



CHECKLIST PACK

Creator **Business Toolkit.**

Four practical checklists to set up, run and review the money side of your creator business.

1. Business setup · 2. Monthly money routine · 3. Year-end checklist · 4. Brand-deal checklist. General information only, not tax advice.

Business setup.

- ☐ Decide on structure: sole trader or limited company (get advice if unsure)
- ☐ Register for Self Assessment (if your income is over £1,000) and note your UTR, or incorporate and register for Corporation Tax
- ☐ Open a separate business bank account
- ☐ Open a separate savings pot for tax
- ☐ Choose accounting software (MTD-compatible)
- ☐ Connect your bank and set up income and expense categories
- ☐ Set up a receipt capture habit (app, email folder or photo)
- ☐ Create an invoice template and numbering system
- ☐ Create a simple PR / gifted items log
- ☐ Check whether you need business insurance
- ☐ Submit tax forms to overseas platforms where required (e.g. W-8BEN)
- ☐ Put key HMRC dates in your calendar (5 Oct, 31 Jan, 31 Jul)
- ☐ Check data protection: register with the ICO if you hold personal data (e.g. a mailing list)

Monthly money routine.

Block 60 minutes at the same time each month.

- ☐ Download platform statements and self-billing invoices
- ☐ Match every payout to its statement
- ☐ Record income by stream (TikTok, YouTube, brand deals, affiliates, subscriptions, other)
- ☐ Upload and categorise receipts
- ☐ Log any gifted products or PR received
- ☐ Check unpaid invoices and chase anything overdue
- ☐ Move your tax reserve % into your tax pot
- ☐ Review profit, margin and top income stream (e.g. in Creator Finance OS™)
- ☐ Check your rolling 12-month turnover against the £90,000 VAT threshold
- ☐ If you're in MTD for Income Tax: confirm your quarterly update is on track
- ☐ Note one decision for next month (price change, cost cut, new revenue idea)

Year-end checklist.

- ☐ Tax year ends 5 April: make sure all income and expenses are recorded
- ☐ Reconcile bank and platform totals for the full year
- ☐ Total up gifted items / payment in kind
- ☐ Review capital purchases (equipment) for the year
- ☐ Work out business-use % for mixed-use costs and keep the calculation
- ☐ Gather foreign income details and any foreign tax deducted
- ☐ Check pension contributions made in the year
- ☐ Compare your tax pot balance with your estimated bill (including payments on account)
- ☐ File your return early: the deadline is 31 January (online)
- ☐ Pay by 31 January (and 31 July for the 2nd payment on account, if applicable)
- ☐ Archive records for at least 5 years after the filing deadline
- ☐ Review structure: is it time to consider a limited company?

Brand-deal checklist.

- ☐ Brand and agency legal names and contact for invoices
- ☐ Deliverables: number, format, platforms and posting dates
- ☐ Approval rounds and how many revisions are included
- ☐ Usage rights: organic vs paid, duration, territories, platforms
- ☐ Whitelisting / Spark Ads / paid amplification: priced separately?
- ☐ Exclusivity: category, duration, and is it priced in?
- ☐ Fee, plus VAT if you're VAT registered
- ☐ Agency / management commission %
- ☐ Production costs, and who pays them
- ☐ Payment terms (e.g. 50% upfront), invoice process and PO number
- ☐ Late payment, cancellation and kill fee terms
- ☐ Disclosure: #ad / paid partnership labels (ASA / CAP Code)
- ☐ "What I actually keep" after fees, costs and tax
- ☐ Contract reviewed before signing