	20%	£8.00 Inc VAT	

Fix items x

Choose which updates to apply to the 3 items selected.

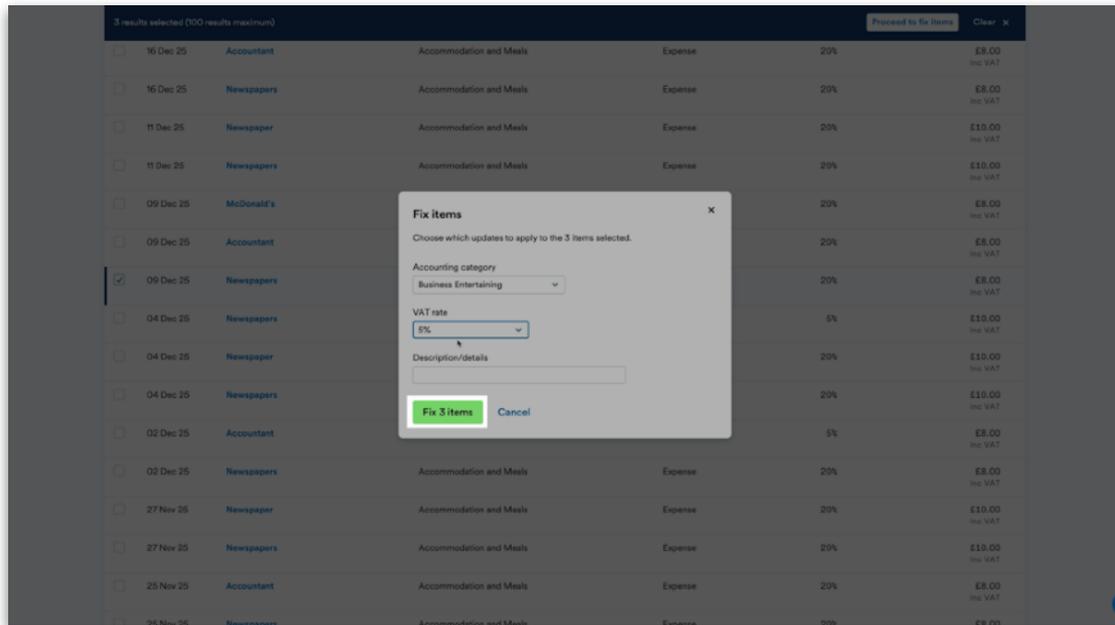
Accounting category

VAT rate

Description/details

Fix 3 items Cancel

To complete the process, select 'Fix [x amount of] items'.



Finally, when the fix has been processed, it will appear in the 'History' tab.

Date	Summary	Proposed changes	Total items	User
27 Jan 26	3 items changed	VAT rate: 5% Accounting category: Business Entertaining	Expenses (3)	Eoin McNamara
19 Jan 26	3 items changed	VAT rate: 20% Accounting category: Accommodation and Meals	Bill item (1), Expenses (2)	Eoin McNamara
09 Jan 26	3 items changed	VAT rate: 5% Accounting category: Accommodation and Meals	Bill item (1), Expenses (2)	Eoin McNamara
08 Jan 26	15 items changed	Description/details: Trainline VAT rate: 0%	Bank explanations (15)	Eoin McNamara
17 Dec 25	4 items changed	VAT rate: 20% Accounting category: Accommodation and Meals	Expenses (4)	Eoin McNamara
17 Dec 25	4 items changed	VAT rate: 20% Accounting category: Accommodation and Meals	Expenses (4)	Eoin McNamara
16 Dec 25	4 items changed	VAT rate: 20% Accounting category: Accommodation and Meals	Expenses (4)	Eoin McNamara
11 Dec 25	3 items changed	VAT rate: 20% Accounting category: Accommodation and Meals	Expenses (3)	Eoin McNamara
11 Dec 25	3 items changed	VAT rate: 20% Accounting category: Accommodation and Meals	Expenses (3)	Eoin McNamara
09 Dec 25	3 items changed	VAT rate: 20% Accounting category: Accommodation and Meals	Expenses (3)	Eoin McNamara
04 Dec 25	4 items changed	VAT rate: 5% Accounting category: Accommodation and Meals	Expenses (4)	Eoin McNamara
03 Dec 25	3 items changed	VAT rate: 20% Accounting category: Accommodation and Meals	Bank explanations (2), Expense (1)	Eoin McNamara

The most recent fix will be the first entry on this list.

You can view the number of items changed, proposed changes, total items with the kind of item listed, and the user who completed the Fix.

To view the detailed report of changes, select **‘View details’**.

The screenshot shows a table titled 'Find and Fix' with a 'History' tab selected. The table lists various transactions with columns for Date, Summary, Proposed changes, Total items, and User. Each row includes a 'View details' link on the right.

Date	Summary	Proposed changes	Total items	User	
27 Jan 26	3 items changed	VAT rate: 5% Accounting category: Business Entertaining	Expenses (3)	Eoin McNamara	View details
19 Jan 26	3 items changed	VAT rate: 20% Accounting category: Accommodation and Meals	Bill item (1), Expenses (2)	Eoin McNamara	View details
09 Jan 26	3 items changed	VAT rate: 5% Accounting category: Accommodation and Meals	Bill item (1), Expenses (2)	Eoin McNamara	View details
08 Jan 26	15 items changed	Description/details: Trainline VAT rate: 0%	Bank explanations (15)	Eoin McNamara	View details
17 Dec 25	4 items changed	VAT rate: 20% Accounting category: Accommodation and Meals	Expenses (4)	Eoin McNamara	View details
17 Dec 25	4 items changed	VAT rate: 20% Accounting category: Accommodation and Meals	Expenses (4)	Eoin McNamara	View details
16 Dec 25	4 items changed	VAT rate: 20% Accounting category: Accommodation and Meals	Expenses (4)	Eoin McNamara	View details
11 Dec 25	3 items changed	VAT rate: 20% Accounting category: Accommodation and Meals	Expenses (3)	Eoin McNamara	View details
11 Dec 25	3 items changed	VAT rate: 20% Accounting category: Accommodation and Meals	Expenses (3)	Eoin McNamara	View details
09 Dec 25	3 items changed	VAT rate: 20% Accounting category: Accommodation and Meals	Expenses (3)	Eoin McNamara	View details
04 Dec 25	4 items changed	VAT rate: 5% Accounting category: Accommodation and Meals	Expenses (4)	Eoin McNamara	View details
03 Dec 25	3 items changed	VAT rate: 20% Accounting category: Accommodation and Meals	Bank explanations (2), Expense (1)	Eoin McNamara	View details

The box on the right-hand side of the page shows the same summary information as the previous page, but it also shows you how many transactions were fixed.

The screenshot shows a 'Summary of changes' page with a table of transaction details and a summary box on the right. The table includes columns for Description/details, Date, Accounting category, VAT rate, Amount, and Status. The summary box provides a date, user, proposed changes, and a total count of items fixed.

Description/details	Date	Accounting category	VAT rate	Amount	Status
Newspapers	09 Dec 25	Business Entertaining Previously: Accommodation and Meals	5% Previously: 20%	£8.00 Inc: VAT	Complete
Newspapers	27 Jan 26	Business Entertaining Previously: Accommodation and Meals	5% Previously: 20%	£8.00 Inc: VAT	Complete
Accountant	27 Jan 26	Business Entertaining Previously: Accommodation and Meals	5% Previously: 20%	£8.00 Inc: VAT	Complete

Date of bulk fix: 27 Jan 26 15:58

By: Eoin McNamara

Proposed changes:
 VAT rate: 5%
 Accounting category: Business Entertaining

Total items: 3 expenses

3/3 updated

The table on the left shows the detailed changes to the transactions. If there was a change, it will state what it was previously before the change.

It lists the:

- description
- date
- accounting category
- VAT rate
- amount
- status.

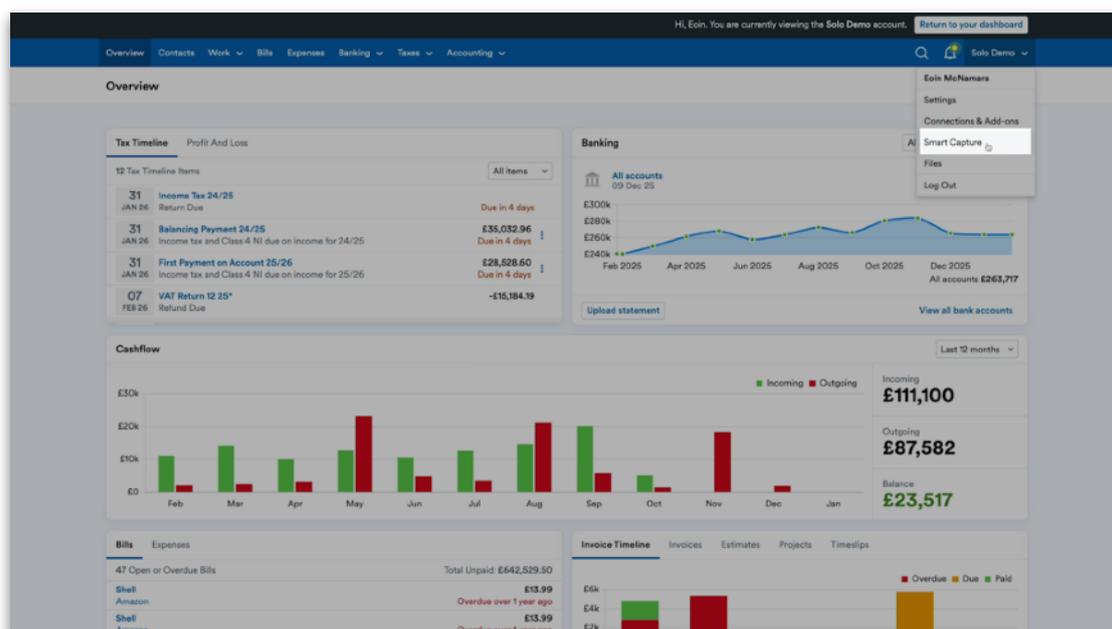
If the fix failed for any items, you can select '**error details**' to see why the fix wasn't able to be made.

Smart Capture

We've already covered Smart Capture on the mobile app, but you can also use Smart Capture from your desktop. Smart Capture is a paid for add-on in FreeAgent but every user gets 10 free scans a calendar month, after which a monthly fee needs to be paid for unlimited scans.

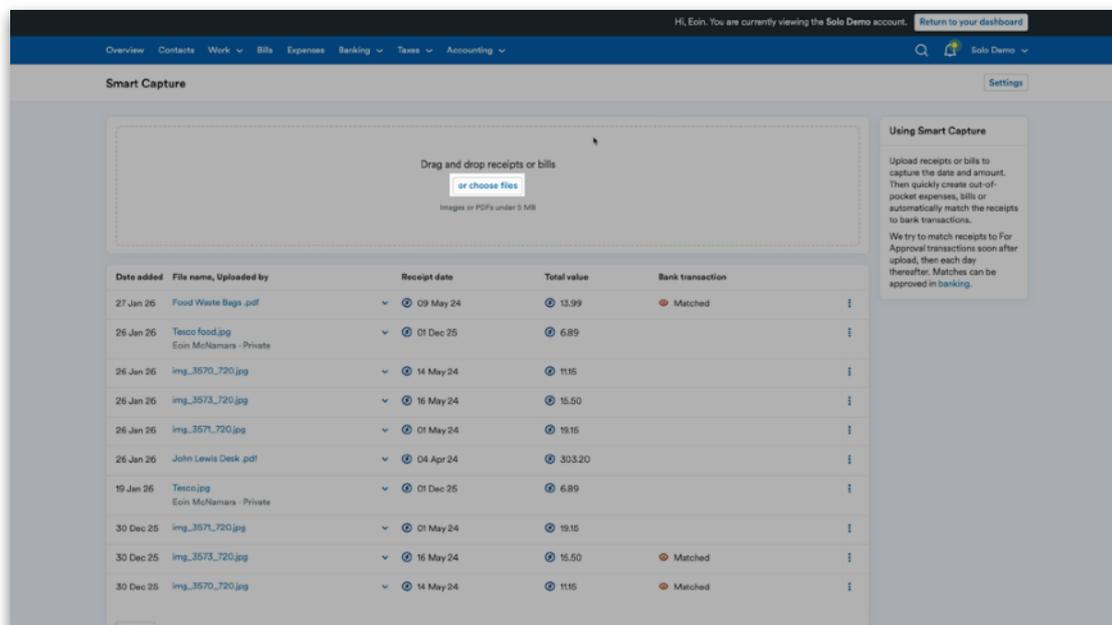
You can bulk upload files to Smart Capture via the desktop version of FreeAgent.

To do this, from within your client's account, navigate to **your client's business name** and select '**Smart Capture**' from the drop down menu.



The Smart Capture area will contain receipt files which have had the date and amount automatically extracted by FreeAgent's Smart Capture functionality.

To upload a new file, select '**or choose files**'.

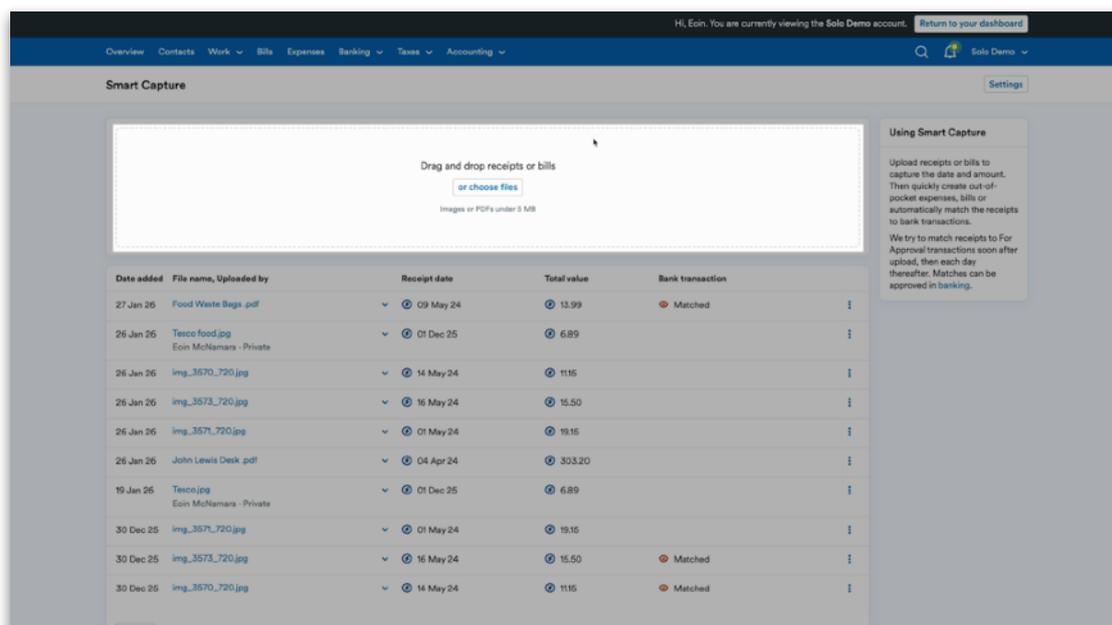


The screenshot shows the 'Smart Capture' section of the FreeAgent interface. At the top, there is a navigation bar with 'Overview', 'Contacts', 'Work', 'Bills', 'Expenses', 'Banking', 'Taxes', and 'Accounting'. The main area features a 'Smart Capture' header with a 'Settings' link. Below this is a large dashed box labeled 'Drag and drop receipts or bills' with a button that says 'or choose files' and a note 'Images or PDFs under 5 MB'. To the right of this area is a 'Using Smart Capture' sidebar with instructions on how to use the feature. Below the drop area is a table listing uploaded receipts.

Date added	File name, Uploaded by	Receipt date	Total value	Bank transaction
27 Jan 26	Food Waste Bags.pdf	09 May 24	13.99	Matched
26 Jan 26	Tesco food.jpg Eoin McNamara - Private	01 Dec 25	6.89	
26 Jan 26	img_3570_720.jpg	14 May 24	1115	
26 Jan 26	img_3573_720.jpg	16 May 24	15.50	
26 Jan 26	img_3571_720.jpg	01 May 24	19.15	
26 Jan 26	John Lewis Desk.pdf	04 Apr 24	303.20	
19 Jan 26	Tesco.jpg Eoin McNamara - Private	01 Dec 25	6.89	
30 Dec 25	img_3571_720.jpg	01 May 24	19.15	
30 Dec 25	img_3573_720.jpg	16 May 24	15.50	Matched
30 Dec 25	img_3570_720.jpg	14 May 24	1115	Matched

Then select **the file(s)** you wish to upload.

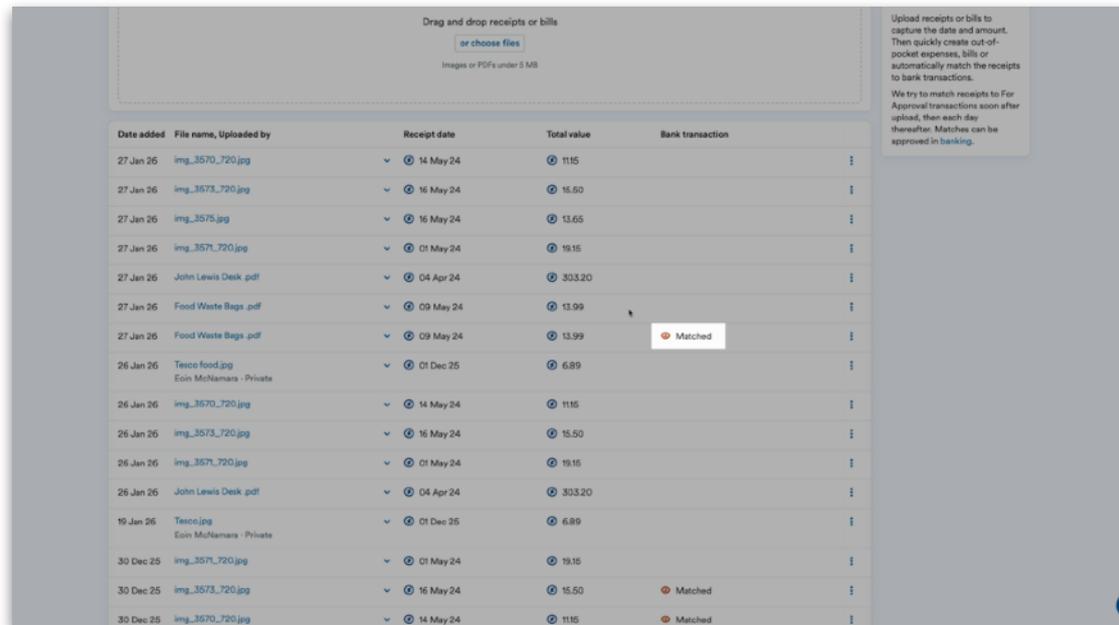
You can also drag and drop multiple files to the '**Drag and drop receipts**' area to be automatically uploaded.



This screenshot is identical to the one above, showing the 'Smart Capture' interface. The 'Drag and drop receipts or bills' area is highlighted with a white box, indicating where users can drop files for automatic upload. The table below it shows the same list of receipts as in the previous screenshot.

Smart Capture will then attempt to attach the file to a 'Money Out' bank transaction, if one exists that is marked 'For Approval' or has already been approved, and has a matching date and value.

The 'Bank transaction' column will indicate which Smart Capture files have been matched to a 'For approval' bank transaction or a transaction that has already been approved.



Date added	File name, Uploaded by	Receipt date	Total value	Bank transaction
27 Jan 26	img_3570_720.jpg	14 May 24	1115	
27 Jan 26	img_3573_720.jpg	16 May 24	15.50	
27 Jan 26	img_3575.jpg	16 May 24	13.65	
27 Jan 26	img_3571_720.jpg	01 May 24	19.15	
27 Jan 26	John Lewis Desk.pdf	04 Apr 24	303.20	
27 Jan 26	Food Waste Bags.pdf	09 May 24	13.99	
27 Jan 26	Food Waste Bags.pdf	09 May 24	13.99	Matched
26 Jan 26	Tesco food.jpg Eoin McNamara - Private	01 Dec 25	6.89	
26 Jan 26	img_3570_720.jpg	14 May 24	1115	
26 Jan 26	img_3573_720.jpg	16 May 24	15.50	
26 Jan 26	img_3571_720.jpg	01 May 24	19.15	
26 Jan 26	John Lewis Desk.pdf	04 Apr 24	303.20	
19 Jan 26	Tesco.jpg Eoin McNamara - Private	01 Dec 25	6.89	
30 Dec 25	img_3571_720.jpg	01 May 24	19.15	
30 Dec 25	img_3573_720.jpg	16 May 24	15.50	Matched
30 Dec 25	img_3570_720.jpg	14 May 24	1115	Matched

If we match a Smart Capture to a previously 'approved' transaction, the transaction will need to be **re-approved**.

Guess will need to be **enabled** on the relevant bank account **before** the bank transaction is imported, in order for the bank transaction to have the status 'For approval'.

If you click on the **three dots menu button** beside the smart capture you can select **'Review transaction'** to view this in the banking area.

The screenshot shows a table of receipts with columns: Date added, File name, Uploaded by, Receipt date, Total value, and Bank transaction. A context menu is open over the receipt for 'Tesco food.jpg' (Eoin McNamara - Private, 01 Dec 25, 6.89), with 'Review transaction' selected. Other receipts include 'John Lewis Desk.pdf', 'Food Waste Bags.pdf', and various 'img_3570_720.jpg' files. A 'Smart Captured data' label is at the bottom left.

Date added	File name, Uploaded by	Receipt date	Total value	Bank transaction
27 Jan 26	img_3570_720.jpg	14 May 24	1115	
27 Jan 26	img_3573_720.jpg	16 May 24	15.50	
27 Jan 26	img_3575.jpg	16 May 24	13.65	
27 Jan 26	img_3571_720.jpg	01 May 24	19.15	
27 Jan 26	John Lewis Desk.pdf	04 Apr 24	303.20	
27 Jan 26	Food Waste Bags.pdf	09 May 24	13.99	
27 Jan 26	Food Waste Bags.pdf	09 May 24	13.99	Matched
26 Jan 26	Tesco food.jpg Eoin McNamara - Private	01 Dec 25	6.89	
26 Jan 26	img_3570_720.jpg	14 May 24	1115	
26 Jan 26	img_3573_720.jpg	16 May 24	15.50	
26 Jan 26	img_3571_720.jpg	01 May 24	19.15	
26 Jan 26	John Lewis Desk.pdf	04 Apr 24	303.20	
19 Jan 26	Tesco.jpg Eoin McNamara - Private	01 Dec 25	6.89	
30 Dec 25	img_3571_720.jpg	01 May 24	19.15	
30 Dec 25	img_3573_720.jpg	16 May 24	15.50	Matched
30 Dec 25	img_3570_720.jpg	14 May 24	1115	Matched

Creating Bills

Click on the **three dots menu button** next to the smart capture file and select **'Create bill'**.

The screenshot shows the same receipt table as above. A context menu is open over the 'Tesco food.jpg' receipt, with 'Create bill' selected. At the top, there is a 'Drag and drop receipts or bills' area with a 'or choose files' button. A 'Using Smart Capture' sidebar on the right explains the feature. The 'Smart Captured data' label is also present at the bottom left.

This will open the Bill screen. Smart Capture will attempt to populate the date and amount.

The due date will default to 30 days from the extracted date.

Hi, Eoin. You are currently viewing the Solo Demo account. [Return to your dashboard](#)

Overview Contacts Work Bills Expenses Banking Taxes Accounting

Add a New Bill

Attachment

File to attach: **Food Waste Bags .pdf** [Remove](#)

Attachment description:

Bill Details Required fields*

Supplier Contact: **Amazon** [Add a new contact](#)

Reference:

Payment Reference (optional):
Enter a reference your supplier will see when you pay this bill. Leave this blank to use the Bill Reference when making a payment. [Learn more about paying bills](#)

Bill Date: **09 May 24**

Due On: **08 Jun 24**

Currency: **Pounds Sterling**

Bill totals will be entered: Including VAT Excluding VAT
If your bill does not include VAT you can pick either option.

Hire purchase: This will be paid using a hire purchase agreement
Bill will be paid off in instalments. [Learn more about hire purchases](#)

VAT options: UK VAT Rates

If the supplier was used previously and smart capture identifies it, FreeAgent will also attempt to auto-populate the supplier and category.

Hi, Eoin. You are currently viewing the Solo Demo account. [Return to your dashboard](#)

Overview Contacts Work Bills Expenses Banking Taxes Accounting

Add a New Bill

Attachment

File to attach: **Food Waste Bags .pdf** [Remove](#)

Attachment description:

Bill Details Required fields*

Supplier Contact: **Amazon** [Add a new contact](#)

Reference:

Payment Reference (optional):
Enter a reference your supplier will see when you pay this bill. Leave this blank to use the Bill Reference when making a payment. [Learn more about paying bills](#)

Bill Date: **09 May 24**

Due On: **08 Jun 24**

Currency: **Pounds Sterling**

Bill totals will be entered: Including VAT Excluding VAT
If your bill does not include VAT you can pick either option.

Hire purchase: This will be paid using a hire purchase agreement
Bill will be paid off in instalments. [Learn more about hire purchases](#)

VAT options: UK VAT Rates

You will need to add the following fields:

- reference
- if it is a hire purchase
- the VAT rate
- link to project (if required)
- re-bill (if required)

Click **'Save and review'**, to finish, or **'Save and add another'** if you want to add another bill.

The screenshot shows a web form for creating a bill. It is divided into several sections:

- Hire purchase:** A checkbox labeled "This will be paid using a hire purchase agreement" is currently unchecked. Below it, a note states "Bill will be paid off in instalments. Learn more about hire purchases." with a link icon.
- VAT options:** Two radio buttons are present: "UK VAT Rates" (selected) and "Reverse Charge".
- Comments:** A large empty text area for adding notes.
- Bill Contents:** This section contains:
 - A radio button for "A single item or items of the same category" (selected) and another for "Multiple items with different categories and VAT rates".
 - A "Spending Category" dropdown menu set to "Office Equipment".
 - A "Total Price (including VAT)" field containing "£ 13.99".
 - A "VAT Rate" dropdown menu set to "Auto".
 - Small text below the VAT rate: "Select Auto VAT to use the normal VAT rate for the bill type and date."
- Is this a Project Bill?:** A "Link to Project" dropdown menu set to "-- None --".
- Recurring Options:** A "This Bill recurs" dropdown menu set to "-- Does Not Recur --".

At the bottom of the form, there are three buttons: "Save and review" (highlighted), "Save and add another", and "Cancel".

The file will be attached to the transaction and removed from the smart capture files area.

The 'Bill' screen will list the bill, and the paperclip next to the bill indicates there is a file attached to the transaction.

Due On	Bill Date	Reference	Supplier Contact, Details	Total Value	Status
09 Dec 30	09 Dec 25	B&Q9234674	Aldi Inc E3,333.33 VAT Hire purchase bill	20,000.00	Open
04 Dec 30	04 Dec 25	AXA002	Amazon Inc E3,333.33 VAT Hire purchase bill	20,000.00	Open
13 Nov 30	13 Nov 25	Shell	Aldi Inc E1,666.67 VAT Hire purchase bill	10,000.00	Open
28 Oct 30	28 Oct 25	Shell	Aldi Inc E3,333.33 VAT Hire purchase bill	20,000.00	Open
25 May 30	26 May 25	Shell	Amazon Inc E3,333.33 VAT Hire purchase bill	20,000.00	Open
19 Jan 30	19 Jan 26	Shell	Aldi Inc E3,333.33 VAT Hire purchase bill	20,000.00	Open
08 Feb 26	09 Jan 26	Shell	FreeAgent Inc E3,333.33 VAT	20,000.00	Open - due in 12 days
07 Feb 26	08 Jan 26	Shell	Aldi Inc E1,683.34 VAT	10,100.00	Open - due in 11 days
08 Jan 26	09 Dec 25	Amazon	Amazon Inc E3,333.33 VAT	20,000.00	Overdue - due 19 days ago
01 Jan 26	02 Dec 25	Amazon	Amazon	100,000.00	Overdue - due 26 days ago
29 Nov 25	30 Oct 25	Amazon	Amazon Inc E1,666.67 VAT	10,000.00	Overdue - due about 2 months ago
26 Nov 25	27 Oct 25	Shell	Bob Builder Inc E16,666.67 VAT	100,000.00	Overdue - E63,333.33 due 2 months ago
31 Oct 25	01 Oct 25	Shell	Bob Builder Inc E333.34 VAT	2,000.00	Overdue - E18,333.33 due 3 months ago
30 Oct 25	30 Sep 25	bill	Eoin McNamara	100,000.00	Overdue - due 3 months ago
17 Oct 25	17 Sep 25	Shell	Bob Builder Inc E190.67 VAT	1,000.00	Overdue - E633.33 due 3 months ago
17 Oct 25	17 Sep 25	Shell	Bob Builder Inc E3,333.34 VAT	20,000.00	Overdue - E16,333.33 due 3 months ago
17 Oct 25	17 Sep 25	Shell	Bob Builder Inc E1,666.67 VAT	10,000.00	Overdue - E8,333.33 due 3 months ago

If the bill is deleted, the system will ask if you want to delete the file permanently or move it back to the files area.

Creating Out-of-Pocket Expenses

Click on the **three dots menu button** next to the smart capture file and select **'Create expense'**.

Drag and drop receipts or bills
or choose files
Images or PDFs under 5 MB

Date added	File name, Uploaded by	Receipt date	Total value	Bank transaction
27 Jan 26	img_3570_720.jpg	14 May 24	11.15	
27 Jan 26	img_3573_720.jpg	16 May 24	15.50	
27 Jan 26	img_3575.jpg	16 May 24	13.65	
27 Jan 26	img_3571_720.jpg	01 May 24	19.15	
27 Jan 26	John Lewis Desk.pdf	04 Apr 24	303.20	
26 Jan 26	tesco food.jpg Eoin McNamara - Private	01 Dec 25	6.89	
26 Jan 26	img_3570_720.jpg	14 May 24	11.15	
26 Jan 26	img_3573_720.jpg	16 May 24	15.50	
26 Jan 26	img_3571_720.jpg	01 May 24	19.15	
26 Jan 26	John Lewis Desk.pdf	04 Apr 24	303.20	
19 Jan 26	tesco.jpg Eoin McNamara - Private	01 Dec 25	6.89	
30 Dec 25	img_3571_720.jpg	01 May 24	19.15	
30 Dec 25	img_3573_720.jpg	16 May 24	15.50	Matched
30 Dec 25	img_3570_720.jpg	14 May 24	11.15	Matched

Using Smart Capture

Upload receipts or bills to capture the date and amount. Then quickly create out-of-pocket expenses, bills or automatically match the receipts to bank transactions.

We try to match receipts to For Approval transactions soon after upload, then each day thereafter. Matches can be approved in banking.

This will open the 'New Out-of-Pocket Expense screen'. FreeAgent will attempt to auto populate the date and amount and suggest a cost category.

You will need to select **the user** that is the claimant, **VAT rate** and **add a description**.

You can link the expense to a project and re-bill it if required.

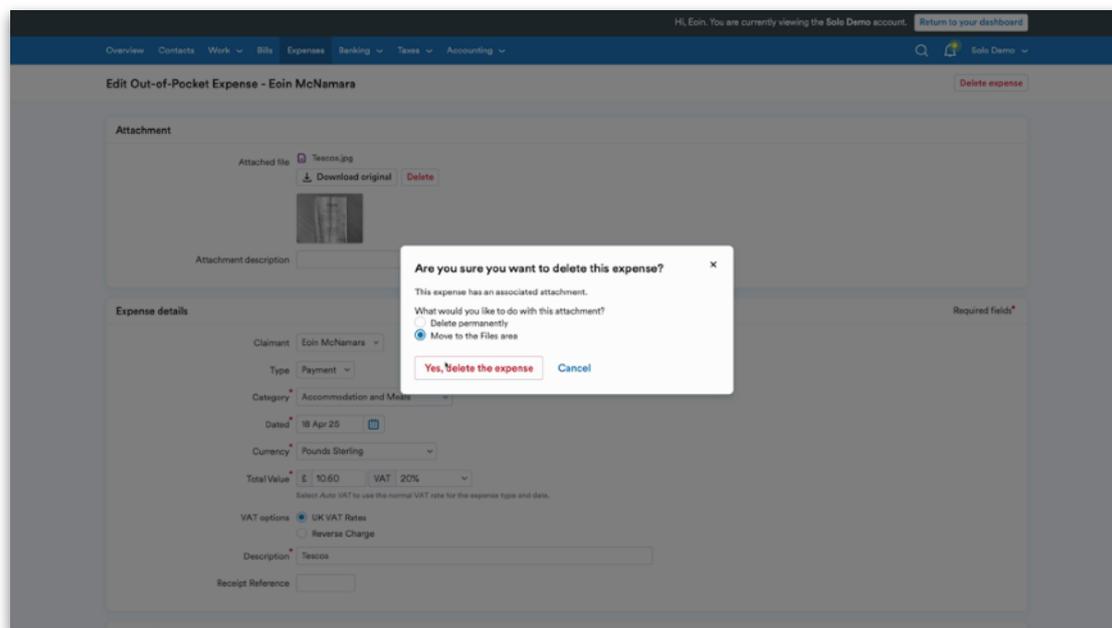
Click **'Create new expense'** to complete the process.

The file will be attached to the transaction and removed from the smart capture file area. The Out-Of-Pocket Expense screen will list the transaction.

The paperclip next to the expense indicates there is a file attached to the transaction.

Date	Spent	Repaid	Balance Owed
Brought forward			
18 Apr 25	10.60		£4,268.60
18 Apr 25	10.60		4,279.20
18 Apr 25	10.60		4,300.40
19 Apr 25	20.25		4,320.65
19 Apr 25	20.25		4,340.90
19 Apr 25	20.25		4,361.16
16 May 25		2,000.00	2,361.16
19 May 25	45.00		2,406.16
26 May 25	20.25		2,426.40
27 May 25	20.25		2,446.65
28 May 25	10.60		2,457.25
28 May 25	45.00		2,502.25
30 May 25	10.60		2,512.86
30 May 25	45.00		2,557.86
04 Jun 25	10.60		2,568.46
04 Jun 25	10.60		2,579.06

If the Out-Of-Pocket Expense is deleted, the system will ask if you want to delete the file permanently or move it back to the files area.



Landlord Licences

The Unincorporated Landlord client type within FreeAgent has unique functionality. The accounting categories within this account type are automatically mapped to the UK Property tax reporting type, however you can add additional accounting categories, as you can to all FreeAgent licences.

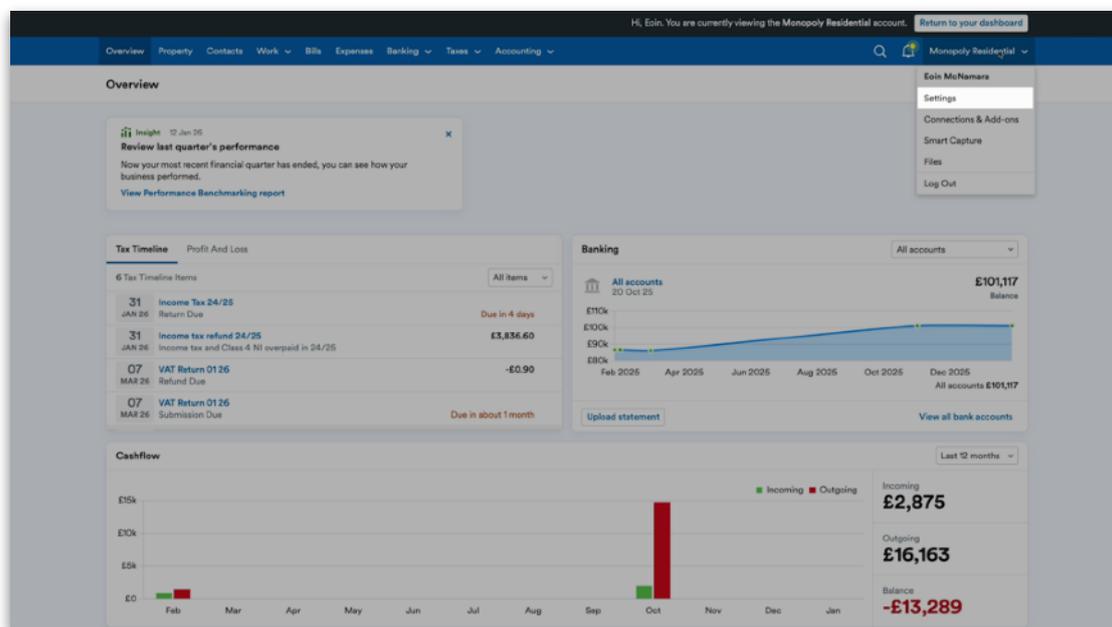
FreeAgent features like reporting, VAT, invoicing, bills, out-of-pocket expenses and other core functionality is the same across all of your licence types. If you would like to find out more about different areas in the core offering then please revert to the 'Learning & Accreditation' hub on the practice portal.

In an Unincorporated Landlord licence you can add multiple owners as users, and manage multiple properties, create specific property ownership splits in your portfolio, assign properties to bookkeeping and submit all of your multiple owners MTD for Income Tax UK Property return or old SA105 from start to finish.

Smart Capture is also available in this licence type and each licence gets 10 free captures per calendar month, after which there is a monthly fee to be paid for unlimited scans.

Adding Owners and Properties

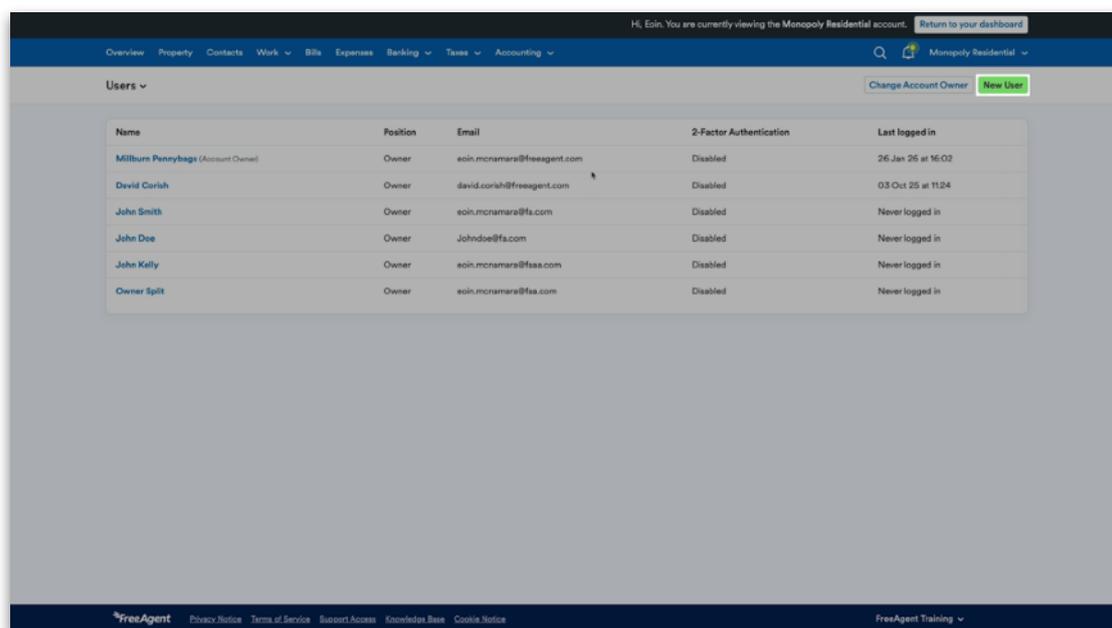
To add an owner to your client's Landlord Licence, within their account, navigate to their **business name** and select '**Settings**' from the drop-down menu.



Select '**Users**'.

The screenshot shows the 'Settings' page. The 'Users' option is selected and highlighted. The page is organized into several sections: My Company (Company Details, Company Logo, Users, Export All Data, Delete Account, Reset Data, Date Format, Support Access), Emails, Invoices & Estimates (Sending Emails, Email Templates, Price List, Theme Settings), Accounting, Tax & VAT (Accounting Dates, VAT Registration, Accounting Categories, Account Locking, Property Settings, Accounting Basis, Tax Timeline), and Account Security (Browser Sessions, Login Attempts, Known Devices, Approved Applications).

Then, select **'New User'** in the top-right corner.

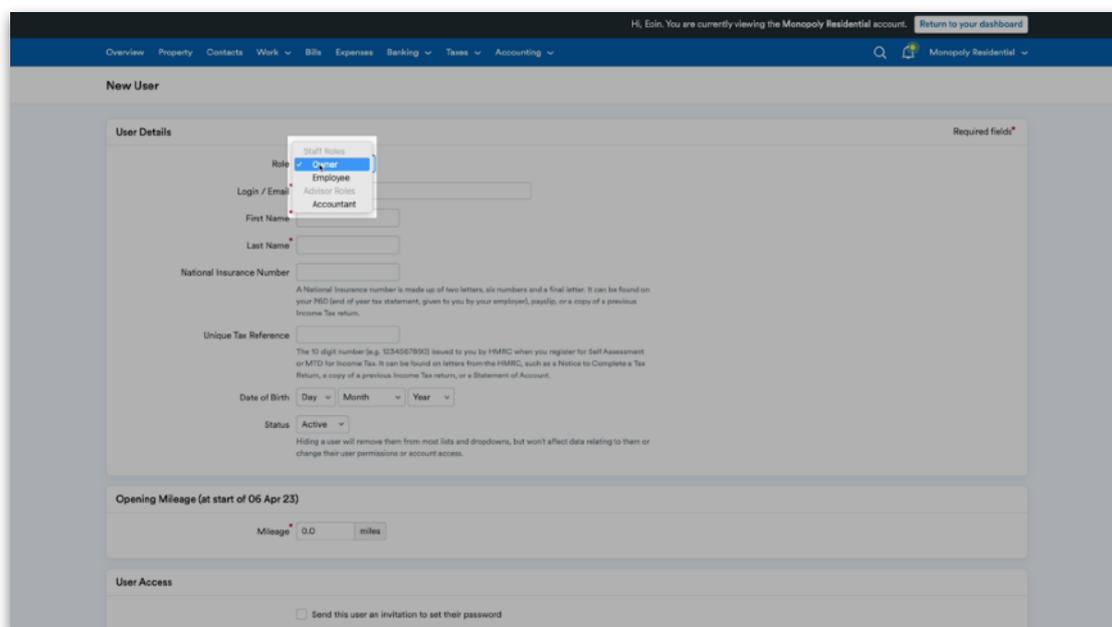


The screenshot shows the 'Users' page in the FreeAgent interface. At the top right, there is a 'Return to your dashboard' link and a 'Monopoly Residential' dropdown menu. Below the navigation bar, there are buttons for 'Change Account Owner' and 'New User'. The main content is a table with the following columns: Name, Position, Email, 2-Factor Authentication, and Last logged in.

Name	Position	Email	2-Factor Authentication	Last logged in
Millburn Pennybags (Account Owner)	Owner	evin.mcnamara@freeagent.com	Disabled	26 Jan 25 at 16:02
David Coriah	Owner	david.coriah@freeagent.com	Disabled	03 Oct 25 at 11:24
John Smith	Owner	evin.mcnamara@fa.com	Disabled	Never logged in
John Doe	Owner	JohnDoe@fa.com	Disabled	Never logged in
John Kelly	Owner	evin.mcnamara@faa.com	Disabled	Never logged in
Owner Split	Owner	evin.mcnamara@fa.com	Disabled	Never logged in

At the bottom of the page, there are links for 'FreeAgent', 'Privacy Notice', 'Terms of Service', 'Support Access', 'Knowledge Base', 'Cookie Notice', and 'FreeAgent Training'.

Next, navigate to the **'Role'** button and select **'Owner'** from the drop-down menu.



The screenshot shows the 'New User' form in the FreeAgent interface. The 'Role' dropdown menu is open, showing options: 'Self Roles', 'Owner', 'Employee', 'Advisor Roles', and 'Accountant'. The 'Owner' option is selected. The form includes fields for 'Login / Email', 'First Name', 'Last Name', 'National Insurance Number', 'Unique Tax Reference', 'Date of Birth' (with Day, Month, and Year dropdowns), and 'Status' (set to 'Active'). There is also a section for 'Opening Mileage (at start of 05 Apr 23)' with a 'Mileage' input field set to '0.0 miles'. At the bottom, there is a checkbox for 'Send this user an invitation to set their password'.

Then enter the **first and last name** and **email address** for the individual owner.

Hi, Eoin. You are currently viewing the Monopoly Residential account. [Return to your dashboard](#)

Overview Property Contacts Work Bills Expenses Banking Taxes Accounting

Monopoly Residential

New User

Required fields*

Role: Owner

Login / Email: eoin.mcnamara@faas.com

First Name: John

Last Name: McNamara

National Insurance Number

Unique Tax Reference

Date of Birth: Day Month Year

Status: Active

Opening Mileage (at start of 06 Apr 23)

Mileage: 0.0 miles

User Access

Send this user an invitation to set their password

If you would like this user to access the account, tick the **checkbox** next to **'Send this user an invitation to set their password'**.

Last Name: McNamara

National Insurance Number

Unique Tax Reference

Date of Birth: Day Month Year

Status: Active

Opening Mileage (at start of 06 Apr 23)

Mileage: 0.0 miles

User Access

Send this user an invitation to set their password

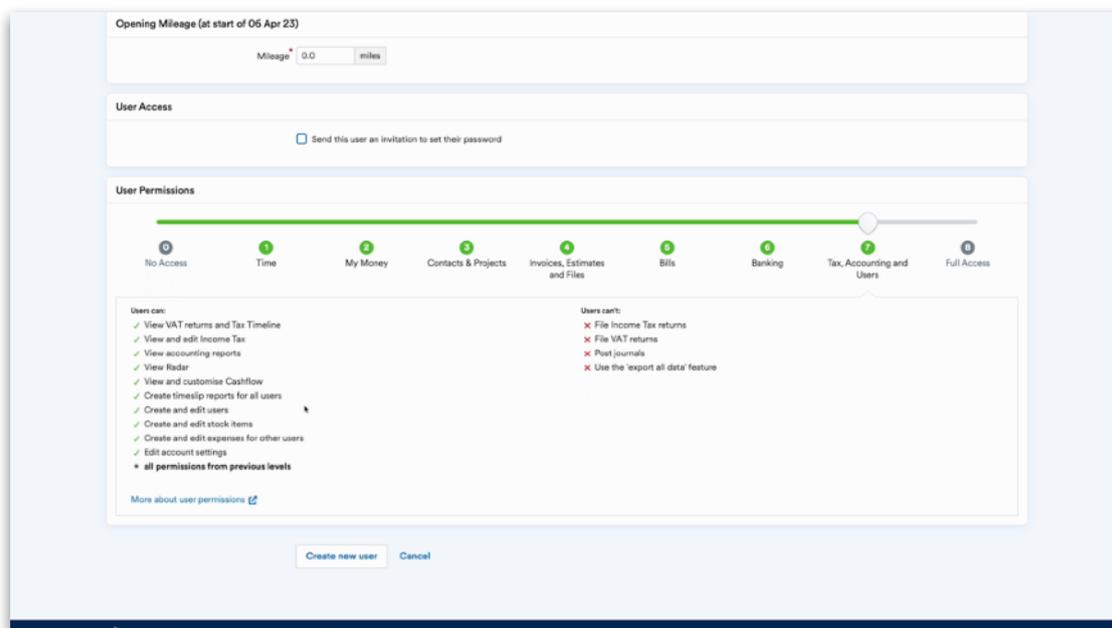
Hi [user name],

You've been added as a user to Monopoly Residential's FreeAgent account. Click the button below to set your password and access the account.

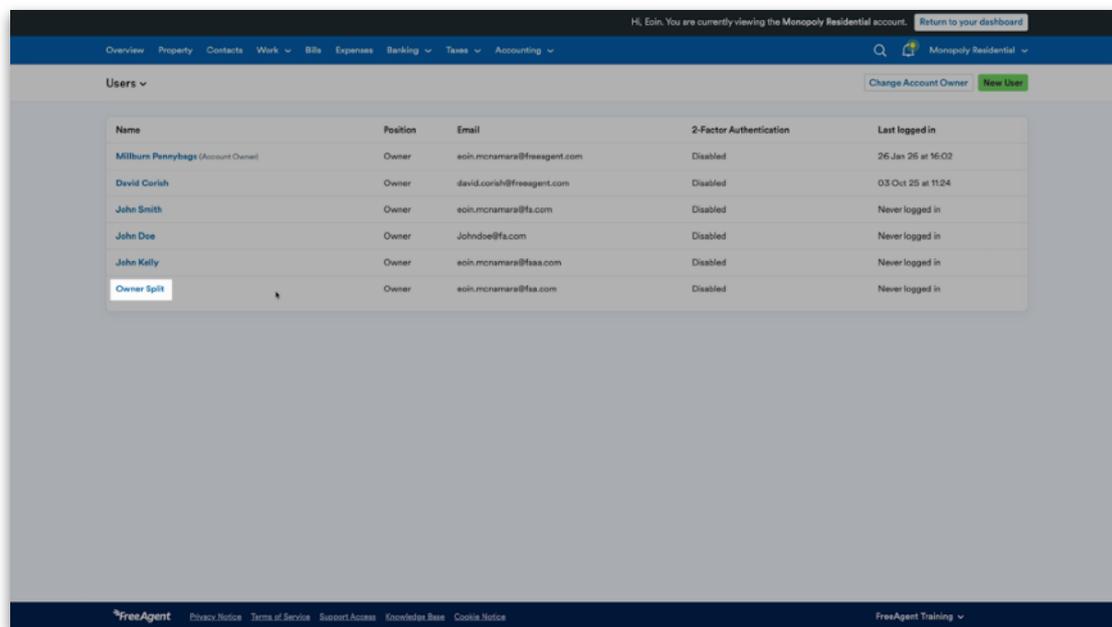
Enter your own personalised message...

They will then receive an email to set a password.

You can also edit their **permission level** within the User Permission section.



If you receive 100% of the income and expenses of the UK Property portfolio and you don't manage all the owners directly, you can add a user and name them **'Unmanaged Owner Split'** and fill in a **dummy email**.



You can also set this dummy user's level to **'0'** and **not** tick the **'Send this user an invitation to set their password'** checkbox. This will allow you to assign a split to a property if you don't manage all individuals that share ownership of a property.

A National Insurance number is made up of two letters, six numbers and a final letter. It can be found on your P60 (end of year tax statement, given to you by your employer), payslip, or a copy of a previous Income Tax return.

Unique Tax Reference

The 10 digit number (e.g. 1234567890) issued to you by HMRC when you register for Self Assessment or MTD for Income Tax. It can be found on letters from the HMRC, such as a Notice to Complete a Tax Return, a copy of a previous Income Tax return, or a Statement of Account.

Date of Birth Day Month Year

Status

Hiding a user will remove them from most lists and dropdowns, but won't affect data relating to them or change their user permissions or account access.

Opening Mileage (at start of 05 Apr 23)

Mileage miles

User Access

Send this user an invitation to set their password

User Permissions

No Access Time My Money Contacts & Projects Invoices, Estimates and Files Bills Banking Tax, Accounting and Users Full Access

User can't:

X The user cannot log in

[More about user permissions](#)

To add a property, navigate to the **'Property'** tab at the top of the screen.

Hi, Eoin. You are currently viewing the Monopoly Residential account. [Return to your dashboard](#)

Overview **Property** Contacts Work Bills Expenses Banking Taxes Accounting

Monopoly Residential

Users

Name	Position	Email	2-Factor Authentication	Last logged in
Millburn Pennybags (Account Owner)	Owner	eoin.mcnamara@freeagent.com	Disabled	26 Jan 25 at 16:02
David Corish	Owner	david.corish@freeagent.com	Disabled	03 Oct 25 at 11:24
John Smith	Owner	eoin.mcnamara@fa.com	Disabled	Never logged in
John Doe	Owner	Johndoe@fa.com	Disabled	Never logged in
John Kelly	Owner	eoin.mcnamara@faa.com	Disabled	Never logged in
Owner Split	Owner	eoin.mcnamara@faa.com	Disabled	Never logged in

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Select **'Add new property'**.

The screenshot shows the 'Property' section of the Monopoly Residential account dashboard. At the top right, there is a green button labeled 'Add new property'. Below this, there is a summary card for 'Overall Property Profitability' showing Income (£0), Expenses (£12,391), and Profit (-£12,391). Below the summary card is a table listing various properties and their profit for the current year to date.

Property	Profit (Current Year to date)
1 Mayfair	-£5,565
123 Filing Heights	-£9
164 Fountainbridge	£0
19 Filing Heights	£0
2 Park Lane	-£2,083
3 Bond Street	£0
4 Regent Street	-£50
5 Oxford Street	-£2,184
6 Leicester Square	£0
7 Coventry Street	-£2,500
Airbnb	£0
Lothain Road	£0

Next, you'll need to complete the 'Property Details' section.

Enter the property address in the **'Address'** field. Please note that the first line of the address will be used as the property's name in FreeAgent. You can also enter the **town, region** and **postcode** if you wish.

The screenshot shows the 'New Property' form in the Monopoly Residential account dashboard. The 'Property Details' section is visible, with the 'Address' field containing 'Oxford Street'. Below the address field are fields for 'Town', 'Region', and 'Postcode'. The 'Create New Property' button is highlighted in blue.

Select **'Create New Property'** to complete the process.

The screenshot shows the 'New Property' form in the Monopoly Residential account interface. The form is titled 'Property Details' and includes a 'Required fields*' label. The form contains the following fields:

- Address:** A text input field containing 'Oxford Street'. Below it, a note states: 'The first line of this address will be used as the property's name'. There are two additional empty text input fields below the address field.
- Town:** A text input field.
- Region:** A text input field.
- Postcode:** A text input field.

At the bottom of the form, there are two buttons: 'Create New Property' and 'Cancel'.

Viewing individual and Overall property Profit & Loss

Navigate to the **'Property'** tab at the top of the screen.

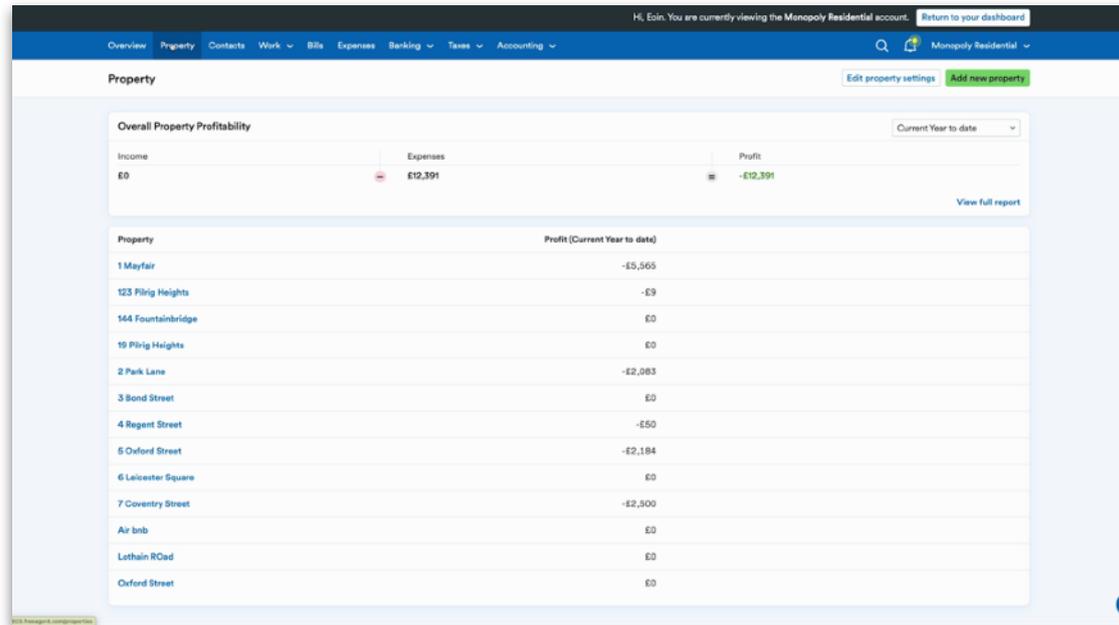
The screenshot shows the 'Property Profit & Loss' report for 'Oxford Street' in the Monopoly Residential account interface. The report is displayed under the 'Property' tab and includes the following information:

- Property Name:** Oxford Street
- Full Address:** Oxford Street, United Kingdom
- Report Type:** Current Year to date
- Property Profit & Loss Table:**

	Debit	Credit
Property Profit		£0

You can view the overall profitability for all of your properties or view the profitability of a single property. In the 'Overall Property Profitability' section, you'll see a basic profit and loss report which displays the total income and costs recorded for all of your properties and an overall profit or loss figure for your property portfolio.

The date of the report will default to the current year to date.



Hi, Eoin. You are currently viewing the Monopoly Residential account. [Return to your dashboard](#)

Overview Property Contacts Work Bills Expenses Banking Taxes Accounting

Property [Edit property settings](#) [Add new property](#)

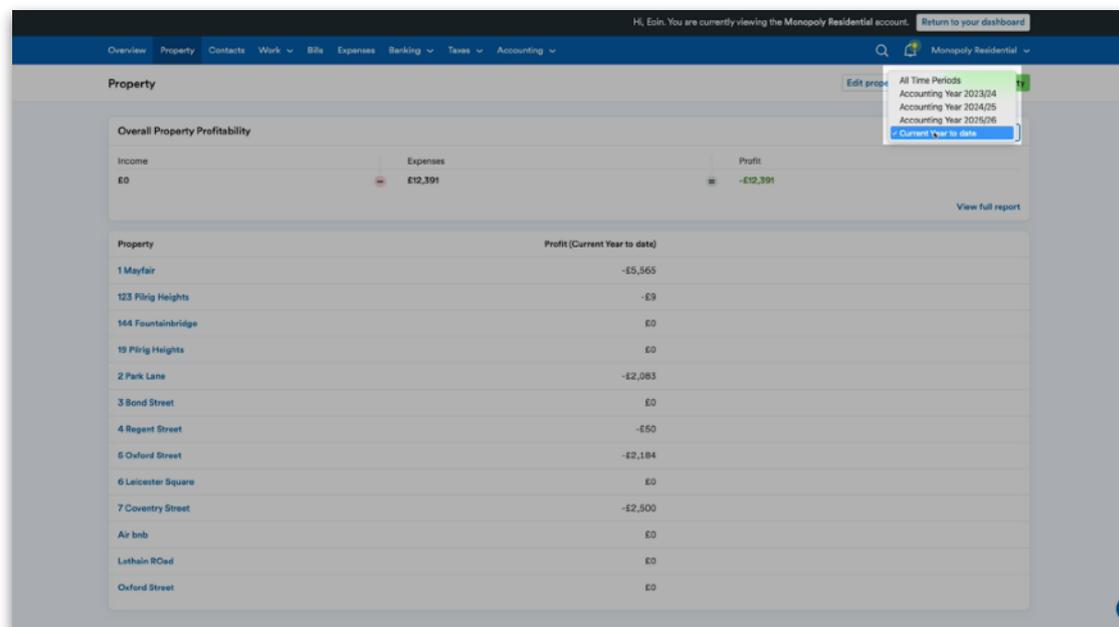
Overall Property Profitability Current Year to date

Income	Expenses	Profit
£0	£12,391	-£12,391

[View full report](#)

Property	Profit (Current Year to date)
1 Mayfair	-\$5,565
123 Piling Heights	-\$9
164 Fountainbridge	£0
19 Piling Heights	£0
2 Park Lane	-\$2,083
3 Bond Street	£0
4 Regent Street	-\$50
5 Oxford Street	-\$2,184
6 Leicester Square	£0
7 Coventry Street	-\$2,500
Airbnb	£0
Lothain Road	£0
Oxford Street	£0

To change the date, use the **drop-down menu** in the top-right of the 'Overall Property Profitability' panel.



Hi, Eoin. You are currently viewing the Monopoly Residential account. [Return to your dashboard](#)

Overview Property Contacts Work Bills Expenses Banking Taxes Accounting

Property [Edit property settings](#) [Add new property](#)

Overall Property Profitability Current Year to date

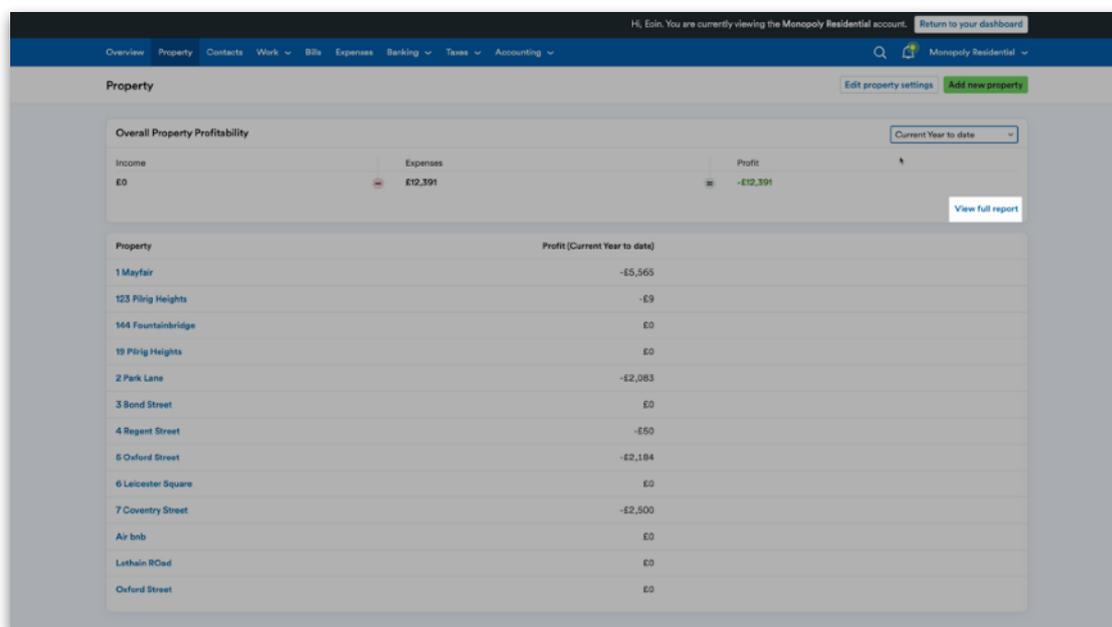
Income	Expenses	Profit
£0	£12,391	-£12,391

[View full report](#)

Property	Profit (Current Year to date)
1 Mayfair	-\$5,565
123 Piling Heights	-\$9
164 Fountainbridge	£0
19 Piling Heights	£0
2 Park Lane	-\$2,083
3 Bond Street	£0
4 Regent Street	-\$50
5 Oxford Street	-\$2,184
6 Leicester Square	£0
7 Coventry Street	-\$2,500
Airbnb	£0
Lothain Road	£0
Oxford Street	£0

All Time Periods
Accounting Year 2023/24
Accounting Year 2024/25
Accounting Year 2025/26
Current Year to date

To learn more about your overall property profitability, you can access your full Profit & Loss report by selecting '**View full report**' in the bottom-right of the 'Overall Property Profitability' panel.



Hi, Eoin. You are currently viewing the Monopoly Residential account. [Return to your dashboard](#)

Overview Property Contacts Work Bills Expenses Banking Taxes Accounting

Property [Edit property settings](#) [Add new property](#)

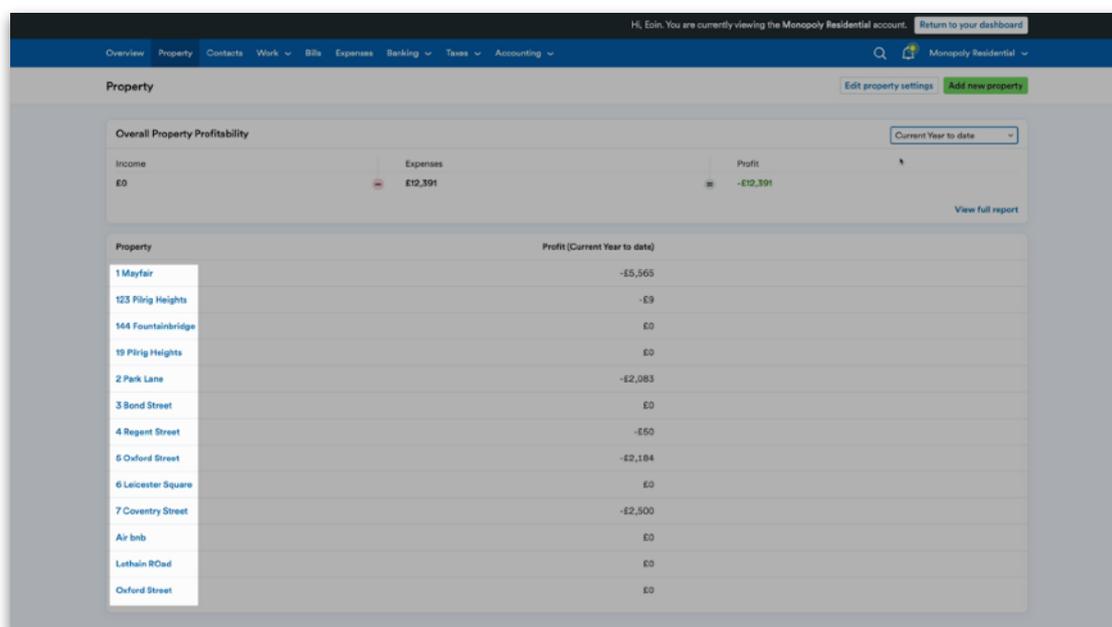
Overall Property Profitability Current Year to date

Income	Expenses	Profit
£0	£12,391	-£12,391

[View full report](#)

Property	Profit (Current Year to date)
1 Mayfair	-\$5,565
123 Piling Heights	-\$9
144 Fountainbridge	£0
19 Piling Heights	£0
2 Park Lane	-\$2,083
3 Bond Street	£0
4 Regent Street	-\$50
5 Oxford Street	-\$2,184
6 Leicester Square	£0
7 Coventry Street	-\$2,500
Air bnb	£0
Lethain Road	£0
Oxford Street	£0

To see the profitability of a single property, select the **address** of the relevant property from the list.



Hi, Eoin. You are currently viewing the Monopoly Residential account. [Return to your dashboard](#)

Overview Property Contacts Work Bills Expenses Banking Taxes Accounting

Property [Edit property settings](#) [Add new property](#)

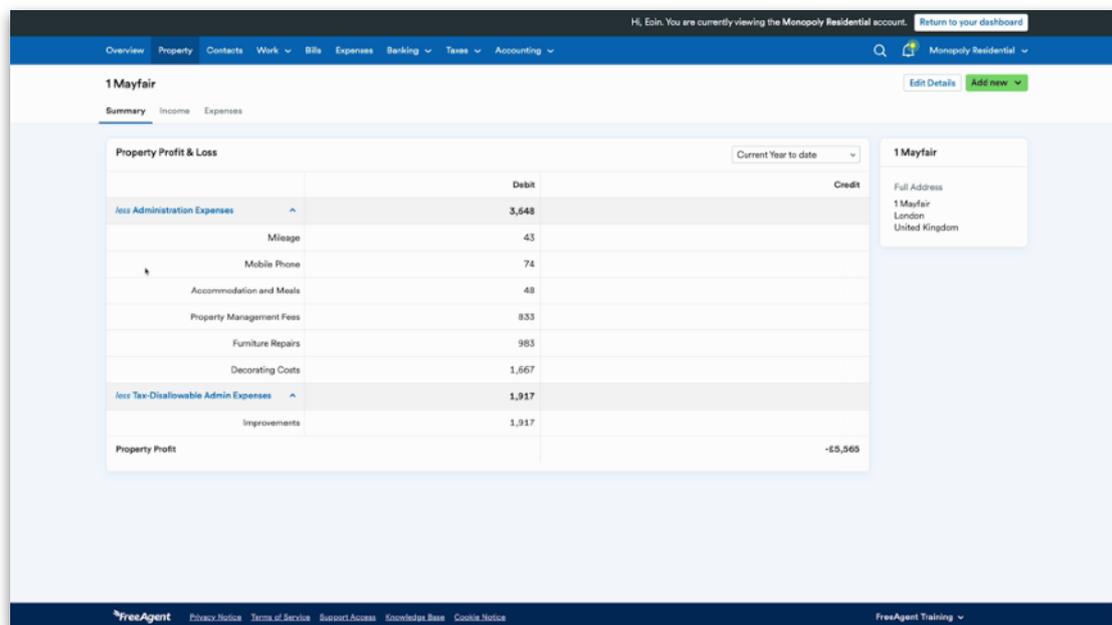
Overall Property Profitability Current Year to date

Income	Expenses	Profit
£0	£12,391	-£12,391

[View full report](#)

Property	Profit (Current Year to date)
1 Mayfair	-\$5,565
123 Piling Heights	-\$9
144 Fountainbridge	£0
19 Piling Heights	£0
2 Park Lane	-\$2,083
3 Bond Street	£0
4 Regent Street	-\$50
5 Oxford Street	-\$2,184
6 Leicester Square	£0
7 Coventry Street	-\$2,500
Air bnb	£0
Lethain Road	£0
Oxford Street	£0

This will display a 'Property Profit & Loss' report for the property, which includes a summary of the property profitability.



Hi, Eoin. You are currently viewing the Monopoly Residential account. [Return to your dashboard](#)

Overview Property Contacts Work Bills Expenses Banking Taxes Accounting

1 Mayfair [Edit Details](#) [Add new](#)

Summary Income Expenses

Property Profit & Loss Current Year to date

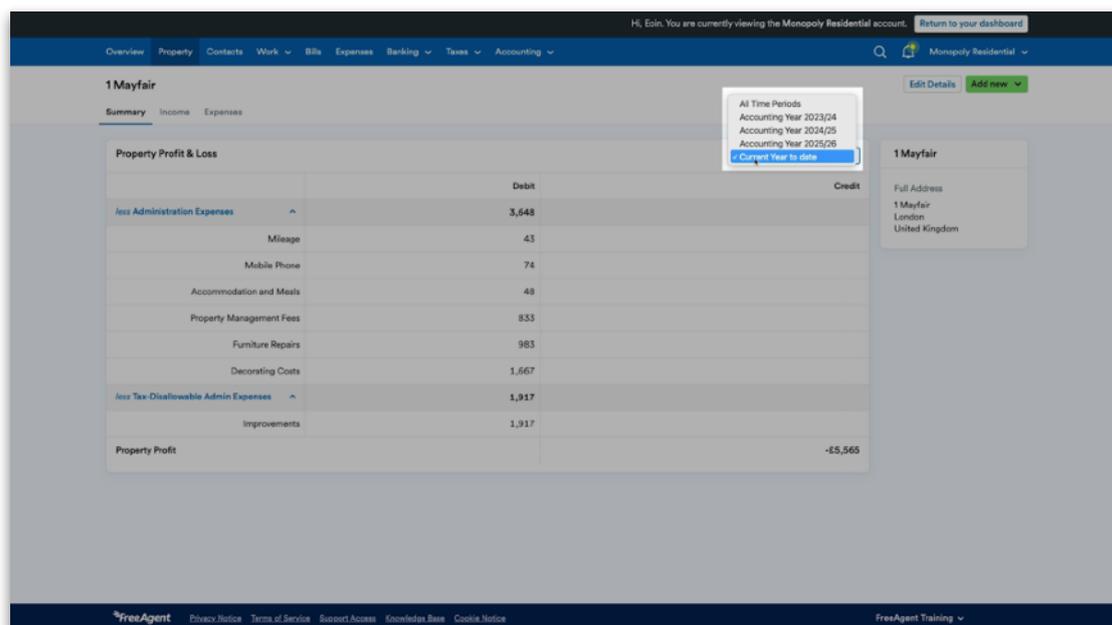
	Debit	Credit
Less Administration Expenses	3,648	
Mileage	43	
Mobile Phone	74	
Accommodation and Meals	48	
Property Management Fees	833	
Furniture Repairs	983	
Decorating Costs	1,667	
Less Tax-Disallowable Admin Expenses	1,917	
Improvements	1,917	
Property Profit		-£5,565

1 Mayfair
Full Address
1 Mayfair
London
United Kingdom

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You can also view a breakdown of the income and costs allocated to the property. The first tab in the report is the property 'Summary' tab.

The date of the report will default to the current year to date, but you can change the date using the **drop-down menu** in the top-right of the 'Property Profit & Loss' panel.



Hi, Eoin. You are currently viewing the Monopoly Residential account. [Return to your dashboard](#)

Overview Property Contacts Work Bills Expenses Banking Taxes Accounting

1 Mayfair [Edit Details](#) [Add new](#)

Summary Income Expenses

Property Profit & Loss Current Year to date

	Debit	Credit
Less Administration Expenses	3,648	
Mileage	43	
Mobile Phone	74	
Accommodation and Meals	48	
Property Management Fees	833	
Furniture Repairs	983	
Decorating Costs	1,667	
Less Tax-Disallowable Admin Expenses	1,917	
Improvements	1,917	
Property Profit		-£5,565

1 Mayfair
Full Address
1 Mayfair
London
United Kingdom

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To view a breakdown of the income recorded for the property, select the **'Income'** tab.

The screenshot shows the 'Income' tab selected. The 'Property Profit & Loss' table is displayed with the following data:

	Debit	Credit
Turnover		36,625
Rental Income		36,625
less Cost of Services	1,875	
Equipment Hire	833	
Gardening and Cleaning	1,042	
less Administration Expenses	24,043	
Mileage	88	
Gas and Electricity	783	
Computer Costs	574	
Mobile Phone	326	
Accommodation and Meals	48	
Legal and Professional Fees	225	
Letting Agency Fees	875	
Property Management Fees	6,000	
Property Repairs	2,342	
Furniture Repairs	3,033	
Decorating Costs	9,750	

The right-hand side of the interface shows the property details for '1 Mayfair':

Full Address
1 Mayfair
London
United Kingdom

To view a breakdown of the costs allocated to the property, select the **'Expenses'** tab.

The screenshot shows the 'Expenses' tab selected. The 'Property Profit & Loss' table is displayed with the following data:

	Debit	Credit
Turnover		36,625
Rental Income		36,625
less Cost of Services	1,875	
Equipment Hire	833	
Gardening and Cleaning	1,042	
less Administration Expenses	24,043	
Mileage	88	
Gas and Electricity	783	
Computer Costs	574	
Mobile Phone	326	
Accommodation and Meals	48	
Legal and Professional Fees	225	
Letting Agency Fees	875	
Property Management Fees	6,000	
Property Repairs	2,342	
Furniture Repairs	3,033	
Decorating Costs	9,750	

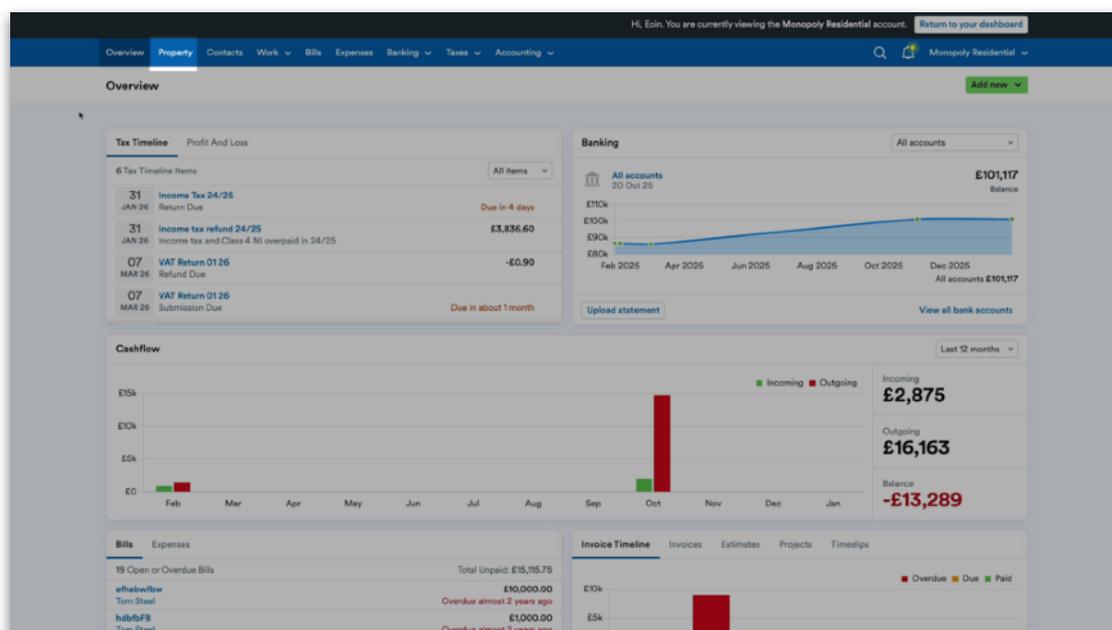
The right-hand side of the interface shows the property details for '1 Mayfair':

Full Address
1 Mayfair
London
United Kingdom

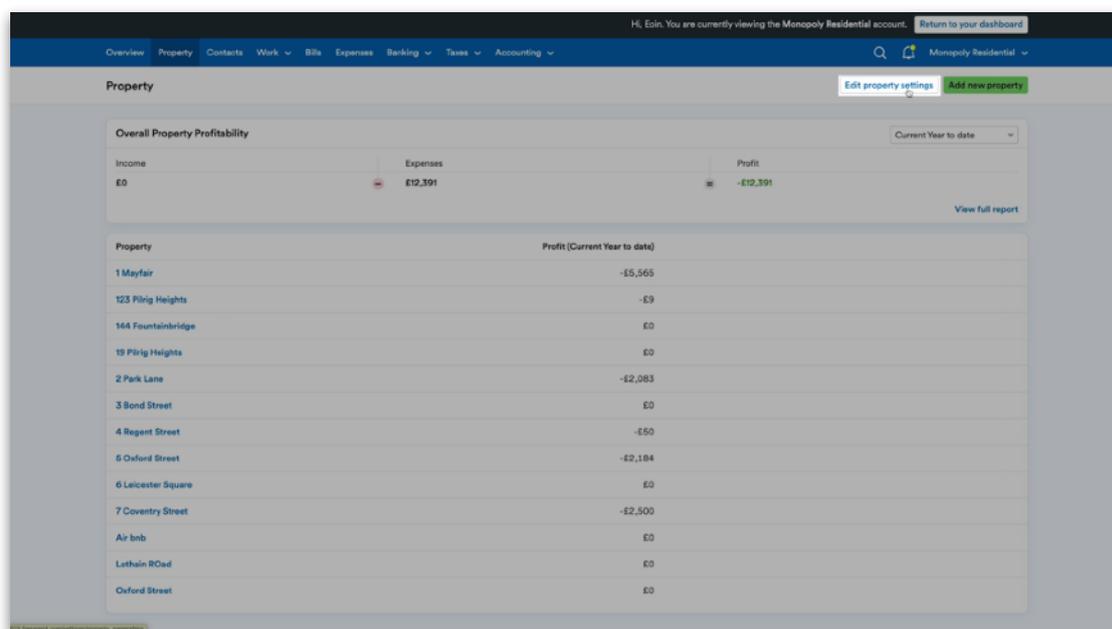
Property Ownership Split

You can assign property splits for the whole property portfolio if it's the same across all the properties, or you can assign individual property ownership splits for selected properties.

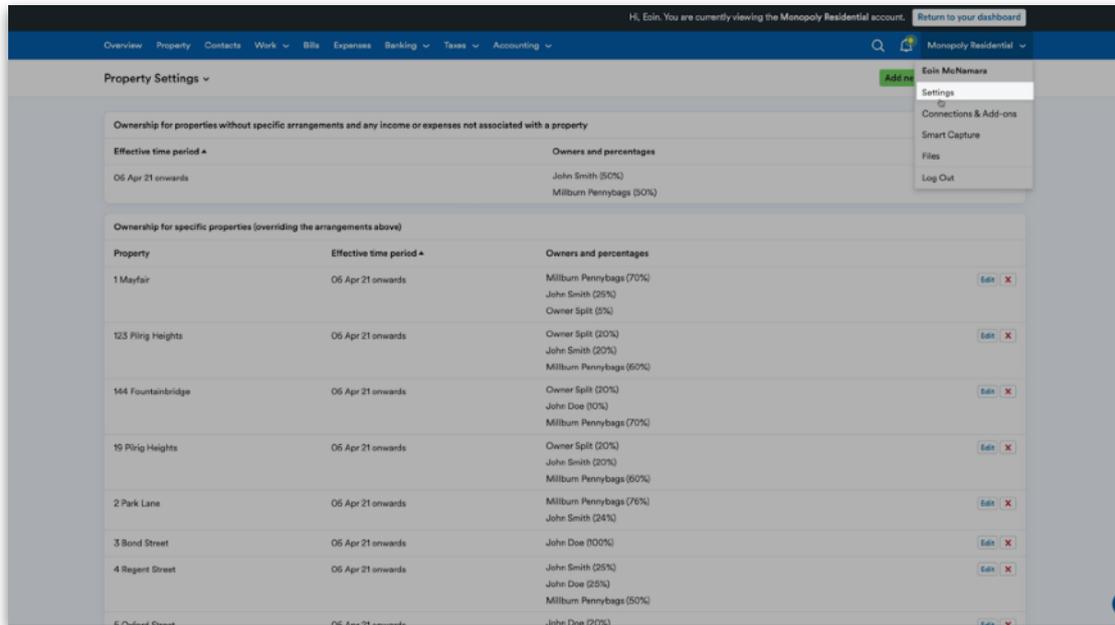
To do this, select the **'Property'** tab at the top of the screen.



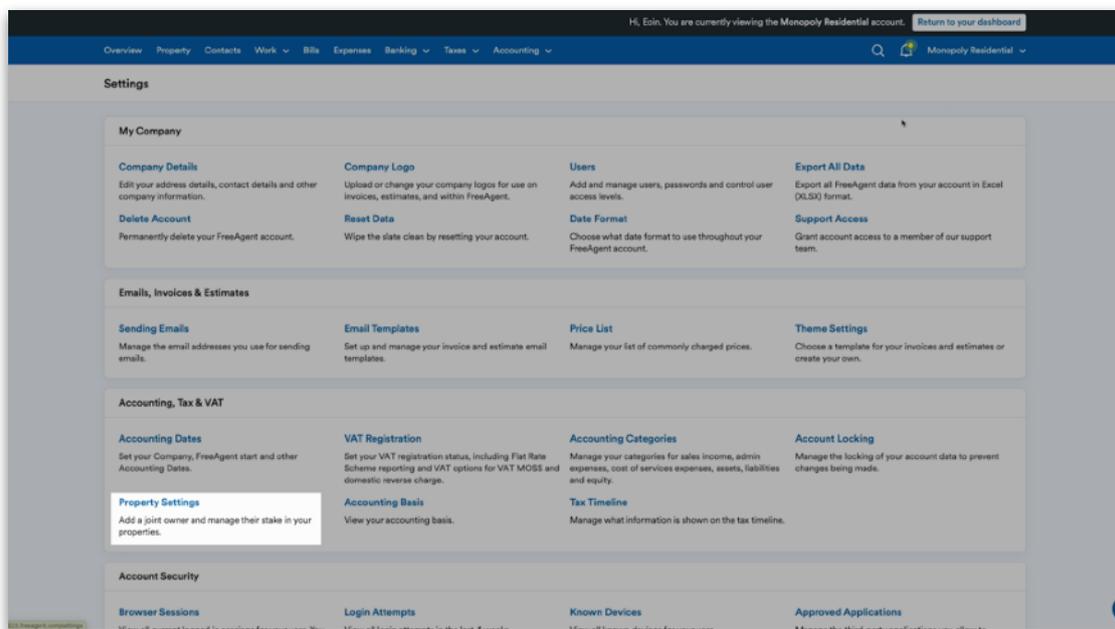
Then, select **'Edit property settings'**.



Alternatively, navigate to the **business name** and select **'Settings'** from the drop-down menu.



Then, within the Accounting, Tax & Vat section, select **'Property Settings'**.



Select **'Add new ownership arrangement'**.

The screenshot shows the 'Property Settings' page in the Monopoly Residential account. At the top right, there is a green button labeled 'Add new ownership arrangement'. Below this, the page is divided into two main sections: 'Ownership for properties without specific arrangements and any income or expenses not associated with a property' and 'Ownership for specific properties (overriding the arrangements above)'. The first section shows a table with columns for 'Effective time period' and 'Owners and percentages'. The second section shows a table with columns for 'Property', 'Effective time period', and 'Owners and percentages', listing various properties like '1 Mayfair', '123 Piling Heights', etc., with their respective owners and percentages.

Select the relevant property from the **'Property'** drop-down menu.

The screenshot shows the 'Add new ownership arrangement' form. The 'Property' field is a drop-down menu that is currently open, displaying a list of properties. The first option is 'All properties without specific arrangements', which is highlighted in green. Other options include '2 Park Lane', '1 Mayfair', '3 Bond Street', '4 Regent Street', '5 Oxford Street', '6 Leicester Square', '7 Coventry Street', 'Airbnb', 'Lothain Road', '19 Piling Heights', '144 Fountainbridge', '123 Piling Heights', and 'Oxford Street'. The form also includes fields for 'Effective from' and 'Percentage ownership'.

You can select **'All properties without specific arrangements'** to apply the same ownership split to multiple properties or individually assign different ownership splits to specific properties. Properties without an assigned split will automatically default to the 'All properties without specific arrangement' split unless otherwise specified.

Select the **relevant** owner from the drop-down menu for '**Percentage ownership**'. Each individual in the ownership arrangement will need to be added as an owner user in FreeAgent.

The screenshot shows the 'Add new ownership arrangement' page in the FreeAgent system. The 'Ownership customisation' section is active, showing the following details:

- Property: Oxford Street
- Effective from: 06 Apr 21
- Percentage ownership table:

Owner	Percentage	Unit	Action
Milburn Pennybags	80	%	X
John Kelly	20	%	X

Buttons for 'Save changes' and 'Cancel' are visible at the bottom of the form.

Enter the individual's ownership percentage in the **percentage field**.

This screenshot is identical to the one above, showing the 'Add new ownership arrangement' page. The 'Percentage ownership' section is highlighted, showing the input fields for the ownership percentages: 80% for Milburn Pennybags and 20% for John Kelly.

For jointly owned properties, select '**Add another owner**' and enter the second individual's ownership **percentage**. Repeat this process for any additional owners.

Hi, Eoin. You are currently viewing the Monopoly Residential account. [Return to your dashboard](#)

Overview Property Contacts Work Bills Expenses Banking Taxes Accounting

Monopoly Residential

Add new ownership arrangement

Ownership customisation

Property: Oxford Street

Effective from: 06 Apr 21

Percentage ownership:

Milburn Pennybags	80	%	X
John Kelly	20	%	X

[Add another owner](#)

[Save changes](#) [Cancel](#)

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FreeAgent Training

Please note that the ownership percentages must total **100 per cent**.

Enter the date that the ownership arrangement is effective from using the date picker in the '**Effective from**' field.

Hi, Eoin. You are currently viewing the Monopoly Residential account. [Return to your dashboard](#)

Overview Property Contacts Work Bills Expenses Banking Taxes Accounting

Monopoly Residential

Add new ownership arrangement

Ownership customisation

Property: Oxford Street

Effective from: 06 Apr 21

Percentage ownership:

Milburn Pennybags	80	%	X
John Kelly	20	%	X

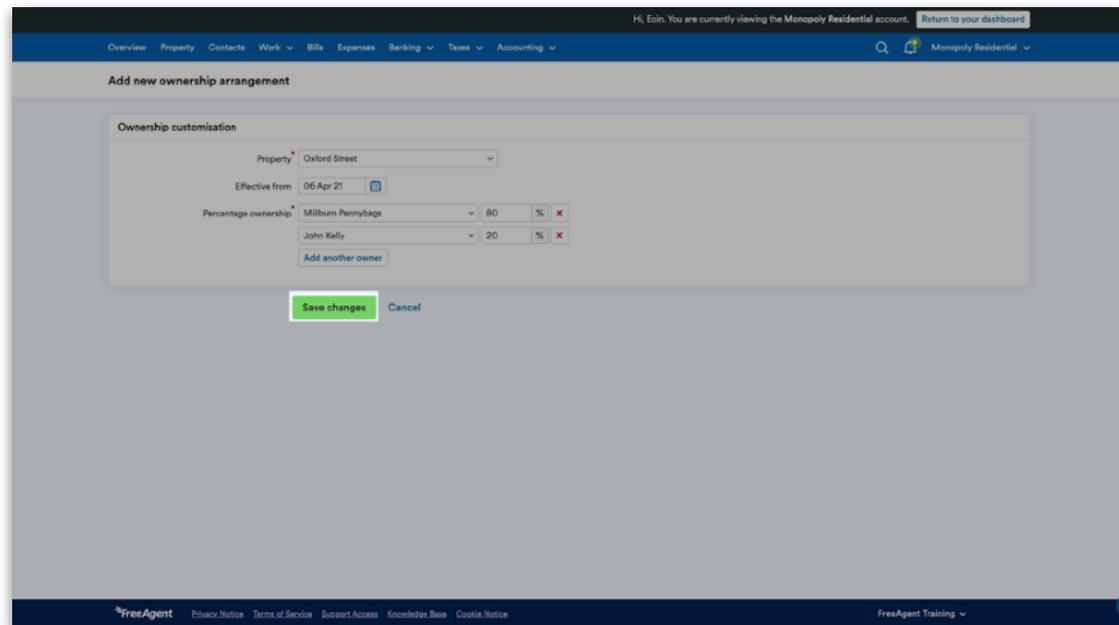
[Add another owner](#)

[Save changes](#) [Cancel](#)

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FreeAgent Training

Once you've entered all of the relevant details for the ownership arrangement, select '**Save changes**' to complete the process.



The screenshot shows the 'Add new ownership arrangement' form in the FreeAgent system. The form is titled 'Ownership customisation' and contains the following fields and options:

- Property:** A dropdown menu with 'Oxford Street' selected.
- Effective from:** A date field with '06 Apr 21' entered.
- Percentage ownership:** A table with two rows:

Owner	Percentage	Unit	Action
Milburn Pennybags	80	%	X
John Kelly	20	%	X
- Buttons:** 'Add another owner' (text), 'Save changes' (green), and 'Cancel' (grey).

The form is set against a dark blue header with navigation links (Overview, Property, Contacts, Work, Bills, Expenses, Banking, Taxes, Accounting) and a user profile (Hi, Eoin). The footer includes the FreeAgent logo and links for Privacy Notice, Terms of Service, Support Access, Knowledge Base, and Cookie Notice.

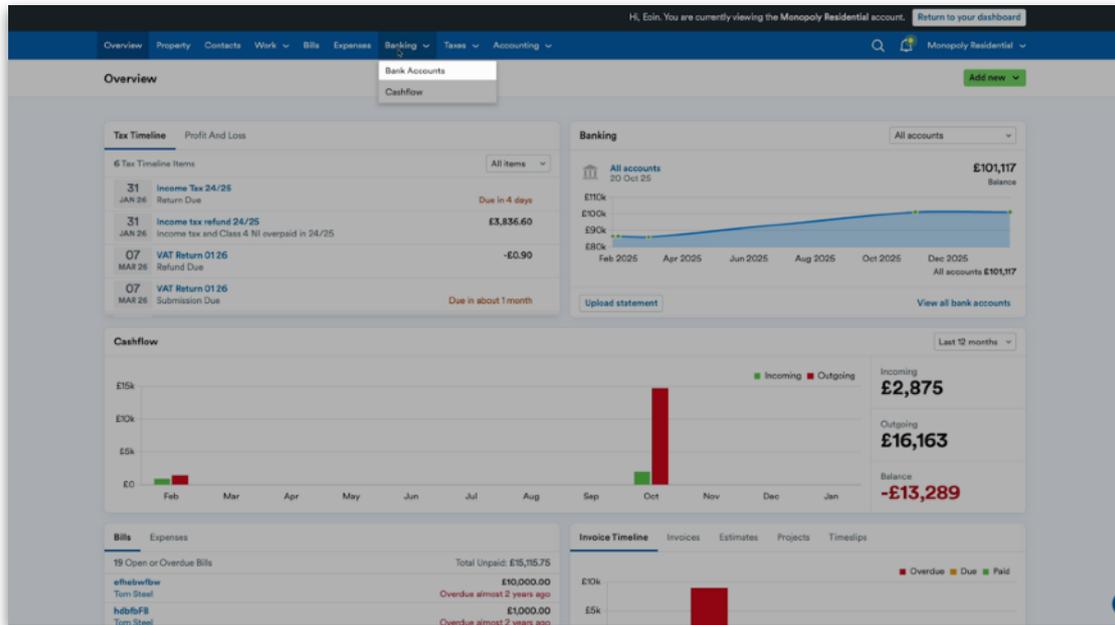
The new ownership arrangement will be applied to the selected property in FreeAgent.

Landlord Bookkeeping

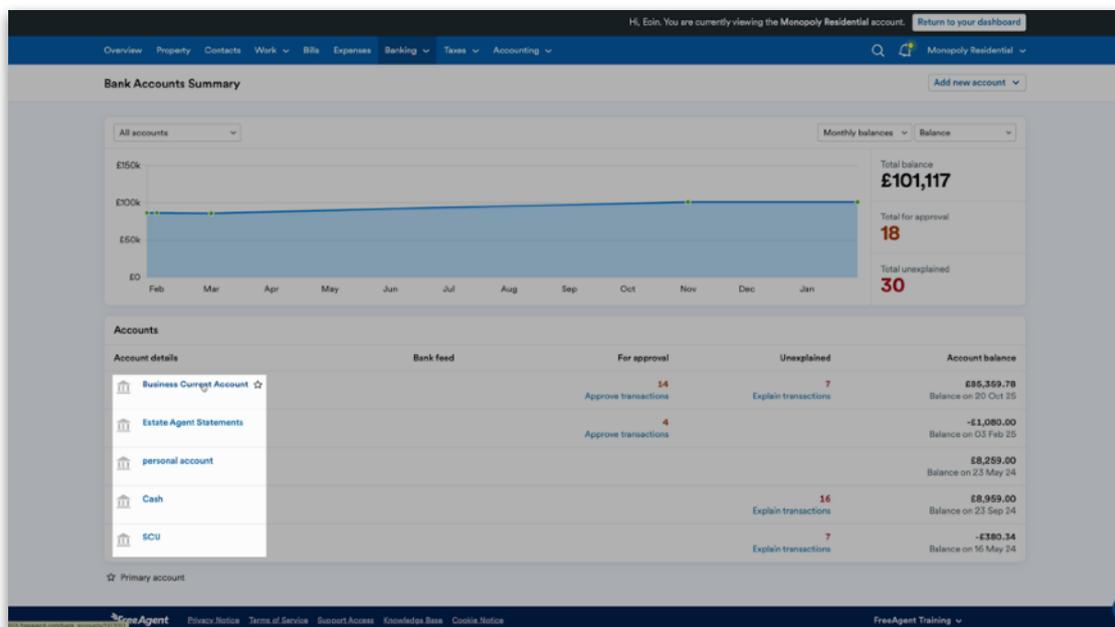
Within a Landlord account in FreeAgent, when you complete invoices, bills, out-of-pocket expenses and bank transactions, you need to tag a property to each item of bookkeeping. There will be an additional 'Property' drop-down menu to tag to the piece of bookkeeping.

If you're explaining a bank transaction to record rental income instead of creating an invoice, you'll need to do as follows.

Navigate to the **'Banking'** tab at the top of the screen and select **'Bank Accounts'** from the drop-down menu.



Choose the **relevant bank account** from the list.



Then, select the **transaction** that relates to the rental income.

Hi, Eoin. You are currently viewing the Monopoly Residential account. [Return to your dashboard](#)

Overview Property Contacts Work Bills Expenses Banking Taxes Accounting

Business Current Account [Upload statement](#) [Enable bank feed](#) [Edit details](#) [More](#)

All transactions **Unexplained** 2 For approval 15 Manually added

All time periods Search

Date	Description	Money in	Money out
<input type="checkbox"/> 04 Oct 25	? Rent Mayfair/OTHER/£7,000.00	7,000.00	
<input type="checkbox"/> 06 Oct 25	? Rent Bond Street/OTHER/£5,000.00	5,000.00	
<input type="checkbox"/> 06 Oct 25	? Rent Leicester Squares/OTHER/£2,000.00	2,000.00	
<input type="checkbox"/> 08 Oct 25	? Rent Park Lane/OTHER/£6,000.00	6,000.00	
<input type="checkbox"/> 11 Oct 25	? Rent Regent Street/OTHER/£4,000.00	4,000.00	
<input type="checkbox"/> 13 Oct 25	? Rent Oxford Street/OTHER/£3,000.00	3,000.00	
<input type="checkbox"/> 13 Oct 25	? Rent Coventry Street/OTHER/£1,000.00	1,000.00	

25

✓ Explained ? Unexplained Manually added

Statement upload
66% transactions explained
Latest Upload: 26 Jan 2025 at 3:46
[View latest statement](#)

Total unexplained transactions
October 25: 7
Total unexplained: 7

For approval
Property Repairs: 1
Decorating Costs: 2
Property Management Fees: 2
Total for approval: 15

Bank details
Total balance: £85,359.78

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Select 'Rental Income' from the 'Type' drop-down menu.

Hi, Eoin. You are currently viewing the Monopoly Residential account. [Return to your dashboard](#)

Overview Property Contacts Work Bills Expenses Banking Taxes Accounting

Business Current Account [Upload statement](#) [Enable bank feed](#) [Edit details](#) [More](#)

All transactions **Unexplained** 2 For approval 15 Manually added

All time periods Search

Date	Description	Money in	Money out
<input type="checkbox"/> 04 Oct 25	? Rent Mayfair/OTHER/£7,000.00	7,000.00	
<input type="checkbox"/> 06 Oct 25	? Rent Bond Street/OTHER/£5,000.00	5,000.00	
<input type="checkbox"/> 06 Oct 25	? Rent Leicester Squares/OTHER/£2,000.00	2,000.00	
<input type="checkbox"/> 08 Oct 25	? Rent Park Lane/OTHER/£6,000.00	6,000.00	
<input type="checkbox"/> 11 Oct 25	? Rent Regent Street/OTHER/£4,000.00	4,000.00	
<input type="checkbox"/> 13 Oct 25	? Rent Oxford Street/OTHER/£3,000.00	3,000.00	
<input type="checkbox"/> 13 Oct 25	? Rent Coventry Street/OTHER/£1,000.00	1,000.00	

25

✓ Explained ? Unexplained Manually added

Statement upload
66% transactions explained
Latest Upload: 26 Jan 2025 at 3:46
[View latest statement](#)

Total unexplained transactions
October 25: 7
Total unexplained: 7

For approval
Property Repairs: 1
Decorating Costs: 2
Property Management Fees: 2
Total for approval: 15

Bank details
Total balance: £85,359.78

Explain transaction [Cancel](#) [Adjustments](#)

Type: Rental Income

Including: Auto VAT

Properties: Oxford Street

Description: Rent Regent Street

Attachment: Upload a file... or Choose from saved files

Select the **property** that the rental income relates to from the **'Properties'** drop-down menu.

The screenshot shows the 'Business Current Account' page with the 'Unexplained' tab selected. A table of transactions is visible, with the following data:

Date	Description	Money in	Money out
04 Oct 25	Rent Mayfair/OTHER/£7,000.00	7,000.00	
06 Oct 25	Rent Bond Street/OTHER/£5,000.00	5,000.00	
06 Oct 25	Rent Leicester Square/OTHER/£2,000.00	2,000.00	
08 Oct 25	Rent Park Lane/OTHER/£6,000.00	6,000.00	
11 Oct 25	Rent Regent Street/OTHER/£4,000.00	4,000.00	
13 Oct 25	Rent Oxford Street/OTHER/£3,000.00	3,000.00	
13 Oct 25	Rent Coventry Street/OTHER/£1,000.00	1,000.00	

The 'Properties' dropdown menu is open, showing 'Oxford Street' selected. The 'Explain transaction' button is highlighted in green.

Select **'Explain transaction'** to complete the process.

The screenshot shows the 'Business Current Account' page with the 'Unexplained' tab selected. The 'Explain transaction' button is highlighted in green.

Add Property Management Fees to bank transactions

You can add fees or commissions onto a bank transaction to account for the gross amount of the transaction. This can also be done in the landlord licence to account for property management or letting agency fees that have been deducted from the gross amount of the rent.

To do this, select the **bank transaction** you wish to add the fees to.

The screenshot shows the 'Business Current Account' page. At the top, there's a navigation bar with 'Overview', 'Property', 'Contacts', 'Work', 'Bills', 'Expenses', 'Banking', 'Taxes', and 'Accounting'. Below this, there are buttons for 'Upload statement', 'Enable bank feed', 'Edit details', and 'More'. The main area displays a table of transactions with columns for 'Date', 'Description', 'Money in', and 'Money out'. The transaction 'Rent Coventry Street/OTHER/£1,000.00' is highlighted with a white box. On the right side, there are summary cards for 'Statement upload', 'Total unexplained transactions', 'For approval', and 'Bank details'.

Date	Description	Money in	Money out
04 Oct 25	Rent Mayfair/OTHER/£7,000.00	7,000.00	
06 Oct 25	Rent Bond Street/OTHER/£5,000.00	5,000.00	
06 Oct 25	Rent Leicester Square/OTHER/£2,000.00	2,000.00	
08 Oct 25	Rent Park Lane/OTHER/£6,000.00	6,000.00	
11 Oct 25	Rent Regent Street Rental Income, Inc E066.67 VMT	4,000.00	
13 Oct 25	Rent Oxford Street/OTHER/£3,000.00	3,000.00	
13 Oct 25	Rent Coventry Street/OTHER/£1,000.00	1,000.00	

Navigate to **'Adjustments'** and select **'Add fees or commissions'** from the drop-down menu.

This screenshot is similar to the previous one, but the 'Adjustments' dropdown menu is open over the 'Rent Coventry Street' transaction. The menu options are 'Split transaction', 'Split multiple items', 'Add fees or commissions', and 'More options'. The 'Add fees or commissions' option is highlighted.

On the next page, you'll see the 'Fees to be added' section.

Enter the **amount to be added as fees** to the transaction in the **‘Value’** box.

Hi, Eoin. You are currently viewing the Monopoly Residential account. [Return to your dashboard](#)

Overview Property Contacts Work Bills Expenses Banking Taxes Accounting

Fees and commissions [Switch adjustment type](#)

Business Current Account

Date	Description	Money In	Money Out
13 Oct 25	Rent Oxford Street/OTHER/£3,000.00	3,000.00	
	Balance	3,000.00	

Fee to be added

Value:
 £3,500.00 total transaction value

VAT:
 Select Auto VAT to use the normal VAT rate for the category and entry date.

Category

Category: Letting Agency Fees
 Property Management Fees
 Other

More Detail

Property:
 Description:

Optional References

About fees

This transaction can be classified as a fee if it falls under:

- bank charges
- payment processor fees
- currency charges
- commission

[Read the help article](#)

CIS related fees

For fees relating to CIS please follow the process outlined in our help section.

[View CIS section](#)

Then, select the **VAT rate** from the **‘VAT’** drop-down menu.

Hi, Eoin. You are currently viewing the Monopoly Residential account. [Return to your dashboard](#)

Overview Property Contacts Work Bills Expenses Banking Taxes Accounting

Fees and commissions [Switch adjustment type](#)

Business Current Account

Date	Description	Money In	Money Out
13 Oct 25	Rent Oxford Street/OTHER/£3,000.00	3,000.00	
	Balance	3,000.00	

Fee to be added

Value:
 £3,500.00 total transaction value

VAT:
 Select Auto VAT to use the normal VAT rate for the category and entry date.

Category

Category: Letting Agency Fees
 Property Management Fees
 Other

More Detail

Property:
 Description:

Optional References

About fees

This transaction can be classified as a fee if it falls under:

- bank charges
- payment processor fees
- currency charges
- commission

[Read the help article](#)

CIS related fees

For fees relating to CIS please follow the process outlined in our help section.

[View CIS section](#)

Under the fee you have added, FreeAgent will state the total value of the transaction with the fees added.

In the **'Category'** section, you can pick the **accounting category** you want to assign to the fees.

The screenshot displays the 'Business Current Account' interface. At the top, there is a table with columns for 'Date', 'Description', 'Money In', and 'Money Out'. A transaction is listed for '13 Oct 25' with the description 'Rent Oxford Street/OTHER/£3,000.00' and a 'Money In' of 3,000.00. Below this, a 'Balance' of 3,000.00 is shown.

The 'Fee to be added' section contains a 'Value' field set to '£ 500.00' and a 'VAT' dropdown set to 'Auto'. A note indicates that 'Auto VAT' uses the normal VAT rate for the category and entry date.

The 'Category' section features three radio button options: 'Letting Agency Fees' (which is selected), 'Property Management Fees', and 'Other'.

The 'More Detail' section includes a 'Property' dropdown set to 'Oxford Street' and a 'Description' field containing 'Rent Oxford Street'.

The 'Optional References' section has a 'Link to Project' dropdown set to '-- None --' and a 'Receipt no' input field.

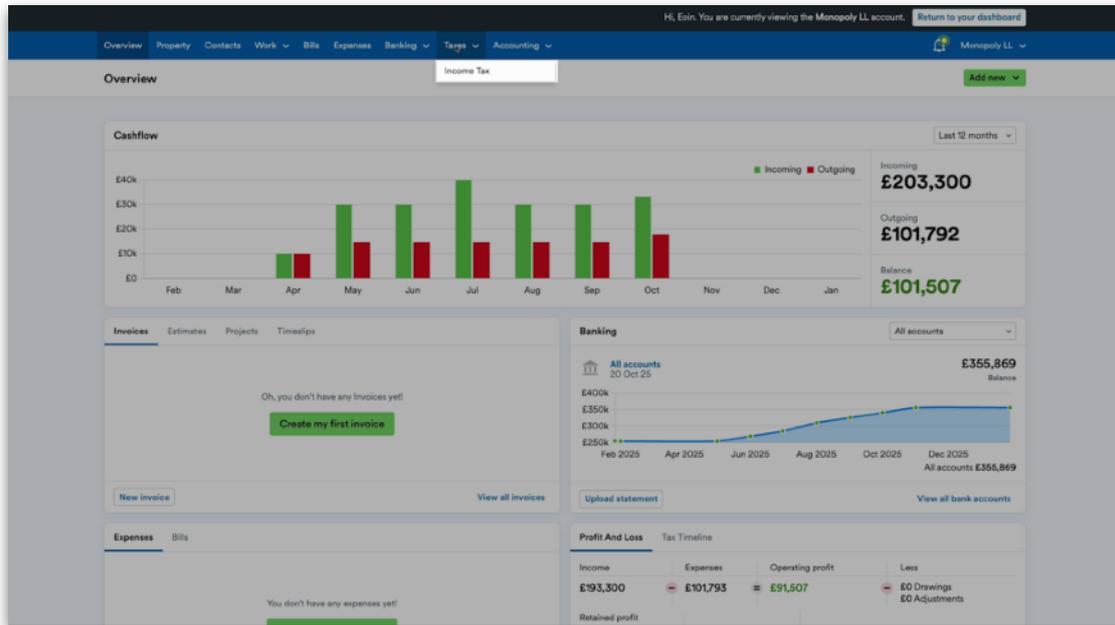
On the right side, there are two informational boxes: 'About fees' and 'CIS related fees'. The 'About fees' box lists categories like bank charges, payment processor fees, currency charges, and commission. The 'CIS related fees' box provides instructions for users related to CIS.

Once done, select **'Save and finish'** to complete the process.

File for Multiple owners

In the FreeAgent Unincorporated Landlord Client type you can file MTD for Income Tax UK Property obligations or Self Assessment UK Property pages (SA105) for multiple owners from a single licence.

To view your owners' Income Tax returns, navigate to the **'Taxes'** tab at the top of the screen and select **'Income Tax'** from the drop-down menu.



From the **'User'** drop-down menu, you can navigate to the **users** within the licence to file their Income Tax obligations.

Hi, Eoin. You are currently viewing the Monopoly LL account. [Return to your dashboard](#)

Overview Property Contacts Work Bills Expenses Banking Taxes Accounting Monopoly LL

Income Tax Summary - Eoin McNamara

User

- Eoin McNamara
- Tom Halpin

User	Description	Status	Total tax due
2024/25	MTD for Income Tax	Q1 update overdue - due 05 Aug 24	£2,250.00*
2025/26	MTD for Income Tax	Q2 update overdue - due 05 Nov 25	£2,250.00*

* Estimated total tax due

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MTD for Income Tax submissions

Switch your clients to MTD for Income Tax

Firstly, you need to sign up your clients via HMRC on your HMRC Agent Services Gateway for MTD for Income Tax.

On your Practice Dashboard, for a sole trader, navigate to the **'Clients'** tab and select the **name** of the client you'd like to switch to MTD for Income Tax filing.

The screenshot shows the 'Clients' management interface. At the top, there are navigation tabs: Clients, Alerts, Account managers, Payroll, Reports, CSV imports, and Partner Zone. The main content area has a search bar and filters for client types, statuses, and relationships. Below this is a table with the following data:

Name	Account owner	Client relationship	Status	Bank balance	Alerts	Owner access
Eoin Demo Sole Trader	Eoin McNamara eoin.mcnamara@freeagent.com	Practice client	Active	£295,822.00	0	Level 8
Eoin Demo ST	Eoin McNamara eoin.mcnamara@freeagent.com	Practice client	Active	£10,000.00	0	Level 8 Invite client
Menopoly LL	Eoin McNamara eoin.mcnamara@freeagent.com	Practice client	Active	£355,869.02	0	Level 8

At the bottom of the table, there is a '25 per page' selector. The footer includes the FreeAgent logo, Privacy Notice, Terms of Service, Accountant Knowledge Base, Cookie Notice, and Practice Support link.

Select **'Switch Company account owner to MTD Income Tax filing'**.

The screenshot shows the 'Eoin Demo ST' client details page. At the top, there are tabs: Overview, Users, Tax permissions, and Notes. A notification states: "Eoin Demo ST cannot currently access their FreeAgent account as they have not been sent an invitation to set their password." Below this is a 'Send client an invitation' button. The 'Add-ons' section lists two add-ons: Amazon UK (Inactive) and Smart Capture Unlimited (Inactive). A large green box with the HMRC logo contains the text: "You are ready to file income tax via MTD — but is your client? If you are switching them to MTD filing in FreeAgent, make sure that you have: 1. Transferred your authority to act on their behalf to your new HMRC Agent Services Account. 2. Successfully signed this company's account owner up to MTD Income Tax with HMRC (or confirmed that they've done this themselves)." Below this text is a prominent button: "Switch Company account owner to MTD Income Tax filing". The right-hand side of the page shows 'Client details' including Contact (Eoin McNamara), Type (UK Sole Trader), Address (Churchward House, Fire Fly Avenue, Swindon, SN2 2EY), Last logged in (Never), and Client login and Email client buttons. At the bottom, there are sections for 'Additional features' (Exclude from bulk payroll: No), 'Account manager' (Eoin McNamara), and 'Groups'.

This will allow you to submit MTD for Income Tax returns from FreeAgent on that client's behalf.

For other property owners on a landlord account. Navigate to the '**Clients**' tab from your Practice Dashboard and select the **name** of the client you'd like to switch to MTD for Income Tax filing.

The screenshot shows the 'Clients' page in the FreeAgent MTD Demo. The page has a green header with navigation links: Clients, Alerts, Account managers, Payroll, Reports, CSV imports, and Partner Zone. The main content area is titled 'Clients' and includes a search bar and a table of clients. The table has the following columns: Name, Account owner, Client relationship, Status, Bank balance, Alerts, and Owner access. Three clients are listed:

Name	Account owner	Client relationship	Status	Bank balance	Alerts	Owner access
Eoin Demo Sole Trader	Eoin McNamara eoin.mcnamara@freeagent.com	Practice client	Active	£295,822.00	0	Level 8
Eoin Demo ST	Eoin McNamara eoin.mcnamara@freeagent.com	Practice client	Active	£10,000.00	0	Level 8 Invite client
Monopoly LL	Eoin McNamara eoin.mcnamara@freeagent.com	Practice client	Active	£355,869.02	0	Level 8

At the bottom of the table, there is a '25 per page' selector. The footer of the page includes the FreeAgent logo, Privacy Notice, Terms of Service, Accountant Knowledge Base, Cookie Notice, and Practice Support.

Then, click the '**Users**' tab.

The screenshot shows the 'Users' page for the 'Monopoly LL' client. The page has a green header with navigation links: Clients, Alerts, Account managers, Payroll, Reports, CSV imports, and Partner Zone. The main content area is titled 'Monopoly LL' and includes a 'Users' tab. The 'Profit and Loss for 2025/26' section is visible, showing the following data:

Income	Expenses	Operating profit	Less
£193,300	£101,793	£91,507	£0 Drawings £0 Adjustments
Retained profit			
2025/26 so far £91,507	From 2024/25 £234,362	Carried forward / distributable £325,869	

A green banner above the Profit and Loss table states: "2 business account owners have been switched to MTD Income Tax. 1 has not yet been switched." The right-hand side of the page shows 'Client details' including Contact (Eoin McNamara), Type (UK Unincorporated Landlord), Address (Churchward House, Fire Fly Avenue, Swindon, SN2 2EY), and Last logged in (30 Jan 25 10:01). There are also buttons for 'Client login' and 'Email client'. The bottom of the page shows 'Additional features' (Exclude from bulk payroll: No) and 'Account manager' (Eoin McNamara).

To the right of the name of the user you want to activate MTD for Income Tax for, click **'Activate'** to activate them.

UPDATED 2026-01-29 16:03:56 +0000
Clients Alerts Account managers Payroll Reports CSV imports Partner Zone FreeAgent MTD Demo

Monopoly LL Active client Edit client details More Switch to

Overview Users Tax permissions Notes

Users

Name	Position	Email	MTD Income Tax status
Eoin McNamara (Account Owner)	Owner	eoin.mcnamara@freeagent.com	Activated from 06 Apr 24
Owner Split	Owner	eoin.mcnamara@fa.com	Activated from 06 Apr 25
Tom Halpin	Owner	eoin.mcnamara@faa.com	Not activated Activate

Client details

Contact
Eoin McNamara

Type
UK Unincorporated Landlord

Address
Churchward House
Fire Fly Avenue
Swindon
SN2 2EY

Last logged in
30 Jan 25 10:01

[Client login](#) [Email client](#)

Additional features

Exclude from bulk payroll
No

Account manager

Account manager
Eoin McNamara

Check your client's details. Next, you'll need to check your client's National Insurance number and MTD for Income Tax start date.

To do this, switch to your client's FreeAgent account via **'Switch-to'**.

UPDATED 2026-01-29 16:03:56 +0000
Clients Alerts Account managers Payroll Reports CSV imports Partner Zone FreeAgent MTD Demo

Clients Manage groups Add client

My clients 3 My group clients 2 All clients 38

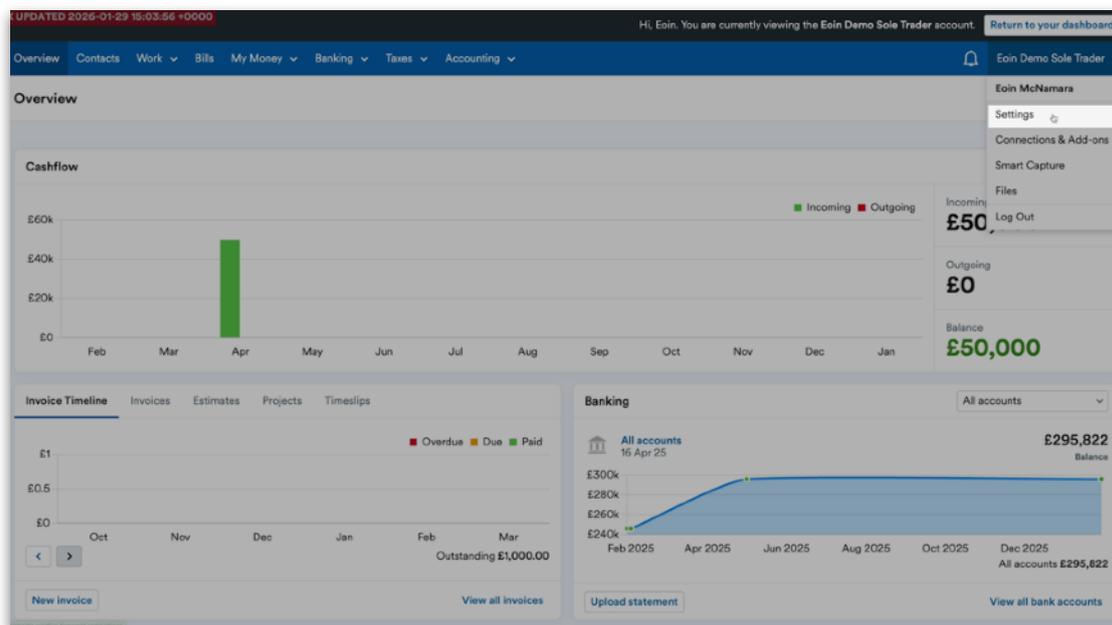
All client types All statuses All client relationships Search

Name	Account owner	Client relationship	Status	Bank balance	Alerts	Owner access
Eoin Demo Sole Trader	Eoin McNamara eoin.mcnamara@freeagent.com	Practice client	Active	£295,822.00	0	Level 8 Edit Switch to -->
Eoin Demo ST	Eoin McNamara eoin.mcnamara@freeagent.com	Practice client	Active	£10,000.00	0	Level 8 Edit Switch to --> Invite client
Monopoly LL	Eoin McNamara eoin.mcnamara@freeagent.com	Practice client	Active	£355,869.02	0	Level 8 Edit Switch to -->

25 per page

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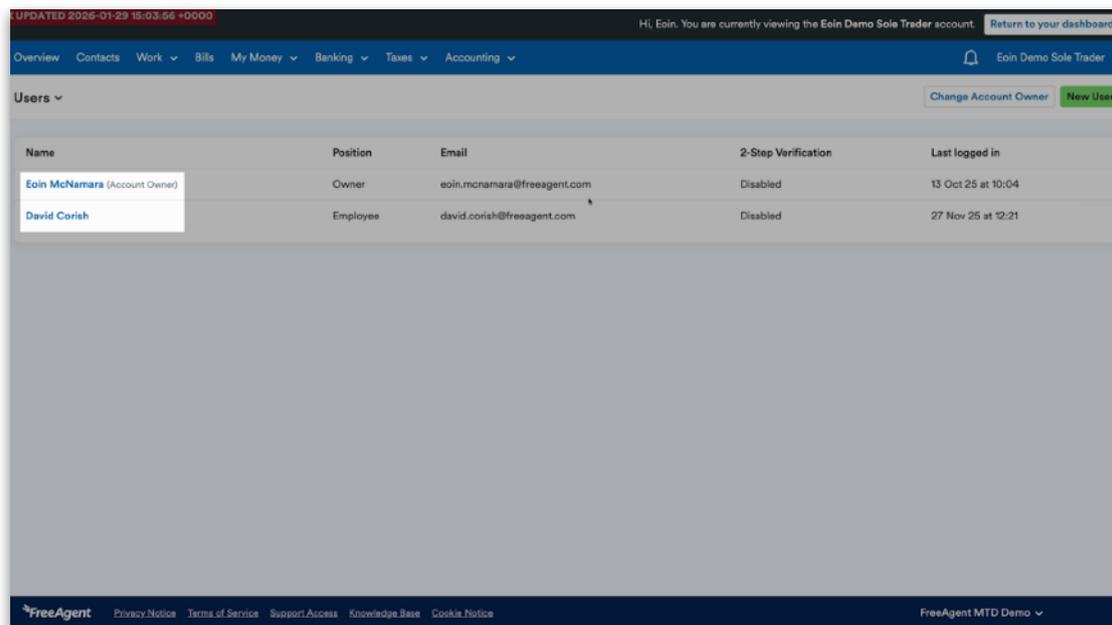
Then, navigate to your client's **business name** and select **'Settings'** from the drop-down menu.



Next, select **'Users'**.

The screenshot shows the 'Settings' page in FreeAgent. The 'My Company' section is expanded, and the 'Users' option is highlighted. The 'Users' option is described as 'Add and manage users, passwords and control user access levels.' Other options in the 'My Company' section include 'Company Details', 'Company Logo', 'Delete Account', 'Reset Data', 'Date Format', and 'Export All Data'. The 'Emails, Invoices & Estimates' section includes 'Sending Emails', 'Email Templates', 'Price List & Stock', and 'Theme Settings'. The 'Accounting, Tax & VAT' section includes 'Accounting Dates', 'Initial Tax Data', 'VAT Registration', 'Accounting Categories', 'Payroll', 'Account Locking', 'Construction Industry Scheme', and 'Accounting Basis'.

Navigate to the **relevant user**.



The screenshot displays the FreeAgent user management interface. At the top, there is a navigation bar with various menu items: Overview, Contacts, Work, Bills, My Money, Banking, Taxes, and Accounting. A user profile dropdown shows 'Eoin Demo Sole Trader'. Below the navigation bar, the 'Users' section is active, showing a table of users. The table has columns for Name, Position, Email, 2-Step Verification, and Last logged in. Two users are listed: Eoin McNamara (Account Owner) and David Corish (Employee). The 'Eoin McNamara' row is highlighted with a blue background.

Name	Position	Email	2-Step Verification	Last logged in
Eoin McNamara (Account Owner)	Owner	eoin.mcnamara@freeagent.com	Disabled	13 Oct 25 at 10:04
David Corish	Employee	david.corish@freeagent.com	Disabled	27 Nov 25 at 12:21

Check that their National Insurance number has been entered correctly and matches your records and HMRC's. FreeAgent will set the client's MTD for Income Tax start date to be the start of the current tax year or to your client's FreeAgent start date if later. FreeAgent uses this date to determine when to start aggregating information to send to HMRC as part of your client's quarterly updates.

Settings and Overview

To access the MTD for Income Tax submission, within a client's account navigate to the **'Taxes'** tab and select **'Income Tax'** from the drop-down menu.

UPDATED 2026-01-29 16:03:56 +0000

Hi, Eoin. You are currently viewing the Eoin Demo Sole Trader account. [Return to your dashboard](#)

Overview Contacts Work Bills My Money Banking Taxes Accounting

Eoin McNamara [Archive MTD Income Tax Submissions](#)

National Insurance Number and MTD Income Tax Business locked
This user's National Insurance Number and MTD Income Tax Business cannot be changed because they have pending or successful MTD Income Tax submissions.

User Details Required fields*

Role: Owner

Login / Email: eoin.mcnamara@freeagent.com

First Name: Eoin

Last Name: McNamara

National Insurance Number: NH464298D
A National Insurance number is made up of two letters, six numbers and a final letter. It can be found on your P60 (end of year tax statement, given to you by your employer), payslip, or a copy of a previous Income Tax return.

Unique Tax Reference:
The 10 digit number (e.g. 1234567890) issued to you by HMRC when you register for Self Assessment or MTD for Income Tax. It can be found on letters from the HMRC, such as a Notice to Complete a Tax Return, a copy of a previous Income Tax return, or a Statement of Account.
[Learn more about requesting your data](#)

MTD Income Tax business: Company X (XBIS1234567890)
The self employment business that you want to make MTD Income Tax submissions for. We update our list of businesses each time you request your data or send an update.
[Learn more about requesting your data](#)

MTD Income Tax start date: 2024/25

In this area, you can see the Tax Summary for an individual owner if you're in a 'UK Sole Trader' client type.

In the 'UK Unincorporated Landlord' client type you can navigate between all the **owners** Income tax returns from the drop down menu at the top left.

UPDATED 2026-01-29 16:03:56 +0000

Hi, Eoin. You are currently viewing the Eoin Demo Sole Trader account. [Return to your dashboard](#)

Overview Contacts Work Bills My Money Banking Taxes Accounting

Eoin Demo Sole Trader

Income Tax Summary - Eoin McNamara

David Corish
Eoin McNamara

Tax year	Description	Status	Total tax due
2024/25	MTD for Income Tax	Final Declaration due - 31 Jan 26	£2,250.00 ¹
2025/26	MTD for Income Tax	Q1 update overdue - due 05 Aug 25	£2,250.00 ¹

¹ Estimated total tax due

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Before you get started with sending your clients quarterly updates, we recommend you set up your client.

To access the MTD for Income Tax Return, select the **relevant tax year** from the list.

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Overview Contacts Work Bills My Money Banking Taxes Accounting

Income Tax Summary - Eoin McNamara

User: Eoin McNamara

Tax year	Description	Status	Total tax due
2024/25	MTD for Income Tax	Final Declaration due - 31 Jan 26	£2,250.00*
2025/26	MTD for Income Tax	Q1 update overdue - due 05 Aug 25	£2,250.00*

* Estimated total tax due

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You can manage your clients' submission quarters, how you submit expenses and individual information (final declaration) when you select the **'Edit Details'** button on the top right.

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Overview Contacts Work Bills My Money Banking Taxes Accounting

MTD for Income Tax 2025/26 - Eoin McNamara Beta [Export](#) [Edit Details](#) [More](#) [Send update](#)

Self employment Annual summary Individual information Losses Tax breakdown

Your annual tax estimate

£2,250.00
Last updated: 30 August 2025

This estimate, provided by HMRC for informational purposes only, does not guarantee accuracy and may not reflect your final tax liability. You can request an update based on your current figures by sending your income and expenses to date. [View the breakdown for your current estimate provided by HMRC.](#)

	Q1 (06 Apr 25 - 30 Jun 25)	Q2 (06 Apr 25 - 30 Sep 25)	Q3 (06 Apr 25 - 31 Dec 25)	Q4 (06 Apr 25 - 31 Mar 26)	End of Year (06 Apr 25 - 05 Apr 26)	Final Declaration (06 Apr 25 - 05 Apr 26)
Due	Due	Due	Due	Upcoming	Upcoming	Upcoming
Due by	05 Aug 25	05 Nov 25	05 Feb 26	05 May 26	31 Jan 27	31 Jan 27
Income	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	
Expenses	0.00	0.00	0.00	0.00	0.00	
Net Profit	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	
Adjustments					100.00	
Allowances					-500.00	
Taxable Profit					49,600.00	

Quarterly Update Calendar vs Tax year dates

In FreeAgent, you have the option to switch between calendar months and Tax months. Tax months would be useful for your clients whose VAT return end date is the same as the accounting year end date of the 31st of March. This means you can submit your MTD for Income Tax quarterly update at the same time that you finish your VAT return in FreeAgent.

By default, your quarterly updates will be set automatically to so-called '**standard quarters**' by HMRC. The standard quarterly periods are based on the tax year, and the quarters cover the following periods:

- Q1: 6th April to 5th July
- Q2: 6th July to 5th October
- Q3: 6th October to 5th January
- Q4: 6th January to 5th April.

Alternatively, you can choose to use calendar update periods which end on the last calendar day of the quarter. This may make your record keeping simpler if your accounting period ends on 31st March. If you wish to use calendar quarters instead of standard quarters, you must select calendar update periods before you make your first quarterly update for the tax year in question. The **calendar update quarters** cover the following periods:

- Q1: 1st April (or 6th April if you're switching to calendar quarters) to 30th June
- Q2: 1st July to 30th September
- Q3: 1st October to 31st December
- Q4: 1st January to 31st March (or 5th April if you're switching away from calendar quarters)

Please note that if this is your first year filing under MTD for Income Tax, your first quarterly period **must** start on 6th April **regardless** of whether you choose standard quarters or calendar update quarters.

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Overview Contacts Work Bills My Money Banking Taxes Accounting

Eoin Demo Sole Trader

Edit Income Tax Details for Tax Year 2025/26 - Eoin McNamara Beta

Income Tax Details

Which dates would you like to use for your quarterly submissions in this tax year?

Tax year quarters

Calendar year quarters

Your choice will be submitted to HMRC when you send your first quarterly update.

How would you like to submit expenses?

Full expenses

Consolidated expenses

If your annual turnover is below £90,000, you can choose to submit only your total expenses instead of a full breakdown.

Do you want to send individual information?

Yes No

If you're sending individual information (e.g. disclosing voluntary Class 2 NICs or tax avoidance schemes) in another FreeAgent account or outside of FreeAgent, choose "No".

Are you making an amendment?

No Yes

You only need to choose "yes" if you have already successfully filed a Final Declaration for this tax year.

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Any income and expenditure dated between 1st April and 5th April will be included as an accounting adjustment in the End of Year figures. You'll need to file the End of Year submission after the quarterly submissions to include these accounting adjustments.

Full vs Consolidated expenses

You also have the option at any time to switch from consolidated expenses to full expenses.

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Overview Contacts Work Bills My Money Banking Taxes Accounting

Edit Income Tax Details for Tax Year 2025/26 - Eoin McNamara Beta

Income Tax Details

Which dates would you like to use for your quarterly submissions in this tax year?

Tax year quarters

Calendar year quarters

Your choice will be submitted to HMRC when you send your first quarterly update.

How would you like to submit expenses?

Full expenses

Consolidated expenses

If your annual turnover is below £90,000, you can choose to submit only your total expenses instead of a full breakdown.

Do you want to send individual information?

Yes No

If you're sending individual information (e.g. disclosing voluntary Class 2 NICs or tax avoidance schemes) in another FreeAgent account or outside of FreeAgent, choose "No".

Are you making an amendment?

No Yes

You only need to choose "Yes" if you have already successfully filed a Final Declaration for this tax year.

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Consolidated expenses are used when the information that is sent to HMRC only includes the total figures for income, total expenses and net profit. If your annual turnover is below £90,000, you can choose to submit only your consolidated expenses instead of a full breakdown.

Full expenses are used to send HMRC expenses by tax reporting type for your quarterly update. You can send all 4 quarters as consolidated and switch to full expenses when submitting the End of Year. This ensures all the figures populate the correct tax reporting field and no manual adjustments are needed to separate your total expenses.

Individual Information (Final Declaration)

In the 'Individual Information' section you can choose whether or not you wish to file your client's final declaration through this licence in FreeAgent.

In the **‘Do you want to send individual information?’** section select **‘Yes’** if you want to file through this licence.

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Overview Contacts Work Bills My Money Banking Taxes Accounting

Eoin Demo Sole Trader

Edit Income Tax Details for Tax Year 2025/26 - Eoin McNamara Beta

Income Tax Details

Which dates would you like to use for your quarterly submissions in this tax year?

Tax year quarters

Calendar year quarters

Your choice will be submitted to HMRC when you send your first quarterly update.

How would you like to submit expenses?

Full expenses

Consolidated expenses

If your annual turnover is below £90,000, you can choose to submit only your total expenses instead of a full breakdown.

Do you want to send individual information? Yes No

If you're sending individual information (e.g. disclosing voluntary Class 2 NICs or tax avoidance schemes) in another FreeAgent account or outside of FreeAgent, choose "No".

Are you making an amendment? No Yes

You only need to choose "Yes" if you have already successfully filed a Final Declaration for this tax year.

[Save Changes](#) [Cancel](#)

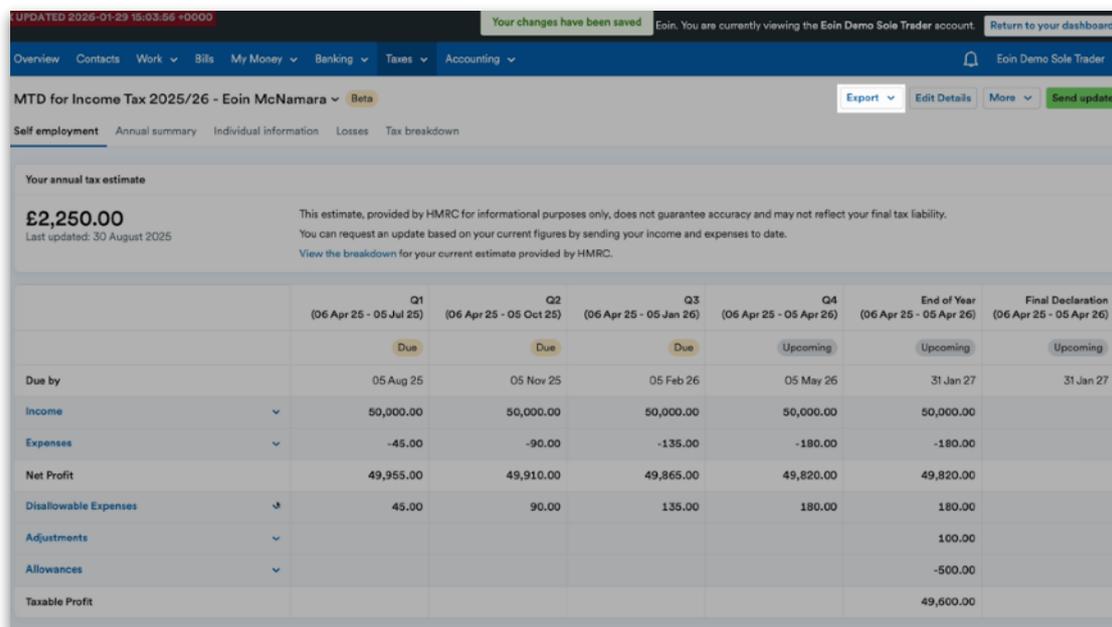
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If you're sending individual information (e.g. disclosing voluntary Class 2 NICs or tax avoidance schemes) in another FreeAgent account or outside of FreeAgent, select **‘No’**.

Export

You have the option to export the information and submission data that HMRC has received from the MTD for Income Tax return.

From the MTD for Income Tax return in your client's account, select **'Export'**.



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Overview Contacts Work Bills My Money Banking Taxes Accounting

MTD for Income Tax 2025/26 - Eoin McNamara Export Edit Details More Send update

Self employment Annual summary Individual information Losses Tax breakdown

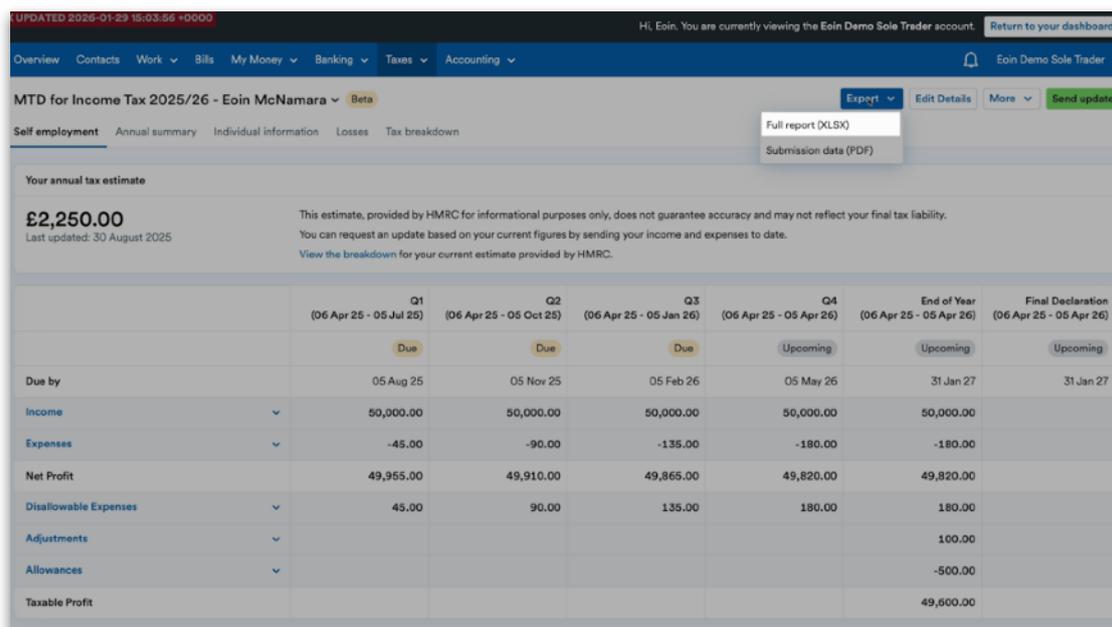
Your annual tax estimate

£2,250.00
Last updated: 30 August 2025

This estimate, provided by HMRC for informational purposes only, does not guarantee accuracy and may not reflect your final tax liability. You can request an update based on your current figures by sending your income and expenses to date. [View the breakdown for your current estimate provided by HMRC.](#)

	Q1 (06 Apr 25 - 05 Jul 25)	Q2 (06 Apr 25 - 05 Oct 25)	Q3 (06 Apr 25 - 05 Jan 26)	Q4 (06 Apr 25 - 05 Apr 26)	End of Year (06 Apr 25 - 05 Apr 26)	Final Declaration (06 Apr 25 - 05 Apr 26)
	Due	Due	Due	Upcoming	Upcoming	Upcoming
Due by	05 Aug 25	05 Nov 25	05 Feb 26	05 May 26	31 Jan 27	31 Jan 27
Income	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	
Expenses	-45.00	-90.00	-135.00	-180.00	-180.00	
Net Profit	49,955.00	49,910.00	49,865.00	49,820.00	49,820.00	
Disallowable Expenses	45.00	90.00	135.00	180.00	180.00	
Adjustments					100.00	
Allowances					-500.00	
Taxable Profit					49,600.00	

You have the option to download the **'Full Report (XLSX)'** which will download all the information that has been compiled in the return including any individual information that has been added.



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Overview Contacts Work Bills My Money Banking Taxes Accounting

MTD for Income Tax 2025/26 - Eoin McNamara Export Edit Details More Send update

Self employment Annual summary Individual information Losses Tax breakdown

Your annual tax estimate

£2,250.00
Last updated: 30 August 2025

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Net Profit	49,955.00	49,910.00	49,865.00	49,820.00	49,820.00	
Disallowable Expenses	45.00	90.00	135.00	180.00	180.00	
Adjustments					100.00	
Allowances					-500.00	
Taxable Profit					49,600.00	

You also have the option to download the ‘**Submission data (PDF)**, which is the certificate of information that has been uploaded to HMRC.

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Overview Contacts Work Bills My Money Banking Taxes Accounting

MTD for Income Tax 2025/26 - Eoin McNamara Beta [Export](#) [Edit Details](#) [More](#) [Send updates](#)

Self employment Annual summary Individual information Losses Tax breakdown

Full report (XLSX)
Submission data (PDF)

Your annual tax estimate

£2,250.00
Last updated: 30 August 2025

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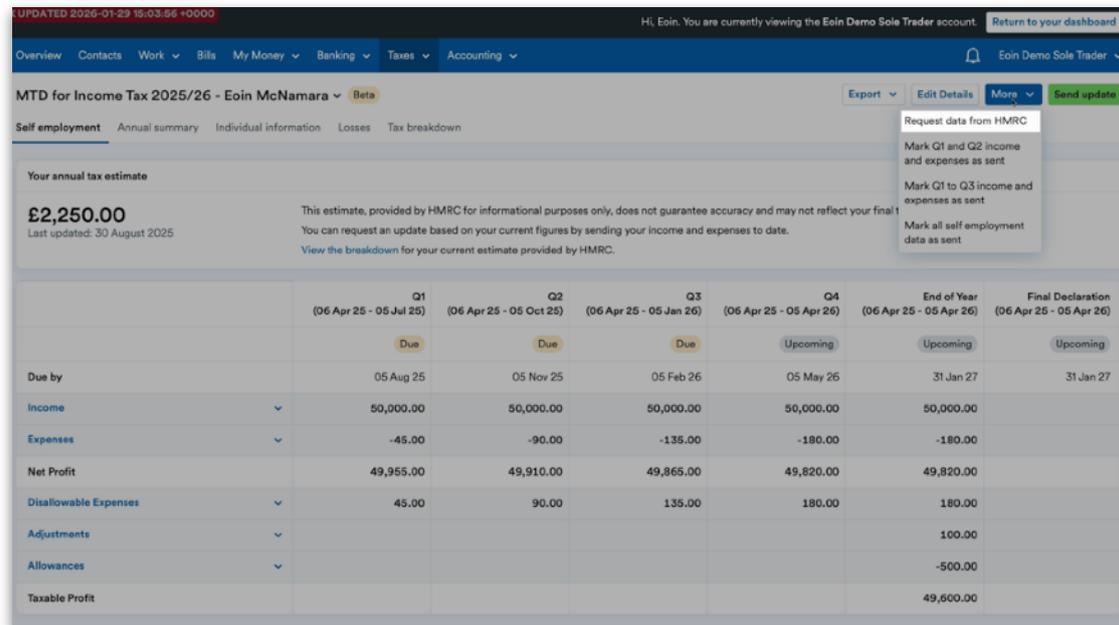
	Q1 (06 Apr 25 - 05 Jul 25)	Q2 (06 Apr 25 - 05 Oct 25)	Q3 (06 Apr 25 - 05 Jan 26)	Q4 (06 Apr 25 - 05 Apr 26)	End of Year (06 Apr 25 - 05 Apr 26)	Final Declaration (06 Apr 25 - 05 Apr 26)
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Net Profit	49,955.00	49,910.00	49,865.00	49,820.00	49,820.00	49,820.00
Disallowable Expenses	45.00	90.00	135.00	180.00	180.00	180.00
Adjustments					100.00	100.00
Allowances					-500.00	-500.00
Taxable Profit					49,600.00	49,600.00

Retrieve HMRC calculations

As part of MTD for Income Tax submissions, FreeAgent downloads the information that’s held on the HMRC system. This is linked to your client’s National Insurance number. If your client has multiple submissions for MTD for Income Tax then the numbers that appear on the first submission won’t include the numbers on subsequent submissions.

In FreeAgent you have the option to download the calculations from HMRC without sending an update.

To do this, navigate to the **MTD for Income Tax return**, select **'More'** and in the drop-down menu select **'Request data from HMRC'**.



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MTD for Income Tax 2025/26 - Eoin McNamara Beta [Export](#) [Edit Details](#) [More](#) [Send updates](#)

Self employment Annual summary Individual information Losses Tax breakdown

Your annual tax estimate

£2,250.00
Last updated: 30 August 2025

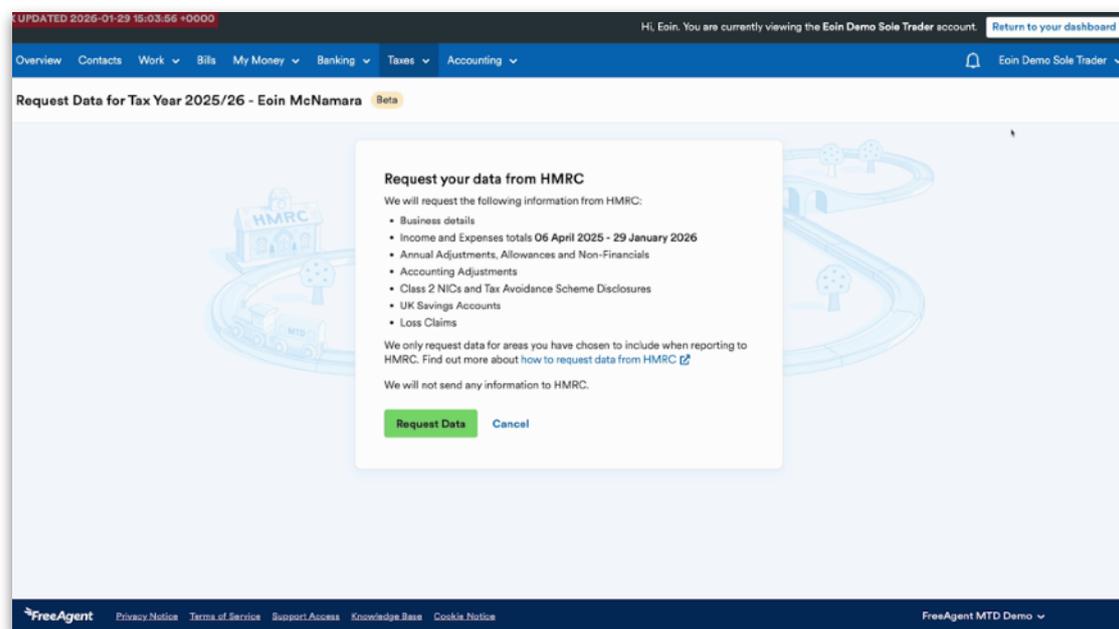
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	Q1 (06 Apr 25 - 05 Jul 25)	Q2 (06 Apr 25 - 05 Oct 25)	Q3 (06 Apr 25 - 05 Jan 26)	Q4 (06 Apr 25 - 05 Apr 26)	End of Year (06 Apr 25 - 05 Apr 26)	Final Declaration (06 Apr 25 - 05 Apr 26)
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Expenses	-45.00	-90.00	-135.00	-180.00	-180.00	-180.00
Net Profit	49,955.00	49,910.00	49,865.00	49,820.00	49,820.00	49,820.00
Disallowable Expenses	45.00	90.00	135.00	180.00	180.00	180.00
Adjustments					100.00	100.00
Allowances					-500.00	-500.00
Taxable Profit					49,600.00	49,600.00

Request data from HMRC

- Mark Q1 and Q2 income and expenses as sent
- Mark Q1 to Q3 income and expenses as sent
- Mark all self employment data as sent

Select **'Request data'**.



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Request Data for Tax Year 2025/26 - Eoin McNamara Beta

Request your data from HMRC

We will request the following information from HMRC:

- Business details
- Income and Expenses totals 06 April 2025 - 29 January 2026
- Annual Adjustments, Allowances and Non-Financials
- Accounting Adjustments
- Class 2 NICs and Tax Avoidance Scheme Disclosures
- UK Savings Accounts
- Loss Claims

We only request data for areas you have chosen to include when reporting to HMRC. [Find out more about how to request data from HMRC](#)

We will not send any information to HMRC.

[Request Data](#) [Cancel](#)

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This will then download the information and update the 'Estimated Income tax' figure and update the 'Tax Breakdown' page.

Tax Breakdown

HMRC will provide you with an annual tax estimate based on the information submitted so far. This is then extrapolated by assuming the same income and deductions for the remaining days of the tax year, forecasting your final tax liability. As a result, the estimate may change in future quarters and may differ from the actual tax liability due at the end of the tax year.

To see a detailed breakdown of the tax estimate and your year-to-date tax position based on the submitted information to date, select the **'Tax Breakdown'** tab.

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MTD for Income Tax 2025/26 - Eoin McNamara Beta [Export](#) [Edit Details](#) [More](#) [Send update](#)

Self employment Annual summary Individual information Losses **Tax breakdown**

Your annual tax estimate

£2,250.00
Last updated: 30 August 2025

This estimate, provided by HMRC for informational purposes only, does not guarantee accuracy and may not reflect your final tax liability. You can request an update based on your current figures by sending your income and expenses to date. [View the breakdown for your current estimate provided by HMRC.](#)

	Q1 (06 Apr 25 - 05 Jul 25)	Q2 (06 Apr 25 - 05 Oct 25)	Q3 (06 Apr 25 - 05 Jan 26)	Q4 (06 Apr 25 - 05 Apr 26)	End of Year (06 Apr 25 - 05 Apr 26)	Final Declaration (06 Apr 25 - 05 Apr 26)
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Due by	05 Aug 25	05 Nov 25	05 Feb 26	05 May 26	31 Jan 27	31 Jan 27
Income	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	
Expenses	-45.00	-90.00	-135.00	-180.00	-180.00	
Net Profit	49,955.00	49,910.00	49,865.00	49,820.00	49,820.00	
Disallowable Expenses	45.00	90.00	135.00	180.00	180.00	
Adjustments					100.00	
Allowances					-500.00	
Taxable Profit					49,600.00	

The tax breakdown provided by HMRC displays your End of Year Estimate.

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MTD for Income Tax 2025/26 - Eoin McNamara Beta [Export](#) [Edit Details](#) [More](#) [Send update](#)

Self employment Annual summary Individual information Losses **Tax breakdown**

Personal Information		Your annual tax estimate
National Insurance Number	RR1923148	£2,250.00 Last updated: 30 August 2025 This estimate, provided by HMRC for informational purposes only, does not guarantee accuracy and may not reflect your final tax liability. You can request an update based on your current figures by sending your income and expenses to date.
Tax Regime	uk	
State Pension Age Date	04 May 09	
End of Year Estimate		
Taxable Income		
UK Property: PSIS10022000001	£24,000.00	
UK Savings and Gains: SAV000000020 (SAVnVb63HW7gxYk)	£1,000.00	
UK Dividends: Dividends from UK companies (DIVOP4W8lctpgZc)	£1,500.00	
Total Allowances and Deductions	£311.00	
Total Taxable Income	£13,750.00	
Income Tax	£2,250.00	
Total National Insurance Contributions	£0.00	
Total Estimated Income Tax and National Insurance Contributions	£2,250.00	

This estimate is calculated using your submitted year-to-date information to determine your current tax position. HMRC then projects this forward, assuming the same income and deductions for the remaining days of the tax year, to provide the End of Year Estimate.

Below the End of Year Estimate, you'll find the Tax Summary.

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National Insurance Number RR1923148

Tax Regime uk

State Pension Age Date 04 May 09

Your annual tax estimate

£2,250.00
Last updated: 30 August 2025

This estimate, provided by HMRC for informational purposes only, does not guarantee accuracy and may not reflect your final tax liability. You can request an update based on your current figures by sending your income and expenses to date.

End of Year Estimate	
Taxable Income	
UK Property: PSIS10022000001	£24,000.00
UK Savings and Gains: SAV000000020 (SAVnVb63HW7gxYk)	£1,000.00
UK Dividends: Dividends from UK companies (DIVOP4W8lctpgZc)	£1,500.00
Total Allowances and Deductions	£311.00
Total Taxable Income	£13,750.00
Income Tax	£2,250.00
Total National Insurance Contributions	£0.00
Total Estimated Income Tax and National Insurance Contributions	£2,250.00
Tax Summary	
Income Tax	£2,250.00
Total National Insurance Contributions	£0.00
Total Income Tax and National Insurance Contributions	£2,250.00
Calculation ID	d81153af-2b31-49de-9ac7-2377ffb7ae4d

This shows the Income Tax and National Insurance calculated based on what you've submitted so far for the tax year in question, without projecting it forward to the end of the tax year.

Below the Tax Summary, you'll find a detailed breakdown of the calculations that make up the figures in the Tax Summary.

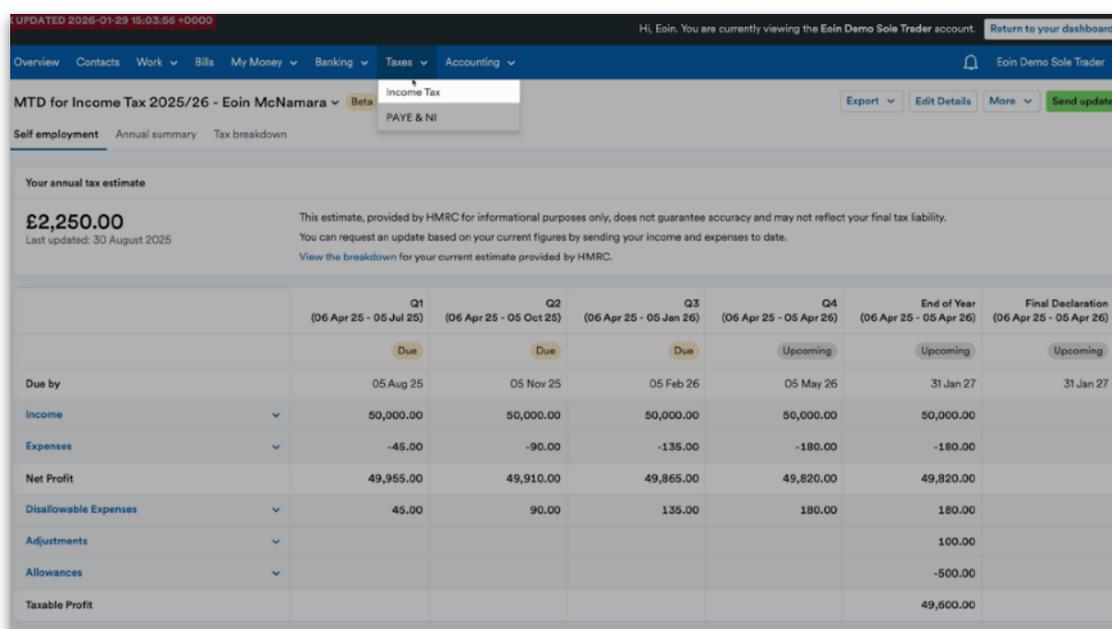
Quarterly Updates

The MTD for Income Tax quarterly updates will function the same for the UK Property Clients and the UK Self employment clients, the only differences will be where they populate on the MTD for Income Tax return.

The UK Sole Trader Client type will populate the Self Employment pages of the MTD for Income Tax return and the UK Unincorporated Landlord Client type will populate the UK property pages of the MTD for Income Tax return.

Sending Updates

To send a quarterly update, navigate to the '**Taxes**' tab at the top of the screen and select '**Income Tax**' from the drop-down menu.



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Overview Contacts Work Bills My Money Banking Taxes Accounting

Income Tax
PAYE & NI

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MTD for Income Tax 2025/26 - Eoin McNamara Beta

Self employment Annual summary Tax breakdown

Your annual tax estimate

£2,250.00
Last updated: 30 August 2025

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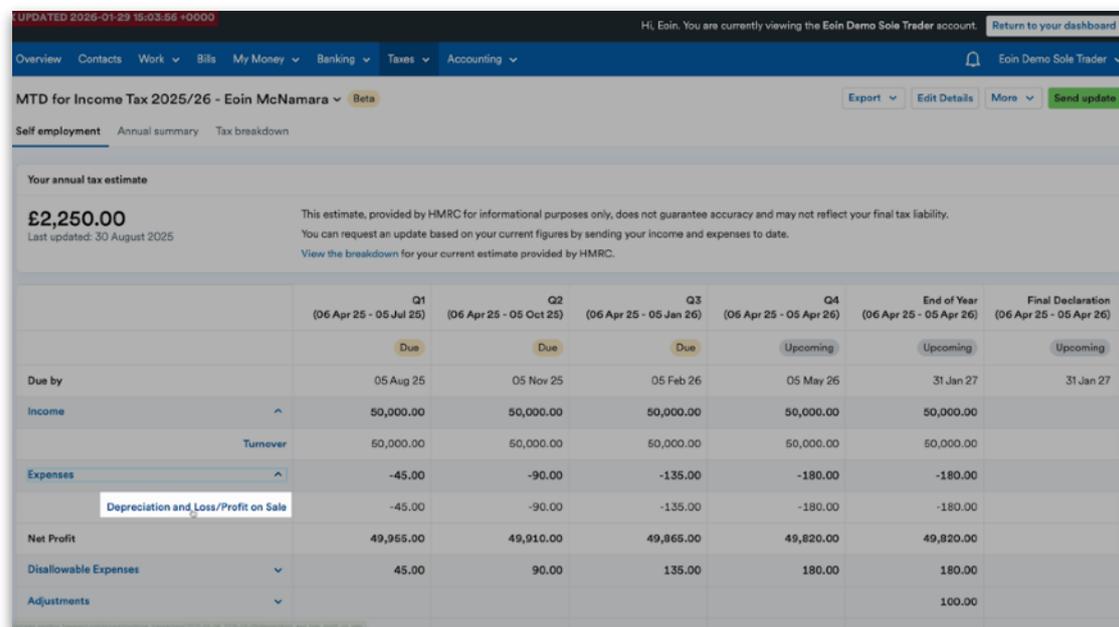
	Q1 (06 Apr 25 - 05 Jul 25)	Q2 (06 Apr 25 - 05 Oct 25)	Q3 (06 Apr 25 - 05 Jan 26)	Q4 (06 Apr 25 - 05 Apr 26)	End of Year (06 Apr 25 - 05 Apr 26)	Final Declaration (06 Apr 25 - 05 Apr 26)
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Net Profit	49,955.00	49,910.00	49,865.00	49,820.00	49,820.00	49,820.00
Disallowable Expenses	45.00	90.00	135.00	180.00	180.00	180.00
Adjustments					100.00	100.00
Allowances					-500.00	-500.00
Taxable Profit					49,600.00	49,600.00

Next, check that you've entered all of the relevant data for the quarter. In order to create an accurate quarterly report, FreeAgent needs to have all the details of your properties (if you have an unincorporated landlord account type), bank transactions, invoices, bills and out-of-pocket expenses.

FreeAgent will automatically populate your total income for the quarter in the Income section of the Self Employment page if you have a sole trader account, or the UK property page if you have an unincorporated landlord account type.

FreeAgent will also automatically populate your total day-to-day running costs for the quarter in the Expenses section of the Self Employment page if you have a sole trader account, or the UK property page if you have an unincorporated landlord account type.

If you choose to submit full expenses, you can view a breakdown of the transactions that make up a particular figure by selecting the relevant item from the Expenses list.



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Overview Contacts Work Bills My Money Banking Taxes Accounting

MTD for Income Tax 2025/26 - Eoin McNamara Beta [Export](#) [Edit Details](#) [More](#) [Send update](#)

Self employment Annual summary Tax breakdown

Your annual tax estimate

£2,250.00
Last updated: 30 August 2025

This estimate, provided by HMRC for informational purposes only, does not guarantee accuracy and may not reflect your final tax liability. You can request an update based on your current figures by sending your income and expenses to date. [View the breakdown for your current estimate provided by HMRC.](#)

	Q1 (06 Apr 25 - 05 Jul 25)	Q2 (06 Apr 25 - 05 Oct 25)	Q3 (06 Apr 25 - 05 Jan 26)	Q4 (06 Apr 25 - 05 Apr 26)	End of Year (06 Apr 25 - 05 Apr 26)	Final Declaration (06 Apr 25 - 05 Apr 26)
	Due	Due	Due	Upcoming	Upcoming	Upcoming
Due by	05 Aug 25	05 Nov 25	05 Feb 26	05 May 26	31 Jan 27	31 Jan 27
Income	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	
Turnover	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	
Expenses	-45.00	-90.00	-135.00	-180.00	-180.00	
Depreciation and Loss/Profit on Sale	-45.00	-90.00	-135.00	-180.00	-180.00	
Net Profit	49,955.00	49,910.00	49,865.00	49,820.00	49,820.00	
Disallowable Expenses	45.00	90.00	135.00	180.00	180.00	
Adjustments					100.00	

This will take you to the **'Show Transactions'** report filtered by tax reporting type and display all of the transactions that make up the figure for the tax year.

Show Transactions
Accounting Year 2025/26

460 Depreciation Charge

Date	Description	Debit	Credit
27 Apr 25	Expenses Depreciation of 0.75%	15.00	
27 May 25	Expenses Depreciation of 0.75%	15.00	
27 Jun 25	Expenses Depreciation of 0.75%	15.00	
27 Jul 25	Expenses Depreciation of 0.75%	15.00	
27 Aug 25	Expenses Depreciation of 0.75%	15.00	
27 Sep 25	Expenses Depreciation of 0.75%	15.00	
27 Oct 25	Expenses Depreciation of 0.75%	15.00	
27 Nov 25	Expenses Depreciation of 0.75%	15.00	
27 Dec 25	Expenses Depreciation of 0.75%	15.00	

Once you're happy with the information, select **'Send update'**.

Your annual tax estimate
£2,250.00
Last updated: 30 August 2025

This estimate, provided by HMRC for informational purposes only, does not guarantee accuracy and may not reflect your final tax liability. You can request an update based on your current figures by sending your income and expenses to date. [View the breakdown for your current estimate provided by HMRC.](#)

	Q1 (06 Apr 25 - 05 Jul 25)	Q2 (06 Apr 25 - 05 Oct 25)	Q3 (06 Apr 25 - 05 Jan 26)	Q4 (06 Apr 25 - 05 Apr 26)	End of Year (06 Apr 25 - 05 Apr 26)	Final Declaration (06 Apr 25 - 05 Apr 26)
Due	Due	Due	Due	Upcoming	Upcoming	Upcoming
Due by	05 Aug 25	05 Nov 25	05 Feb 26	05 May 26	31 Jan 27	31 Jan 27
Income	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	
Expenses	-45.00	-90.00	-135.00	-180.00	-180.00	
Net Profit	49,955.00	49,910.00	49,865.00	49,820.00	49,820.00	
Disallowable Expenses	45.00	90.00	135.00	180.00	180.00	
Adjustments					100.00	
Allowances					-500.00	
Taxable Profit					49,600.00	

Select the **period** you want to report up to. You'll see a list of any unfiled quarterly periods, along with the option to report for the year to date. The period you choose will determine which quarterly obligations are fulfilled.

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Overview Contacts Work Bills My Money Banking Taxes Accounting

Eoin Demo Sole Trader

Send update for Tax Year 2025/26 - Eoin McNamara Beta

Send update to HMRC

You currently have available quarters due for submission. When you send an update, HMRC will provide a tax estimate based on the information provided, up to your selected date.

- Up to Q1 (06 Apr 25 to 05 Jul 25)
- Up to Q2 (06 Apr 25 to 05 Oct 25)
- Up to Q3 (06 Apr 25 to 05 Jan 26)
- Year to date (06 Apr 25 to 29 Jan 26)

We will request the following information from HMRC:

- Accounting Adjustments

We will send the following information to HMRC:

- Business details (Quarterly period type: **Standard**)
- Income and Expenses totals **06 April 2025 - 05 July 2025**
- Annual Adjustments, Allowances and Non-Financials

This will fulfill your quarterly obligations up to **Quarter 1**. You will not be able to change your quarterly period type after this update is sent.

[Send update](#) [Cancel](#)

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If you need to make changes to a previous update, such as adding missing income, FreeAgent will automatically update the correct year-to-date figures in your next submission.

Once you've selected the relevant period, select '**Send update**'.

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Overview Contacts Work Bills My Money Banking Taxes Accounting

Eoin Demo Sole Trader

Send update for Tax Year 2025/26 - Eoin McNamara Beta

Send update to HMRC

You currently have available quarters due for submission. When you send an update, HMRC will provide a tax estimate based on the information provided, up to your selected date.

- Up to Q1 (06 Apr 25 to 05 Jul 25)
- Up to Q2 (06 Apr 25 to 05 Oct 25)
- Up to Q3 (06 Apr 25 to 05 Jan 26)
- Year to date (06 Apr 25 to 29 Jan 26)

We will request the following information from HMRC:

- Accounting Adjustments

We will send the following information to HMRC:

- Business details (Quarterly period type: **Standard**)
- Income and Expenses totals **06 April 2025 - 05 July 2025**
- Annual Adjustments, Allowances and Non-Financials

This will fulfill your quarterly obligations up to **Quarter 1**. You will not be able to change your quarterly period type after this update is sent.

[Send update](#) [Cancel](#)

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FreeAgent will then send the totals for each income and expense category shown on the previous screen.

Once you have sent an update to HMRC, it can take several minutes for the submission to be processed by HMRC. Once the submission has been filed successfully, you will receive an email notification from FreeAgent letting you know. You'll see a green banner at the top of the page and FreeAgent will display your annual tax estimate received from HMRC.

The screenshot shows the 'MTD for Income Tax 2025/26 - Eoin McNamara' interface. A green banner at the top indicates 'Submission succeeded' with the message 'Your Q1 update has been sent to HMRC.' Below this, the 'Your annual tax estimate' is displayed as £2,250.00, last updated on 30 August 2025. A table below provides a breakdown of income and expenses across quarters and the final declaration.

	Q1 (06 Apr 25 - 05 Jul 25)	Q2 (06 Apr 25 - 05 Oct 25)	Q3 (06 Apr 25 - 05 Jan 26)	Q4 (06 Apr 25 - 05 Apr 26)	End of Year (06 Apr 25 - 05 Apr 26)	Final Declaration (06 Apr 25 - 05 Apr 26)
	Filed	Due	Due	Upcoming	Upcoming	Upcoming
Due by	05 Aug 25	05 Nov 25	05 Feb 26	05 May 26	31 Jan 27	31 Jan 27
Income	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	
Expenses	-45.00	-90.00	-135.00	-180.00	-180.00	
Net Profit	49,955.00	49,910.00	49,865.00	49,820.00	49,820.00	
Disallowable Expenses	45.00	90.00	135.00	180.00	180.00	
Adjustments					100.00	

Annual Summary

As part of the MTD for Income Tax submission you must file the non-financial information, accounting adjustments, and allowances from the bookkeeping solution that you're filing the quarterly updates from. You must fill in all the fields at the end of the tax year, or enter it earlier to automatically include it in your quarterly update information. This information must be submitted to HMRC before making your final declaration.

Navigate to the **'Taxes'** tab at the top of the screen and select **'Income Tax'** from the drop-down menu.

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Overview Contacts Work Bills My Money Banking Taxes Accounting

MTD for Income Tax 2025/26 - Eoin McNamara Beta Income Tax PAYE & NI Export Edit Details More Send updates

Self employment Annual summary Tax breakdown

Submission succeeded
Your Q1 update has been sent to HMRC.

Your annual tax estimate

£2,250.00
Last updated: 30 August 2025

This estimate, provided by HMRC for informational purposes only, does not guarantee accuracy and may not reflect your final tax liability. You can request an update based on your current figures by sending your income and expenses to date. [View the breakdown for your current estimate provided by HMRC.](#)

	Q1 (06 Apr 25 - 05 Jul 25)	Q2 (06 Apr 25 - 05 Oct 25)	Q3 (06 Apr 25 - 05 Jan 26)	Q4 (06 Apr 25 - 05 Apr 26)	End of Year (06 Apr 25 - 05 Apr 26)	Final Declaration (06 Apr 25 - 05 Apr 26)
	Filed	Due	Due	Upcoming	Upcoming	Upcoming
Due by	05 Aug 25	05 Nov 25	05 Feb 26	05 May 26	31 Jan 27	31 Jan 27
Income	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	
Expenses	-45.00	-90.00	-135.00	-180.00	-180.00	
Net Profit	49,955.00	49,910.00	49,865.00	49,820.00	49,820.00	
Disallowable Expenses	45.00	90.00	135.00	180.00	180.00	
Adjustments					100.00	

Select the **relevant tax** year from the list.

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Overview Contacts Work Bills My Money Banking Taxes Accounting

Income Tax Summary - Eoin McNamara

User
Eoin McNamara

Tax year	Description	Status	Total tax due
2024/25	MTD for Income Tax	Final Declaration due - 31 Jan 25	£2,250.00 ¹
2025/26	MTD for Income Tax	Q2 update overdue - due 05 Nov 25	£2,250.00 ¹

¹ Estimated total tax due

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FreeAgent MTD Demo

Enter the new value in the 'Amount' field.

The screenshot shows the HMRC MTD for Income Tax 2025/26 interface for Eoin McNamara. A modal titled "Add Averaging Adjustment" is open, displaying the following text: "Averaging adjustment (only for farmers, market gardeners and creators of literary or artistic works) – if the adjustment needs to be taken off the profit figure, this should be negative." Below this text is an "Amount" field with a currency symbol (£) and the value "100". To the right of the modal, a table lists adjustments with their amounts: "Accounting Adjustment" (Manual Adjustment) for £100.00 and "Capital Allowance Single Asset Pool" (Manual Allowance) for £500.00. On the right side of the screen, the "Your annual tax estimate" is shown as £2,250.00, last updated on 30 August 2025. A green notification banner at the top states "Submission succeeded" and "Your Q1 update has been sent to HMRC."

If you need to add an adjustment to reduce your figures, enter a minus in front of the amount.

Then, select 'Add Adjustment' to complete the process.

This screenshot is identical to the one above, showing the "Add Averaging Adjustment" modal. The "Add Adjustment" button at the bottom of the modal is highlighted with a green border, indicating it is the next step in the process. The rest of the interface, including the tax estimate and adjustment table, remains the same.

To edit an adjustment, select **'Edit'** to the right of the adjustment.

The screenshot shows the HMRC MTD for Income Tax 2025/26 interface for Eoin McNamara. The top navigation bar includes 'Overview', 'Contacts', 'Work', 'Bills', 'My Money', 'Banking', 'Taxes', and 'Accounting'. The main header displays 'MTD for Income Tax 2025/26 - Eoin McNamara' with a 'Beta' badge and buttons for 'Export', 'Edit Details', 'More', and 'Send update'. Below the header, there are tabs for 'Self employment', 'Annual summary', and 'Tax breakdown'. A green notification banner at the top states 'Submission succeeded' with the message 'Your Q1 update has been sent to HMRC.' To the right, a box titled 'Your annual tax estimate' shows a value of £2,250.00, last updated on 30 August 2025. The main content area is divided into 'Adjustments' and 'Allowances' sections. The 'Adjustments' section contains a table with two rows: 'Accounting Adjustment' (Manual Adjustment) with an amount of £100.00, and 'Averaging Adjustment' (Manual Adjustment) with an amount of £100.00. Each row has an 'Edit' button and a close 'X' button. Below the table is an 'Add an Adjustment' button. The 'Allowances' section contains a table with one row: 'Capital Allowance Single Asset Pool' (Manual Allowance) with an amount of £500.00, also featuring an 'Edit' button and a close 'X' button. Below this table is an 'Add an Allowance' button. At the bottom, there is a 'Non-financial Information' section.

Make any changes you want and then select **'Save Adjustment'**.

This screenshot is similar to the previous one, but with an 'Edit Averaging Adjustment' dialog box open in the center. The dialog box has a title bar 'Edit Averaging Adjustment' and a close 'X' button. The main text inside the dialog reads: 'Averaging adjustment (only for farmers, market gardeners and creators of literary or artistic work) - if the adjustment needs to be taken off the profit figure, this should be negative.' Below this text is a label 'Amount *' followed by a text input field containing '£ 100.00'. At the bottom of the dialog are two buttons: 'Save Adjustment' (highlighted in green) and 'Cancel'. The background interface remains the same as in the previous screenshot, showing the 'Adjustments' table and the 'Allowances' section.

To remove an adjustment, select the cross 'X'.

The screenshot shows the HMRC MTD for Income Tax 2025/26 interface for Eoin McNamara. The page displays a 'Submission succeeded' message, indicating that the Q1 update has been sent to HMRC. The 'Adjustments' section contains a table with the following data:

Details	Amount	
Accounting Adjustment Manual Adjustment	£100.00	Edit X
Averaging Adjustment Manual Adjustment	£100.00	Edit X

Below the adjustments table is an 'Add an Adjustment' button. The 'Allowances' section contains a table with the following data:

Details	Amount	
Capital Allowance Single Asset Pool Manual Allowance	£500.00	Edit X

Below the allowances table is an 'Add an Allowance' button. On the right side, the 'Your annual tax estimate' is shown as £2,250.00, last updated on 30 August 2025. A disclaimer states that this estimate is provided by HMRC for informational purposes only and does not guarantee accuracy.

Select 'Yes, remove' to complete the process.

Allowances

To add an allowance, navigate to 'Add an Allowance' and select the **type of allowance** you wish to report from the drop-down menu.

This screenshot shows the same HMRC MTD for Income Tax 2025/26 interface, but with the 'Add an Allowance' dropdown menu open. The menu lists several allowance options:

- Allowance On Sales
- Annual Investment Allowance
- Business Premises Renovation Allowance

The 'Add an Allowance' button is highlighted in blue. The rest of the interface, including the 'Adjustments' and 'Allowances' tables, remains visible in the background.

Enter the new value in the 'Amount' field.

The screenshot shows a tax software interface with a modal dialog box titled "Add Allowance On Sales". The dialog contains the following text: "Allowances on sale or cessation of business use (where you have disposed of assets for less than their tax value).". Below this text is a field labeled "Amount" with a red asterisk, containing the value "£ 100". At the bottom of the dialog are two buttons: "Add Allowance" (highlighted in green) and "Cancel".

The background interface shows a "Submission succeeded" message, a "Your annual tax estimate" of £2,250.00, and a table of adjustments and allowances. The table includes columns for "Details" and "Amount".

Details	Amount
Accounting Adjustment Manual Adjustment	£100.00
Averaging Adjustment Manual Adjustment	-£100.00
Capital Allowance Single Asset Pool Manual Allowance	£500.00

Then, select 'Add Allowance' to complete the process.

This screenshot is identical to the one above, but the "Add Allowance" button in the modal dialog is highlighted with a white border, indicating it is the next step in the process.

To edit an allowance, select **'Edit'** to the right of the allowance.

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Self employment Annual summary Tax breakdown

Submission succeeded
Your Q1 update has been sent to HMRC.

Your annual tax estimate
£2,250.00
Last updated: 30 August 2025
This estimate, provided by HMRC for informational purposes only, does not guarantee accuracy and may not reflect your final tax liability. You can request an update based on your current figures by sending your income and expenses to date. [View the breakdown](#) for your current estimate provided by HMRC.

Adjustments	
Details	Amount
Accounting Adjustment Manual Adjustment	£100.00 Edit X
Averaging Adjustment Manual Adjustment	-£100.00 Edit X
Add an Adjustment	

Allowances	
Details	Amount
Allowance On Sales Manual Allowance	£100.00 Edit X
Capital Allowance Single Asset Pool Manual Allowance	£500.00 Edit X
Add an Allowance	

Non-financial Information
Have your business details changed in the last 12 months?

Make any changes you want and then select **'Save Allowance'**.

UPDATED 2026-01-29 16:03:56 +0000 Your changes have been saved

Self employment Annual summary Tax breakdown

Submission succeeded
Your Q1 update has been sent to HMRC.

Your annual tax estimate
£2,250.00
Last updated: 30 August 2025
This estimate, provided by HMRC for informational purposes only, does not guarantee accuracy and may not reflect your final tax liability. You can request an update based on your current figures by sending your income and expenses to date. [View the breakdown](#) for your current estimate provided by HMRC.

Edit Allowance On Sales [X](#)

Allowances on sale or cessation of business use (where you have disposed of assets for less than their tax value).

Amount *

£

[Save Allowance](#) [Cancel](#)

Adjustments	
Details	Amount
Accounting Adjustment Manual Adjustment	£100.00 Edit X
Averaging Adjustment Manual Adjustment	-£100.00 Edit X
Add an Adjustment	

Allowances	
Details	Amount
Allowance On Sales Manual Allowance	£100.00 Edit X
Capital Allowance Single Asset Pool Manual Allowance	£500.00 Edit X
Add an Allowance	

Non-financial Information
Have your business details changed in the last 12 months?

To remove an allowance, select the cross 'X'.

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Self employment Annual summary Tax breakdown

Your changes have been saved

Submission succeeded
Your Q1 update has been sent to HMRC.

Your annual tax estimate
£2,250.00
Last updated: 30 August 2025

This estimate, provided by HMRC for informational purposes only, does not guarantee accuracy and may not reflect your final tax liability. You can request an update based on your current figures by sending your income and expenses to date. View the breakdown for your current estimate provided by HMRC.

Adjustments	
Details	Amount
Accounting Adjustment Manual Adjustment	£100.00 Edit X
Averaging Adjustment Manual Adjustment	-£100.00 Edit X
Add an Adjustment	

Allowances	
Details	Amount
Allowance On Sales Manual Allowance	£100.00 Edit X
Capital Allowance Single Asset Pool Manual Allowance	£500.00 Edit X
Add an Allowance	

Non-financial Information
Have your business details changed in the last 12 months?

Select 'Yes, remove' to complete the process.

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Self employment Annual summary Tax breakdown

Your changes have been saved

Submission succeeded
Your Q1 update has been sent to HMRC.

Your annual tax estimate
£2,250.00
Last updated: 30 August 2025

This estimate, provided by HMRC for informational purposes only, does not guarantee accuracy and may not reflect your final tax liability. You can request an update based on your current figures by sending your income and expenses to date. View the breakdown for your current estimate provided by HMRC.

Adjustments	
Details	Amount
Accounting Adjustment Manual Adjustment	£100.00 Edit X
Averaging Adjustment Manual Adjustment	-£100.00 Edit X
Add an Adjustment	

Remove Allowance On Sales X

Are you sure you want to remove this allowance?

[Yes, remove](#) [Cancel](#)

Allowances	
Details	Amount
Allowance On Sales Manual Allowance	£100.00 Edit X
Capital Allowance Single Asset Pool Manual Allowance	£500.00 Edit X
Add an Allowance	

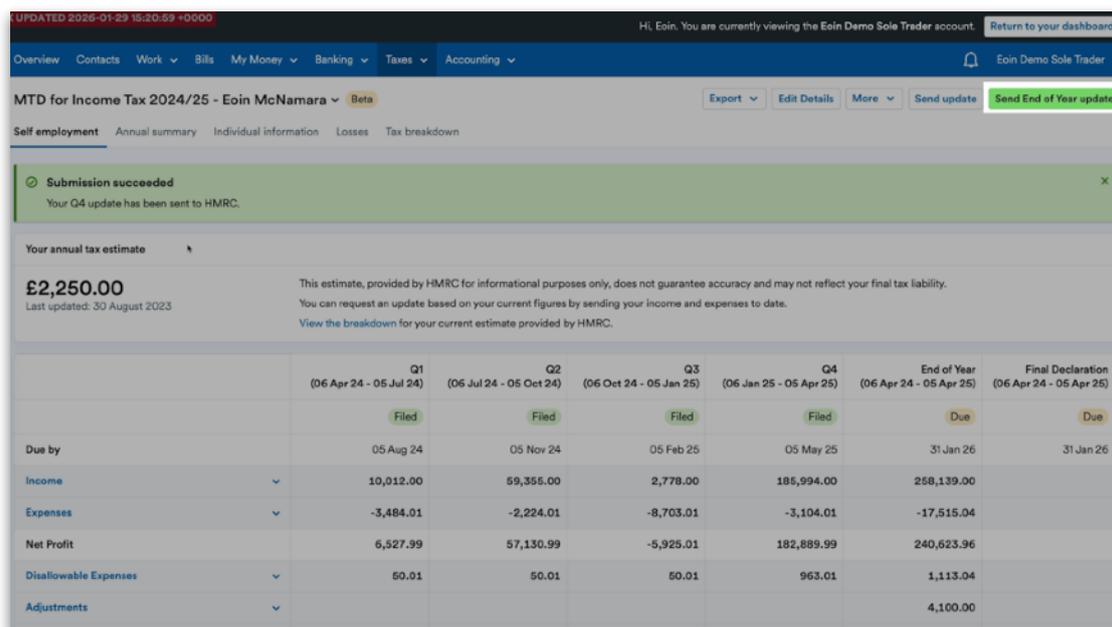
Non-financial Information
Have your business details changed in the last 12 months?

End of Year

You will need to submit and confirm your end of year submission to HMRC. This will include all your 4 quarterly updates combined and any adjustments, allowances or changes to non-financial information.

Before submitting, please ensure that all your bookkeeping is correct and all the information required for the client is entered correctly in the Annual Summary tab. You can also switch from consolidated to full expenses to break down the expenses by tax reporting type. This makes it easier to populate the information on the Tax return.

Once the final quarterly update is complete you have the option to select **'Send End of Year Update'**.



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MTD for Income Tax 2024/25 - Eoin McNamara Beta [Export](#) [Edit Details](#) [More](#) [Send update](#) [Send End of Year update](#)

Self employment Annual summary Individual information Losses Tax breakdown

Submission succeeded
Your Q4 update has been sent to HMRC.

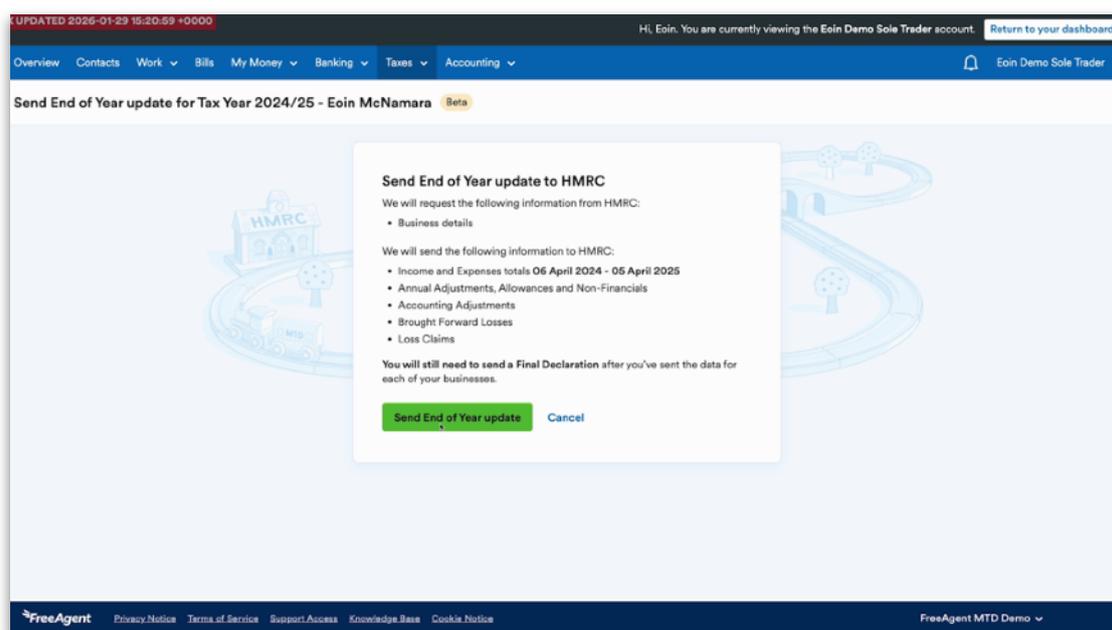
Your annual tax estimate

£2,250.00
Last updated: 30 August 2023

This estimate, provided by HMRC for informational purposes only, does not guarantee accuracy and may not reflect your final tax liability. You can request an update based on your current figures by sending your income and expenses to date. [View the breakdown for your current estimate provided by HMRC.](#)

	Q1 (06 Apr 24 - 05 Jul 24)	Q2 (06 Jul 24 - 05 Oct 24)	Q3 (06 Oct 24 - 05 Jan 25)	Q4 (06 Jan 25 - 05 Apr 25)	End of Year (06 Apr 24 - 05 Apr 25)	Final Declaration (06 Apr 24 - 05 Apr 25)
	Filed	Filed	Filed	Filed	Due	Due
Due by	05 Aug 24	05 Nov 24	05 Feb 25	05 May 25	31 Jan 26	31 Jan 26
Income	10,012.00	59,355.00	2,778.00	185,994.00	258,139.00	
Expenses	-3,484.01	-2,224.01	-8,703.01	-3,104.01	-17,515.04	
Net Profit	6,527.99	57,130.99	-5,925.01	182,889.99	240,623.96	
Disallowable Expenses	60.01	50.01	60.01	963.01	1,113.04	
Adjustments					4,100.00	

Then, select **'Send End of Year Update'**.



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Send End of Year update for Tax Year 2024/25 - Eoin McNamara Beta

Send End of Year update to HMRC

We will request the following information from HMRC:

- Business details

We will send the following information to HMRC:

- Income and Expenses totals 06 April 2024 - 05 April 2025
- Annual Adjustments, Allowances and Non-Financials
- Accounting Adjustments
- Brought Forward Losses
- Loss Claims

You will still need to send a Final Declaration after you've sent the data for each of your businesses.

[Send End of Year update](#) [Cancel](#)

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If you are not filing your final declaration through FreeAgent then this is all that is required before you file the final declaration on a different Tax Production Software.

In the next section we'll cover how to submit the final declaration in FreeAgent.

If you are not submitting a final declaration through FreeAgent you can mark it as filed from your MTD for Income Tax return.

To do this select **'More'**, then from the drop-down menu select **'Mark all [x] data as sent'**.

MTD for Income Tax 2024/25 - Eoin McNamara Beta

Export Edit Details **More** Send update Send Final Declaration

Self employment Annual summary Individual information Losses Tax breakdown

Submission succeeded
Your End of Year update has been sent to HMRC.

Your annual tax estimate
£2,250.00
Last updated: 30 August 2023

This estimate, provided by HMRC for informational purposes only, does not guarantee accuracy and may not reflect your final tax liability. You can request an update based on your current figures by sending your income and expenses to date. [View the breakdown for your current estimate provided by HMRC.](#)

	Q1 (06 Apr 24 - 05 Jul 24)	Q2 (06 Jul 24 - 05 Oct 24)	Q3 (06 Oct 24 - 05 Jan 25)	Q4 (06 Jan 25 - 05 Apr 25)	End of Year (06 Apr 24 - 05 Apr 25)	Final Declaration (06 Apr 24 - 05 Apr 25)
Due by	05 Aug 24	05 Nov 24	05 Feb 25	05 May 25	31 Jan 26	31 Jan 26
Income	10,012.00	59,355.00	2,778.00	185,994.00	258,139.00	
Expenses	-3,484.01	-2,224.01	-8,703.01	-3,104.01	-17,515.04	
Net Profit	6,527.99	57,130.99	-5,925.01	182,889.99	240,623.96	
Disallowable Expenses	50.01	50.01	50.01	963.01	1,113.04	
Adjustments					4,100.00	

This will lock the accounts for the accounting period of the MTD for Income Tax return.

Final Declaration

As previously mentioned in the settings and overview section above, you must navigate to the **'Edit details'** section of the return.

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Overview Contacts Work Bills My Money Banking Taxes Accounting

MTD for Income Tax 2024/25 - Eoin McNamara Beta [Export](#) [Edit Details](#) [More](#) [Send update](#) [Send Final Declaration](#)

Self employment Annual summary Individual information Losses Tax breakdown

Submission succeeded
Your End of Year update has been sent to HMRC.

Your annual tax estimate
£2,250.00
Last updated: 30 August 2023

This estimate, provided by HMRC for informational purposes only, does not guarantee accuracy and may not reflect your final tax liability. You can request an update based on your current figures by sending your income and expenses to date. View the breakdown for your current estimate provided by HMRC.

	Q1 (06 Apr 24 - 05 Jul 24)	Q2 (05 Jul 24 - 05 Oct 24)	Q3 (06 Oct 24 - 05 Jan 25)	Q4 (06 Jan 25 - 05 Apr 25)	End of Year (06 Apr 24 - 05 Apr 25)	Final Declaration (06 Apr 24 - 05 Apr 25)
	Filed	Filed	Filed	Filed	Filed	Due
Due by	05 Aug 24	05 Nov 24	05 Feb 25	05 May 25	31 Jan 26	31 Jan 26
Income	10,012.00	59,355.00	2,778.00	185,994.00	258,139.00	
Expenses	-3,484.01	-2,224.01	-8,703.01	-3,104.01	-17,515.04	
Net Profit	6,527.99	57,130.99	-5,925.01	182,889.99	240,623.96	
Disallowable Expenses	50.01	50.01	50.01	963.01	1,113.04	
Adjustments					4,100.00	

Select **'Yes'** for **'Do you want to send individual information?'** from this FreeAgent licence.

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Overview Contacts Work Bills My Money Banking Taxes Accounting

Edit Income Tax Details for Tax Year 2024/25 - Eoin McNamara Beta

Income Tax Details

Is this your first tax year using Making Tax Digital for Income Tax? Yes No

Which dates would you like to use for your quarterly submissions in this tax year? Tax year quarters Calendar year quarters

Do you want to send individual information? Yes No

If you're sending individual information (e.g. disclosing voluntary Class 2 NICs or tax avoidance schemes) in another FreeAgent account or outside of FreeAgent, choose "No".

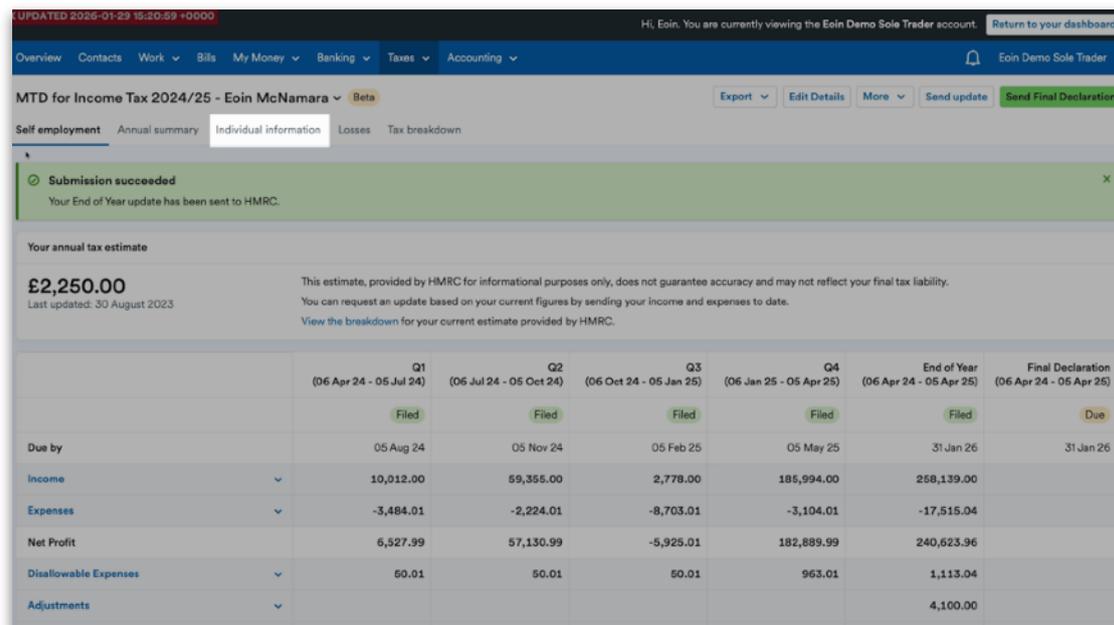
[Save Changes](#) [Cancel](#)

FreeAgent [Privacy Notice](#) [Terms of Service](#) [Support Access](#) [Knowledge Base](#) [Cookies Notice](#) FreeAgent MTD Demo

This will give you access to the Individual information tab, Employment tab and the Losses tab which will allow you to submit your final declaration through FreeAgent. The final declaration for MTD for Income Tax will be replacing the old Self Assessment return.

Individual Information

From your MTD for Income Tax return, select the '**Individual Information**' tab.



UPDATED 2026-01-29 16:20:59 +0000

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Self employment Annual summary **Individual information** Losses Tax breakdown

Submission succeeded
Your End of Year update has been sent to HMRC.

Your annual tax estimate

£2,250.00
Last updated: 30 August 2023

This estimate, provided by HMRC for informational purposes only, does not guarantee accuracy and may not reflect your final tax liability. You can request an update based on your current figures by sending your income and expenses to date. [View the breakdown](#) for your current estimate provided by HMRC.

	Q1 (06 Apr 24 - 05 Jul 24)	Q2 (06 Jul 24 - 05 Oct 24)	Q3 (06 Oct 24 - 05 Jan 25)	Q4 (06 Jan 25 - 05 Apr 25)	End of Year (06 Apr 24 - 05 Apr 25)	Final Declaration (06 Apr 24 - 05 Apr 25)
	Filed	Filed	Filed	Filed	Filed	Due
Due by	05 Aug 24	05 Nov 24	05 Feb 25	05 May 25	31 Jan 26	31 Jan 26
Income	10,012.00	59,355.00	2,778.00	185,994.00	258,139.00	
Expenses	-3,484.01	-2,224.01	-8,703.01	-3,104.01	-17,515.04	
Net Profit	6,527.99	57,130.99	-5,925.01	182,889.99	240,623.96	
Disallowable Expenses	50.01	50.01	50.01	963.01	1,113.04	
Adjustments					4,100.00	

Here you will be able to enter any supplemental information for your clients return. When you send an update or request data if HMRC holds any information for the individual sources on their system they will populate the figure. If this doesn't pull through, you can manually add it. This includes items like:

- Charitable donations
- CIS Deductions
- Directorship Dividends
- Disclosures
- Foreign And Other Dividends Income
- Foreign Reliefs
- Marriage Allowance Transfer
- Other Reliefs
- Pensions Income
- Savings Income

For all other sources, they follow a similar workflow where you select **'Yes'** if you want to add this information to the return, or select **'No'** if they have no information to add to this source.

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During the 2025/26 tax year, we'll be expanding the individual information section to support additional reporting requirements. For full details on what will be supported by the end of the 2025/26 tax year, please see our Knowledge Base.

Charitable Givings

Do you want to report any charitable gifts or gift aid payments?

Yes No

CIS Deductions

Do you want to report any CIS deductions?

Yes No

Disclosures

Do you want to choose whether to pay Class 2 NICs voluntarily, or disclose any tax avoidance schemes?

Yes No

Foreign And Other Dividends Income

Do you want to declare income from foreign or other dividends?

Yes No

Foreign Reliefs

Do you claim any relief through foreign tax on income?

Yes No

Your annual tax estimate

£2,250.00

Last updated: 30 August 2023

This estimate, provided by HMRC for informational purposes only, does not guarantee accuracy and may not reflect your final tax liability.

You can request an update based on your current figures by sending your income and expenses to date.

[View the breakdown](#) for your current estimate provided by HMRC.

You **must** select 'Yes' or 'No' on all sources before you can submit.

Some of this information is populated by HMRC from CIS300 data, but if you are missing a deduction you can add it to your individual information Page.

To do this, first select **'Yes'** under the 'CIS Deductions' heading.

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My Money Banking Taxes Accounting Saving changes...

MTD for Income Tax 2024/25 - Eoin McNamara Beta

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Self employment Annual summary Individual information Losses Tax breakdown

Submission succeeded

Your End of Year update has been sent to HMRC.

During the 2025/26 tax year, we'll be expanding the individual information section to support additional reporting requirements. For full details on what will be supported by the end of the 2025/26 tax year, please see our Knowledge Base.

Charitable Givings

Do you want to report any charitable gifts or gift aid payments?

Yes No

CIS Deductions

Do you want to report any CIS deductions?

Yes No

Contractors

No CIS contractors have been added.

[Add a CIS contractor](#)

Disclosures

Do you want to choose whether to pay Class 2 NICs voluntarily, or disclose any tax avoidance schemes?

Yes No

Your annual tax estimate

£2,250.00

Last updated: 30 August 2023

This estimate, provided by HMRC for informational purposes only, does not guarantee accuracy and may not reflect your final tax liability.

You can request an update based on your current figures by sending your income and expenses to date.

[View the breakdown](#) for your current estimate provided by HMRC.

Then, select 'Add a CIS contractor'.

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MTD for Income Tax 2024/25 - Eoin McNamara Beta Export Edit Details More Send update Send Final Declaration

Self employment Annual summary Individual information Losses Tax breakdown

Submission succeeded
Your End of Year update has been sent to HMRC.

During the 2025/26 tax year, we'll be expanding the individual information section to support additional reporting requirements. For full details on what will be supported by the end of the 2025/26 tax year, please see our Knowledge Base.

Charitable Givings
Do you want to report any charitable gifts or gift aid payments?
 Yes No

CIS Deductions
Do you want to report any CIS deductions?
 Yes No

Contractors
No CIS contractors have been added.
[Add a CIS contractor](#)

Disclosures
Do you want to choose whether to pay Class 2 NICs voluntarily, or disclose any tax avoidance schemes?
 Yes No

Your annual tax estimate
£2,250.00
Last updated: 30 August 2023
This estimate, provided by HMRC for informational purposes only, does not guarantee accuracy and may not reflect your final tax liability. You can request an update based on your current figures by sending your income and expenses to date. [View the breakdown for your current estimate provided by HMRC.](#)

Fill in the 'Contractor name' and 'Contractor PAYE reference' field.

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MTD for Income Tax 2024/25 - Eoin McNamara Beta Export Edit Details More Send update Send Final Declaration

Self employment Annual summary Individual information Losses Tax breakdown

Submission succeeded
Your End of Year update has been sent to HMRC.

During the 2025/26 tax year, we'll be expanding the individual information section to support additional reporting requirements. For full details on what will be supported by the end of the 2025/26 tax year, please see our Knowledge Base.

Charitable Givings
Do you want to report any charitable gifts or gift aid payments?
 Yes No

CIS Deductions
Do you want to report any CIS deductions?
 Yes No

Contractors
No CIS contractors have been added.
[Add a CIS contractor](#)

Disclosures
Do you want to choose whether to pay Class 2 NICs voluntarily, or disclose any tax avoidance schemes?
 Yes No

Your annual tax estimate
£2,250.00
Last updated: 30 August 2023
This estimate, provided by HMRC for informational purposes only, does not guarantee accuracy and may not reflect your final tax liability. You can request an update based on your current figures by sending your income and expenses to date. [View the breakdown for your current estimate provided by HMRC.](#)

New contractor

Contractor name
Test

Contractor PAYE reference
123/AB12345
A PAYE reference in the format 123/AB12345

Create Cancel

Select **'Create'**.

The screenshot shows the HMRC MTD for Income Tax 2024/25 interface for Eoin McNamara. A modal window titled "New contractor" is open, allowing the user to add a new contractor. The form includes the following fields and options:

- Contractor name:** A text input field containing "Test".
- Contractor PAYE reference:** A text input field containing "123/AB12345". Below this field, a note states: "A PAYE reference in the format 123/AB12345".
- Buttons:** A green "Create" button and a "Cancel" button.

The background interface shows a "Submission succeeded" message, a tax estimate of £2,250.00, and sections for Charitable Givings, CIS Deductions, and Contractors. The "Contractors" section currently shows "No CIS contractors have been added" and a button to "Add a CIS contractor".

This will add the contractor to your return. Repeat this step for all of your contractors who are missing from the list.

Then, select **'Add period data'**.

The screenshot shows the HMRC MTD for Income Tax 2024/25 interface for Eoin McNamara. The "New contractor" modal is no longer present. The "Contractors" section now displays the following information:

- Contractors:** A list containing "Test (123/AB12345)".
- Buttons:** An "Add period data" button (highlighted with a red box) and an "Add a CIS contractor" button.

The background interface remains the same, showing the "Submission succeeded" message and the tax estimate of £2,250.00.

From your Annual Payments and Deductions statement from the contractor, use the drop-down menu to fill in **each period** that there was an amount deducted from.

The screenshot shows the HMRC Self Assessment portal for Eoin McNamara. A 'New period data' dialog box is open, displaying a list of periods for selection. The selected period is '06 Oct 24 - 05 Nov 24'. The background shows the 'Contractors' section with a contractor named 'Test (123/AB12345)' and a 'Submission succeeded' message.

For the period selected **enter** the:

- 'Deduction amount'
- 'Cost of materials'
- 'Gross amount paid'

The screenshot shows the HMRC Self Assessment portal for Eoin McNamara. The 'New period data' dialog box is open, and the 'Deduction amount', 'Cost of materials', and 'Gross amount paid' fields are filled with the values £1000.00, £1000.00, and £2000.00 respectively. The background shows the 'Contractors' section with a contractor named 'Test (123/AB12345)' and a 'Submission succeeded' message.

Select **'Create'**.

The screenshot shows the HMRC MTD for Income Tax 2024/25 interface for Eoin McNamara. A 'New period data' modal is open, allowing the user to add a new period with the following fields:

- Period: 06 Apr 24 - 05 May 24
- Deduction amount: £ 1000.00
- Cost of materials: £ 1000.00
- Gross amount paid: £ 2000

The modal includes 'Create' and 'Cancel' buttons. The background interface shows a 'Submission succeeded' message, a 'Your annual tax estimate' of £2,250.00, and sections for Charitable Givings, CIS Deductions, and Contractors.

Repeat this process for each period there are deductions.

Employment

In the Employment Tab of the MTD for Income Tax return, you'll be able to view the amount of Employment Income that has been reported to HMRC, and you can add additional income to this section.

Similarly to the Individual Information section, once you send an update or request data to HMRC, they will populate the figure if they hold any information for the individual sources on their system. If this doesn't pull through, you can manually add it.

To view Employment Income, navigate to the **'Employment'** tab.

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MTD for Income Tax 2025/26* - Frankie Goodman Beta [Export](#) [Edit Details](#) [More](#)

Self employment Annual summary **Employment** Individual information Losses

During the 2025/26 tax year, we'll be expanding the employment section to support additional reporting requirements. For full details on what will be supported by the end of the 2025/26 tax year, please see our Knowledge Base.

Employments

Do you want to declare any employment income?
 Yes No

Non-PAYE Employment Income

Do you want to declare any income that you received from tips?
 Yes No

Other Employment Income

Do you want to declare any share options, shares awarded or received, deductions for disability or foreign service, or lump sums?
 Yes No

Share Options

No share options.
[Add share options](#)

Your annual tax estimate

£0.00
 Last updated: N/A

Under MTD Income Tax, you must send HMRC totals of your income and expenditure every quarter (or more frequently if you would like to update your tax estimate). HMRC will use the information sent to provide you with an up to date tax estimate for the year. [Learn more about MTD Income Tax quarterly updates](#)

From this tab you can add:

- 'Employments'
- 'Non-PAYE Employment Income'
- 'Other Employment Income'

If you wish to add to these Employment Incomes select **'Yes'** to indicate that you do want to declare employment income.

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Self employment Annual summary **Employment** Individual information Losses

During the 2025/26 tax year, we'll be expanding the employment section to support additional reporting requirements. For full details on what will be supported by the end of the 2025/26 tax year, please see our Knowledge Base.

Employments

Do you want to declare any employment income?
 Yes No

Test (06-04-2025 - Present) [Edit](#) [X](#)

No financial details added.
[Add financial details](#)

[Add an employment](#)

Non-PAYE Employment Income

Do you want to declare any income that you received from tips?
 Yes No

Other Employment Income

Do you want to declare any share options, shares awarded or received, deductions for disability or foreign service, or lump sums?
 Yes No

Your annual tax estimate

£0.00
 Last updated: N/A

Under MTD Income Tax, you must send HMRC totals of your income and expenditure every quarter (or more frequently if you would like to update your tax estimate). HMRC will use the information sent to provide you with an up to date tax estimate for the year. [Learn more about MTD Income Tax quarterly updates](#)

If they have no information to add to this source, select 'No'.

Overview Contacts Work Bills My Money Banking Taxes Accounting Saving changes... Eoin Demo Sole Trader

MTD for Income Tax 2025/26* - Frankie Goodman Beta Export Edit Details More

Self employment Annual summary **Employment** Individual information Losses

During the 2025/26 tax year, we'll be expanding the employment section to support additional reporting requirements. For full details on what will be supported by the end of the 2025/26 tax year, please see our Knowledge Base.

Your annual tax estimate
£0.00
Last updated: N/A

Under MTD Income Tax, you must send HMRC totals of your income and expenditure every quarter (or more frequently if you would like to update your tax estimate). HMRC will use the information sent to provide you with an up to date tax estimate for the year. [Learn more about MTD Income Tax quarterly updates](#)

Employments

Do you want to declare any employment income?
 Yes No

Test (06-04-2025 - Present) Edit X

No financial details added.
[Add financial details](#)

[Add an employment](#)

Non-PAYE Employment Income

Do you want to declare any income that you received from tips?
 Yes No

Other Employment Income

Do you want to declare any share options, shares awarded or received, deductions for disability or foreign service, or lump sums?
 Yes No

To add 'Other Employment Income', select 'Yes' for 'Do you want to declare any share options, shares awarded or received, deductions for disability or foreign service, or lump sums?'.

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Self employment Annual summary **Employment** Individual information Losses

During the 2025/26 tax year, we'll be expanding the employment section to support additional reporting requirements. For full details on what will be supported by the end of the 2025/26 tax year, please see our Knowledge Base.

Your annual tax estimate
£0.00
Last updated: N/A

Under MTD Income Tax, you must send HMRC totals of your income and expenditure every quarter (or more frequently if you would like to update your tax estimate). HMRC will use the information sent to provide you with an up to date tax estimate for the year. [Learn more about MTD Income Tax quarterly updates](#)

Employments

Do you want to declare any employment income?
 Yes No

Non-PAYE Employment Income

Do you want to declare any income that you received from tips?
 Yes No

Other Employment Income

Do you want to declare any share options, shares awarded or received, deductions for disability or foreign service, or lump sums?
 Yes No

Share Options

No share options.
[Add share options](#)

To add a 'Share Option' for the client, select '**Add share options**'.

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Self employment Annual summary **Employment** Individual information Losses

During the 2025/26 tax year, we'll be expanding the employment section to support additional reporting requirements. For full details on what will be supported by the end of the 2025/26 tax year, please see our Knowledge Base.

Employments

Do you want to declare any employment income?
 Yes No

Non-PAYE Employment Income

Do you want to declare any income that you received from tips?
 Yes No

Other Employment Income

Do you want to declare any share options, shares awarded or received, deductions for disability or foreign service, or lump sums?
 Yes No

Share Options

No share options.

[Add share options](#)

Your annual tax estimate

£0.00
 Last updated: N/A

Under MTD Income Tax, you must send HMRC totals of your income and expenditure every quarter (or more frequently if you would like to update your tax estimate). HMRC will use the information sent to provide you with an up to date tax estimate for the year. [Learn more about MTD Income Tax quarterly updates](#)

A window will open and you must fill in all of the details in compulsory fields.

Once you are happy with the information entered, select '**Create**' to add it to the MTD for Income Tax return.

Non-PAYE Employment Income

Do you want to declare any income that you received from tips?
 Yes No

Other Employment Income

Do you want to declare any share options, shares awarded or received, or lump sums?
 Yes No

Share Options

No share options.

[Add share options](#)

Shares awarded or received

No shares awarded or received.

[Add shares awarded or received](#)

Disability deductions

No disability deductions.

[Add disability deductions](#)

Foreign service deductions

No foreign service deductions.

[Add foreign service deductions](#)

Lump Sums

Share Options Modal:

If you have not exercised the option, but you have received consideration for the release or assignment of the option, select "Yes".

Amount of consideration received *
 £

Number of shares acquired *

Class of shares acquired *

Exercise price *
 £

Amount paid for option *
 £

Market value of shares on exercise *
 £

Profit on option exercised *
 £

Employers NIC paid *
 £

Taxable amount *
 £

[Create](#) [Cancel](#)

Your annual tax estimate

£0.00
 Last updated: N/A

Under MTD Income Tax, you must send HMRC totals of your income and expenditure every quarter (or more frequently if you would like to update your tax estimate). HMRC will use the information sent to provide you with an up to date tax estimate for the year. [Learn more about MTD Income Tax quarterly updates](#)

Losses

In the **'Losses'** tab, you can add losses for all of your Income streams even if the Quarterly updates and end of year have been submitted outside of FreeAgent.

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Overview Contacts Work Bills My Money Banking Taxes Accounting

MTD for Income Tax 2025/26* - Frankie Goodman Beta [Export](#) [Edit Details](#) [More](#)

Self employment Annual summary **Employment** Individual information **Losses**

During the 2025/26 tax year, we'll be expanding the employment section to support additional reporting requirements. For full details on what will be supported by the end of the 2025/26 tax year, please see our Knowledge Base.

Employments

Do you want to declare any employment income?

Yes No

Non-PAYE Employment Income

Do you want to declare any income that you received from tips?

Yes No

Other Employment Income

Do you want to declare any share options, shares awarded or received, deductions for disability or foreign service, or lump sums?

Yes No

Share Options

No share options.

[Add share options](#)

Your annual tax estimate

£0.00
Last updated: N/A

Under MTD Income Tax, you must send HMRC totals of your income and expenditure every quarter (or more frequently if you would like to update your tax estimate). HMRC will use the information sent to provide you with an up to date tax estimate for the year. [Learn more about MTD Income Tax quarterly updates](#)

Losses make part of your final declaration. You can add 'Brought Forward Losses' on your first year of MTD for Income Tax.

If you wish to add a 'Brought Forward Losses', select **'Yes'** for **'Do you want to manage your brought forward losses?'**

Saving changes... Hi, Eoin. You are currently viewing the Eoin Demo Sole Trader account. [Return to your dashboard](#)

Overview Contacts Work Bills My Money Banking Taxes Accounting

MTD for Income Tax 2024/25* - Frankie Goodman Beta [Export](#) [Edit Details](#) [More](#)

Self employment Annual summary Employment Individual information **Losses**

Brought Forward Losses

Do you want to manage your brought forward losses?

This should only be done in the first tax year you're using Making Tax Digital for Income Tax. If this is not your first tax year using Making Tax Digital for Income Tax, you can edit your tax year details.

Yes No

No losses brought forward added.

[Add a brought forward loss](#)

Loss Claims Incomplete

Do you want to manage your loss claims for this tax year?

Yes No

Value can't be blank

Your annual tax estimate

£0.00
Last updated: N/A

Under MTD Income Tax, you must send HMRC totals of your income and expenditure every quarter (or more frequently if you would like to update your tax estimate). HMRC will use the information sent to provide you with an up to date tax estimate for the year. [Learn more about MTD Income Tax quarterly updates](#)

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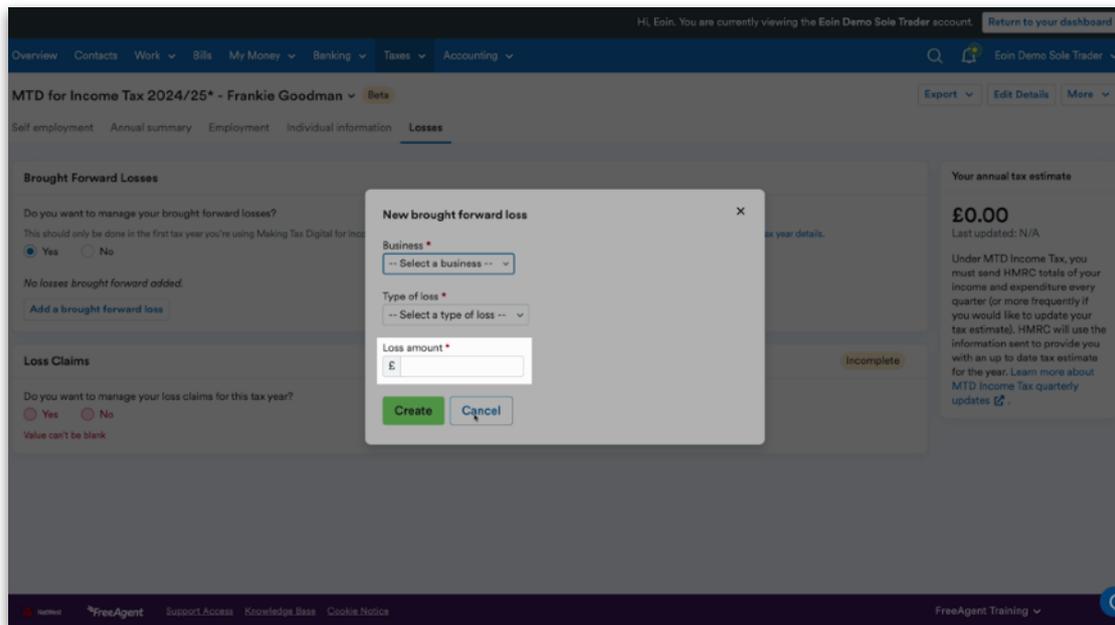
Then, select 'Add a brought forward loss'.

The screenshot shows the 'MTD for Income Tax 2024/25* - Frankie Goodman' page. The 'Losses' tab is active. Under 'Brought Forward Losses', there is a question: 'Do you want to manage your brought forward losses?' with 'Yes' selected. Below this, it says 'No losses brought forward added.' and there is a button labeled 'Add a brought forward loss'. To the right, the 'Your annual tax estimate' shows '£0.00' and 'Last updated: N/A'. The bottom of the page has a footer with 'FreeAgent' and 'FreeAgent Training'.

In the pop-up window you can add the Brought Forward loss by selecting which income stream it is for in the 'Business' drop-down menu.

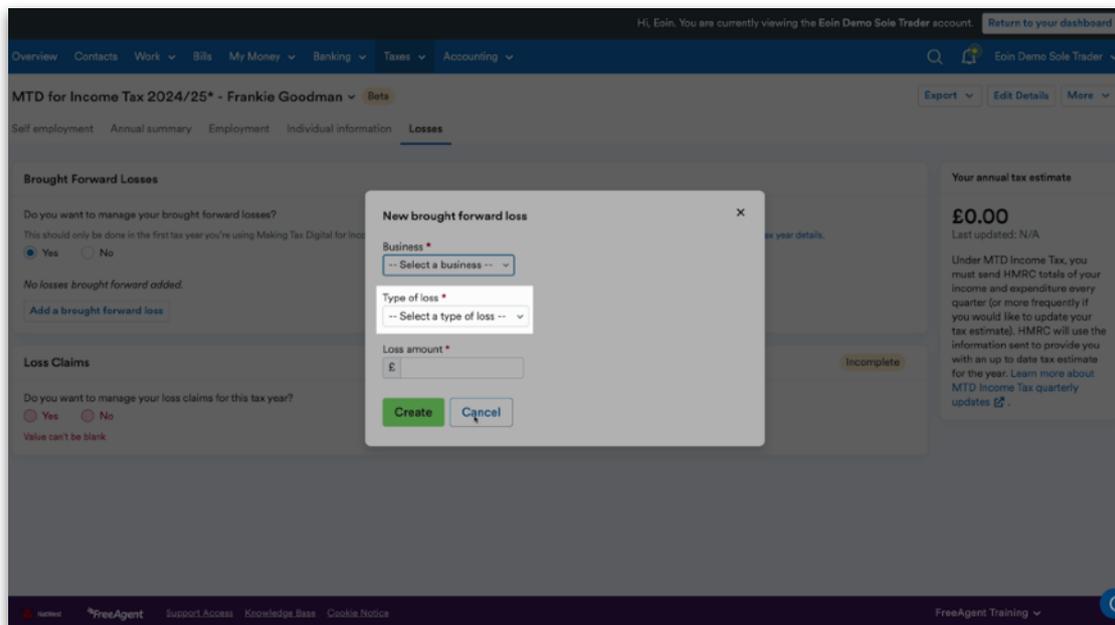
This screenshot is similar to the first one but includes a pop-up window titled 'New brought forward loss'. The pop-up has three fields: 'Business' with a dropdown menu showing '--- Select a business ---', 'Type of loss' with a dropdown menu showing '--- Select a type of loss ---', and 'Loss amount' with a text input field containing '£'. At the bottom of the pop-up are 'Create' and 'Cancel' buttons. The background interface is dimmed.

Then select the **'Type'** of loss from the drop-down menu.



The screenshot shows the 'New brought forward loss' dialog box in the HMRC MTD interface. The dialog box has a title bar with a close button (X). It contains three main sections: 'Business *' with a dropdown menu showing '-- Select a business --'; 'Type of loss *' with a dropdown menu showing '-- Select a type of loss --'; and 'Loss amount *' with a text input field containing '£'. At the bottom of the dialog box are two buttons: 'Create' (green) and 'Cancel' (blue). The background of the page is dimmed, showing the 'Losses' section of the MTD for Income Tax 2024/25* for Frankie Goodman. The page header includes navigation links like 'Overview', 'Contacts', 'Work', 'Bills', 'My Money', 'Banking', 'Taxes', and 'Accounting'. The footer includes 'FreeAgent' and 'FreeAgent Training'.

Add the loss amount in the **'Loss amount'** field.



This screenshot is identical to the one above, showing the 'New brought forward loss' dialog box. The 'Loss amount *' field is now highlighted with a red border, indicating it is the active field for input. The text '£' is still present in the field. The rest of the dialog box and the background page are the same as in the previous image.

Select **'Create'** when finished.

The screenshot shows the 'Losses' section of the MTD for Income Tax 2024/25 interface. A modal window titled 'New brought forward loss' is open, containing the following fields:

- Business ***: A dropdown menu with the placeholder text '-- Select a business --'.
- Type of loss ***: A dropdown menu with the placeholder text '-- Select a type of loss --'.
- Loss amount ***: A text input field with a pound sign (£) and a red asterisk indicating it is required.

At the bottom of the modal are two buttons: a green 'Create' button and a blue 'Cancel' button.

To add a 'Loss Claim' select **'Yes'** for **'Do you want to manage your loss claims for this tax year?'**

The screenshot shows the 'Loss Claims' section of the MTD for Income Tax 2024/25 interface. The 'Do you want to manage your loss claims for this tax year?' question is answered with 'Yes' (selected radio button).

Below the question, it states 'No losses claimed.' and provides an 'Add a loss claim' button.

Then, select ‘Add a loss claim’.

The screenshot shows the 'Losses' section of the MTD for Income Tax 2024/25 interface. It includes sections for 'Brought Forward Losses' and 'Loss Claims'. The 'Loss Claims' section has a red box around the 'Add a loss claim' button.

In the window that appears, similarly to the above Brought Forward loss, you select the ‘Type of claim’, whether the type is:

- ‘Carry Forward’
- ‘Carry Sideways’
- ‘Carry Sideways (FHL)’
- ‘Carry Forward to Carry Sideways’

The screenshot shows the 'New loss claim' dialog box. It has three dropdown menus: 'Type of claim', 'Business', and 'Type of loss'. There are 'Create' and 'Cancel' buttons at the bottom.

Then, select the **'Business'** it is in relation to.

The screenshot shows the HMRC MTD for Income Tax 2024/25 interface for Frankie Goodman. A modal window titled "New loss claim" is open, allowing the user to add a new loss claim. The modal contains the following fields:

- Type of claim ***: A dropdown menu with the option "-- Select a type of claim --".
- Business ***: A dropdown menu with the option "-- Select a business --".
- Type of loss ***: A dropdown menu with the option "-- Select a type of loss --".

At the bottom of the modal are two buttons: "Create" (in green) and "Cancel".

The background interface shows the "Losses" section with options to manage brought forward losses and loss claims. The "Your annual tax estimate" on the right shows a total of £0.00.

Then, select the **'Type of loss'** you are claiming from the drop down menu.

This screenshot is identical to the one above, but the "Type of loss *" dropdown menu in the "New loss claim" modal is now open, showing a list of options. The "Business *" dropdown menu is also open, showing a list of businesses. The "Create" button remains highlighted in green.

Once complete, select **'Create'**.

The screenshot shows the 'MTD for Income Tax 2024/25' interface for Frankie Goodman. A modal window titled 'New loss claim' is open, containing the following fields:

- Type of claim * (dropdown menu)
- Business * (dropdown menu)
- Type of loss * (dropdown menu)

At the bottom of the modal are 'Create' and 'Cancel' buttons. The background interface shows 'Brought Forward Losses' and 'Loss Claims' sections, both with 'Add' buttons.

Sending Final Declaration

Once you have completed all of the additional information above, you can send your final declaration.

To do this, navigate to your **MTD for Income Tax return** and select **'Send Final Declaration'**.

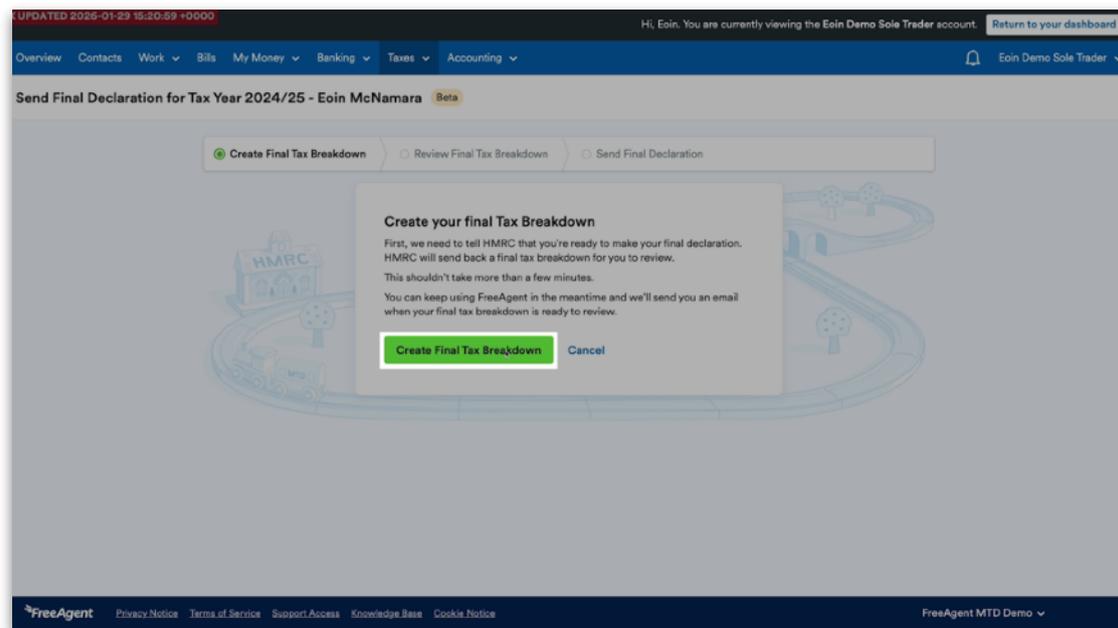
The screenshot shows the 'MTD for Income Tax 2024/25' interface for Eoin McNamara. A green notification banner states: 'Submission succeeded. Your End of Year update has been sent to HMRC.' Below this, the 'Your annual tax estimate' is shown as £2,250.00, last updated on 30 August 2023. A table below provides a quarterly breakdown of the tax estimate.

	Q1 (06 Apr 24 - 05 Jul 24)	Q2 (06 Jul 24 - 05 Oct 24)	Q3 (06 Oct 24 - 05 Jan 25)	Q4 (06 Jan 25 - 05 Apr 25)	End of Year (06 Apr 24 - 05 Apr 25)	Final Declaration (06 Apr 24 - 05 Apr 25)
	Filed	Filed	Filed	Filed	Filed	Due
Due by	05 Aug 24	05 Nov 24	05 Feb 25	05 May 25	31 Jan 26	31 Jan 26
Income	10,012.00	59,355.00	2,778.00	185,994.00	258,139.00	
Expenses	-3,484.01	-2,224.01	-8,703.01	-3,104.01	-17,515.04	
Net Profit	6,527.99	57,130.99	-5,925.01	182,889.99	240,623.96	
Disallowable Expenses	50.01	50.01	50.01	963.01	1,113.04	
Adjustments					4,100.00	

You must have declared all income and tax reliefs.

If you don't need to fill in a source, select 'No' that you don't need to declare that source. If you don't do this, an error message will appear when you try to send the final declaration and you will be told what sources that don't have 'Yes' or 'No' selected.

Once you have completed this, you'll be prompted to '**Create Final Tax Breakdown**'.



This will combine all of the information for your final declaration for MTD for Income Tax submission and send it to HMRC so they can calculate the figure to be reviewed and sent to clients.

If you and your client are happy with the submission, you can select '**Accept and Continue**'.

UPDATED 2026-01-29 16:30:59 +0000		
Total Income		£27,000.00
Total Expenses	£3,000.00	
Net Profit		£24,000.00
Taxable Profit		£24,000.00
Total Income Received		£24,000.00
Savings and Gains Income		
UK Savings and Gains Income		
UK Savings and Gains: SAV00000020 (SAVnVb63HWtpYx)		
Gross Income		£1,000.00
Total Income Received		£1,000.00
Allowances and Deductions		
Personal Allowance		£11,850.00
Gift of Investments and Property To Charity		£900.00
Total Allowances and Deductions		£12,750.00
<input type="button" value="Accept and Continue"/> <input type="button" value="Reject"/> <input type="button" value="Save and Exit"/>		
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You can also select, '**Reject**' for the submission, which will unlock your accounts so you can make changes.

UPDATED 2026-01-29 16:30:59 +0000		
Total Income		£27,000.00
Total Expenses	£3,000.00	
Net Profit		£24,000.00
Taxable Profit		£24,000.00
Total Income Received		£24,000.00
Savings and Gains Income		
UK Savings and Gains Income		
UK Savings and Gains: SAV00000020 (SAVnVb63HWtpYx)		
Gross Income		£1,000.00
Total Income Received		£1,000.00
Allowances and Deductions		
Personal Allowance		£11,850.00
Gift of Investments and Property To Charity		£900.00
Total Allowances and Deductions		£12,750.00
<input type="button" value="Accept and Continue"/> <input type="button" value="Reject"/> <input type="button" value="Save and Exit"/>		
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You will need to create a new tax breakdown when you are ready to make your final declaration.

You have the option to **'Save and Exit'** to come back later and submit.

UPDATED 2026-01-29 15:20:59 +0000

Total Income		£27,000.00
Total Expenses	£3,000.00	
Net Profit		£24,000.00
Taxable Profit		£24,000.00
Total Income Received		£24,000.00
Savings and Gains Income		
UK Savings and Gains Income		
UK Savings and Gains: SAV000000020 (SAVnVb63HWtpYk)		
Gross Income		£1,000.00
Total Income Received		£1,000.00
Allowances and Deductions		
Personal Allowance		£11,850.00
Gift of Investments and Property To Charity		£900.00
Total Allowances and Deductions		£12,750.00

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Once you have accepted the submission, HMRC will ask you to confirm that your client has received a copy of all the information being filed and approved the information as being correct and complete to the best of their knowledge and belief.

Once accepted, the MTD for Income Tax return will be submitted to HMRC and your client's return is complete.

Support for your clients

FreeAgent offers you and your clients a wide range of support, including:

- bespoke practice training for you and your colleagues
- ‘Getting Started’ webinars for you, your staff and your clients to help them understand the FreeAgent basics
- a searchable online Knowledge Base
- telephone and online support for you and your staff from our dedicated Practice Support team
- telephone and online support for your clients from FreeAgent’s customer support team
- a co-branded onboarding email journey to help clients get started and understand the basics of the software

Security measures at FreeAgent mean our Practice Support team will only communicate with account managers who are listed on your Practice’s dashboard. Make sure that you add your staff members so they can receive support when they need it.

For more information on how to use FreeAgent, visit our Knowledge Base online. You’ll find step-by-step instructions on how to complete a wide range of actions in FreeAgent, from basic functions right through to more complex accounting procedures.

[Knowledge Base](#)

[Accountants’ Knowledge Base](#)

Practice Support team

You can also contact our dedicated Practice Support team via email or telephone, 9am - 5pm on Monday to Thursday and 9am - 4pm on Friday.

Email: practicesupport@freeagent.com

Telephone: 0800 025 3800

Please have your [account manager ID](#) ready when contacting the Practice Support team.