01 / WHAT THE DOCUMENT PROVES

A bank payment is only half the story.

Keep what you bought, why it was for the business and how it was paid.

Three questions for each cost

What was bought? Keep an itemised invoice or receipt, not just the card total.

Why was it for work? Add the customer, project, trip or other business reason where it is not obvious. Tell us about any private use.

Who paid? Identify the business bank, credit card or person. A personally paid company bill must not be counted again when it is reimbursed.

TWO DIFFERENT TAX CHECKS

A genuine expense may qualify for tax relief on profits even if there is no VAT to reclaim. An invoice with VAT does not make a private cost allowable.

For UK sole traders and limited companies. These examples concern ordinary purchases, not special evidence rules for imports or mileage.

What should you send?

Document	What it normally tells us
Itemised invoice / receipt	Supplier, items, date and amount. A VAT claim needs the required VAT details too.
Bank / credit-card entry	That money moved, but often not what was bought or its business purpose.
Card-payment slip	Payment confirmation. It may lack the detail needed for an expense or VAT check.
Order confirmation	What was ordered. It is not necessarily the final invoice, amount paid or VAT evidence.
Supplier statement	Account movements. Request the individual invoices where missing.

Small receipts can be valid. A simplified VAT invoice for £250 or less including VAT does not need every field of a full invoice. Send it to us rather than rejecting it yourself.

CHECK THE RULES Company records · VAT records · VAT invoices and agency rules

02 / A RECEIPT IS MISSING

Recover the invoice before guessing.

Use the supplier portal first. If that fails, ask for a copy and keep the trail.

The same £120 purchase, three records

1. BANK ENTRY ONLY

“Stationery supplier: £120.” We know the payment, but not the goods, VAT rate or business use.

2. ORDINARY CARD SLIP

“Payment approved: £120.” Useful proof of payment, but not normally enough to establish a £20 VAT claim.

3. ITEMISED VAT RECEIPT

“Office supplies £100 + VAT £20 = £120”, with the required supplier and invoice details. If the goods are eligible business purchases, this supports the claim.

Illustrations only. Do not create or amend a supplier document yourself. A supplier that did not charge VAT cannot give you VAT relief merely because you ask.

A practical recovery sequence

1. Check your email, app, online order history and supplier billing portal.

2. Request a duplicate invoice using the date, amount and order reference. Save your request.

3. If unavailable, send SBX the payment proof, order, correspondence and your explanation. Label the missing document clearly.

4. We assess the evidence and the tax treatment. Do not invent an amount or extract 20% from an unknown total.

COPY THIS MESSAGE

Hi, please could you send a copy of the invoice for our purchase on [date], order [reference], total [amount]? Please include the item details and, if VAT was charged, the appropriate VAT invoice. Thank you.

VAT exception: HMRC can consider satisfactory alternative evidence where a proper invoice cannot be obtained. This is not an automatic right to use bank entries routinely; let SBX review it.

CHECK THE RULES Alternative VAT evidence · Lost or incomplete records · VAT records

03 / YOUR MISSING-RECEIPTS SHEET

Send a short action list, not an unexplained bank statement.

Record what is missing and what you have already done. Blank rows are for your own private copy.

Business: [enter] **Period:** [enter] **Prepared by:** [enter]

Date / supplier	Total paid	What it was for	Who paid?	Evidence held / requested	Action / owner
14 Sep / Office supplier (demo)	£120	Printer paper for studio	Company card	Order found; duplicate invoice requested	Owner to chase by 25 Sep

Make it a five-minute habit

Upload the complete, readable invoice when the purchase happens. Check all pages, the total and the supplier name. Keep credit notes alongside the original bill.

For mixed purchases, mark the business items. For costs paid personally, tell us the payer and whether they have already been reimbursed.

Avoid duplicate uploads from both email and the app. Never delete evidence just because the transaction has appeared in the bank feed.

How long to keep the records

Company tax records: normally 6 years from the end of the relevant financial year. Longer retention can be needed for long-life assets, late filings or an enquiry.

Sole-trader records: normally at least 5 years after the 31 January filing deadline. **VAT records:** normally 6 years.

Keep asset and property purchase evidence until the later disposal and its record-retention period have been checked. Ask before destroying old records.

Complete a private copy and send it through your agreed SBX upload channel. Do not put completed client records in the shared resource library.

Contact our office or your account manager. info@sbxaccountants.com | 020 7046 1730

CHECK THE RULES Company records · Sole-trader records · VAT records · Lost or incomplete records