ROUTE MAP NO. 025 · UK · SELF ASSESSMENT

How do I register as a sole trader with HMRC?

9 stops

Checked against GOV.UK, 18 November 2026

Overseen by Clive Angel, over 30 years in finance

Zero2CFO

ROUTE MAP No. 025
UK · SELF ASSESSMENT

How do I register as a sole trader with HMRC?

Register for Self Assessment if you earn more than £1,000 in a tax year. Tell HMRC by 5 October.

9 stops | Checked against GOV.UK, 18 Nov 2026 | Overseen by Clive Angel

01 What a sole trader is

You work for yourself, are classed as self-employed and make the business decisions. You can also have a job.

Source 1

02 Start trading when ready

You can start trading straight away without registering. Keep records from the day you start.

Source 1

03 More than £1,000 this year?

You must register as a sole trader if you earn more than £1,000 in a tax year, from 6 April to 5 April.

Yes — Register for Self Assessment.

No — You can still register earlier.

Sources 1, 2

04 Other reasons to register

Also register to prove you are self-employed, to pay voluntary Class 2 NI, or to join CIS as a subcontractor.

Source 2

05 You need an NI number

You need a National Insurance number to register for Self Assessment. Apply for one if you do not have it.

Source 2

06 Already registered?

If you already registered for Self Assessment for another reason, register again as a sole trader for Class 2 NI.

Source 2

07 Tell HMRC by 5 October

If you need a return for the previous year and never sent one, or did not need one the year before, tell HMRC by 5 October.

Sources 4, 2, 3

08 If you register late

If you register late or do not register when you need to, you may get a penalty. For 2025 to 2026, that date was 5 October 2026.

Sources 2, 3

09 After you register

After you register, you will need to send Self Assessment returns.

Sources 1, 2

KEY

Start here | Check this | Decide | Online service | Deadline | Watch out | Tip | Done

SOURCES checked 18 Nov 2026

1. GOV.UK: Become a sole trader: What a sole trader is
2. GOV.UK: Become a sole trader: Register as a sole trader
3. GOV.UK: Check how to register for Self Assessment
4. GOV.UK: Self Assessment tax returns: Deadlines

General information, not personal advice. Check the source before you act.

You can start trading as a sole trader without registering first. You must register for Self Assessment if you earn more than £1,000 in a tax year, and you can register earlier. Tell HMRC by 5 October if you need a return for the previous year and have not sent one before. This page is general information from GOV.UK, not tax advice.

The route, stop by stop

01 What a sole trader is

You work for yourself, are classed as self-employed and make the business decisions. You can also have a job.

Source 1

02 Start trading when ready

You can start trading straight away without registering. Keep records from the day you start.

Source 1

03 More than £1,000 this year?

You must register as a sole trader if you earn more than £1,000 in a tax year, from 6 April to 5 April.

Yes Register for Self Assessment.

No You can still register earlier.

Sources 1, 2

04 Other reasons to register

Also register to prove you are self-employed, to pay voluntary Class 2 NI, or to join CIS as a subcontractor.

Source 2

05 You need an NI number

You need a National Insurance number to register for Self Assessment. Apply for one if you do not have it.

Source 2

06 Already registered?

If you already registered for Self Assessment for another reason, register again as a sole trader for Class 2 NI.

Source 2

07 Tell HMRC by 5 October

If you need a return for the previous year and never sent one, or did not need one the year before, tell HMRC by 5 October.

Sources 4, 2, 3

08 If you register late

If you register late or do not register when you need to, you may get a penalty. For 2025 to 2026, that date was 5 October 2026.

Sources 2, 3

09 After you register

After you register, you will need to send Self Assessment returns.

Sources 1, 2

What a sole trader is

A sole trader is the simplest business structure. You work for yourself, you are classed as self-employed, and you make the business decisions. You can do this as your only work, or be employed and self-employed at the same time.

When you must register

You register as a sole trader by registering for Self Assessment with HMRC. You can start trading straight away without registering. You must register if you earn more than £1,000 in a tax year, which runs from 6 April to 5 April. You can choose to register earlier.

GOV.UK also says you must register if you need to prove you are self-employed, for example to claim Tax-Free Childcare, if you want to make voluntary Class 2 National Insurance payments, or if you need to register as a subcontractor for the Construction Industry Scheme or as a share fisher.

You need a National Insurance number to register. If you have already registered for Self Assessment for another reason, you need to register again as a sole trader so that you are registered for Class 2 National Insurance.

When you start trading you must keep records. After you have registered you will need to submit Self Assessment tax returns.

The 5 October date

GOV.UK says you must tell HMRC by 5 October if you need to complete a tax return for the previous year and you have either not sent a tax return before, or you registered before but did not need to send a tax return for the year before that. You tell HMRC by registering for Self Assessment.

For a return for the 2025 to 2026 tax year, which ran from 6 April 2025 to 5 April 2026, GOV.UK gives that date as 5 October 2026. If you tell HMRC after 5 October 2026, you could get a penalty. HMRC will send you a letter or email with a different deadline to send your tax return by, which will be 3 months from the date on the letter or email. You must still pay the tax you owe by 11:59pm on 31 January 2027.

Common questions

Can I start trading before I register?

Yes. GOV.UK says you can start trading straight away without registering. Keep records from the day you start, and register once you need to, or earlier if you choose.

What if I also have a job?

You can be employed and self-employed at the same time. You still register as a sole trader if the tests on GOV.UK are met.

What if I missed 5 October 2026?

Register now. You may get a penalty. HMRC will give you a filing deadline 3 months from the date of its letter or email. Payment is still due by 11:59pm on 31 January 2027.

I already send a Self Assessment return. Do I register again?

Yes, if you have already registered for another reason. GOV.UK says you need to register again as a sole trader so that you are registered for Class 2 National Insurance.

Is this tax advice?

No. It is general information from GOV.UK pages checked on 18 November 2026. It does not tell you whether you must register in your case. Rules change, so check the sources before you act.

Where the rules come from

1. GOV.UK: Become a sole trader: What a sole trader is checked 18 November 2026
2. GOV.UK: Become a sole trader: Register as a sole trader checked 18 November 2026
3. GOV.UK: Check how to register for Self Assessment checked 18 November 2026
4. GOV.UK: Self Assessment tax returns: Deadlines checked 18 November 2026

This map is general information, not personal advice. Rules and rates change, so check the sources before you act. If your situation is tricky, talk to your accountant.

Franchise networks can share this Route Map with their franchisees under their own name. See all the Route Maps for new UK franchisees.

Zero2CFO is led by Clive Angel, who has over 30 years in finance. Each map puts that experience together with AI research, is checked against the official source and is overseen by Clive. How we check the maps.

Route Maps are general information for business owners, not personal advice. Rules change, so check the source before you act. Terms and disclaimer.

Contains public sector information licensed under the Open Government Licence v3.0.

Zero2CFO is a trading name of AgenticCFO Ltd, registered in England and Wales, company number 17534001. Registered office: 71-75 Shelton Street, Covent Garden, London WC2H 9JQ.