ToolGPA

NOVEMBER 2026

Clear Books

The Insider's Guide

UK accounting with Making Tax Digital and free sole trader plans



Every plan, grade, refund rule and rival among accounting and invoicing tools, read from Clear Books's own pages.

Made by Clear Books Limited · checked Nov 12, 2026 · toolgpa.com

2.6
GPA



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Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from Clear Books's own pages, its app-store listings and our grades. Every fact in it is on Clear Books's page too, where it is kept up to date. Checked Nov 12, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

2.6

GPA, above 49 of the 65 other accounting and invoicing tools we grade

Clear Books is UK accounting software for sole traders, landlords, limited companies and accountants. It offers free plans for Making Tax Digital for Income Tax filing, and paid plans add bank feeds, invoicing, VAT and CIS returns, purchase orders and project accounting. Payroll, instant bank payments and automated bill capture are optional add-ons.

To get you started, here are **9 things to know about Clear Books**, taken from its own pages and our grades.

> "
>
> **You'll connect a bank feed and set up your records before it saves time.**
>
> From our grade for ease of use

1 **Best for UK sole traders filing under Making Tax Digital**

Clear Books is UK accounting with a free plan for sole traders who only need Making Tax Digital updates.

2 **Paid plans start at about $6.70 a month**

As its pricing page puts it: £5 per month, plus VAT, billed monthly (Sole Trader).

3 **There is a free plan**

Sole Trader Free: MTD Income Tax quarterly updates and year-end filing, income and expense records, no transaction limits.

4 **It runs on 3 platforms**

Web, iOS and Android.

5 **Making Tax Digital**

Free plans cover MTD Income Tax quarterly updates and year-end filing, and the vendor calls itself HMRC recognised software.

6 **Invoicing and payments**

Create and email invoices with pay buttons for Stripe and GoCardless; Instant Bank Payments is an optional add-on.

7 **Bank feeds and reporting**

Paid plans bring in bank feeds with automated matching and a full reporting suite including a balance sheet.

8 **A 2.6 GPA, above 49 of 65**

That is against the other accounting and invoicing tools we grade, on value, the free plan, features, ease of use and platforms.

9 **Keep it**

To replace Clear Books you would be making live feeds from your bank, which take an agreement with each bank or a service that has them. That is not a weekend's work, with an AI app builder or without one.

Clear Books at a glance

PRICING
Free plan, from £5 per month, plus VAT, billed monthly (Sole Trader)

FREE PLAN
Yes

FREE TRIAL
30-day free trial on paid plans

RUNS ON
Web, iOS, Android

MADE BY
Clear Books Limited, since 2008

CATEGORY
Accounting & Invoicing

OUR GRADE
2.6 GPA, good

The report card

Best for UK sole traders filing under Making Tax Digital

Clear Books is UK accounting with a free plan for sole traders who only need Making Tax Digital updates. Invoicing and bank feeds start at £5 a month plus VAT, companies pay £14.40 or more, and payroll and instant bank payments are add-ons. It follows UK tax rules only.

TOOLGPA REPORT CARD

Clear Books

Graded Nov 12, 2026

SUBJECT	GRADE	COMMENT
Value for money	B	£5 a month plus VAT for a sole trader with invoicing and bank feeds, £14.40 for a small company. The first is well under the $15 that starts this category's cheaper quarter, the second just over.
Free plan and trial	B	Sole Trader Free covers MTD Income Tax updates and records with no transaction limits, and paid plans have a 30-day trial. A sole trader who only files can live on it.
Features	C	MTD, invoicing, bank feeds, VAT and CIS. Payroll, Instant Bank Payments and Auto Bills are optional add-ons, which is a gap in the core job.
Ease of use	C	No store rating on record. You'll connect a bank feed and set up your records before it saves time.
Platforms and integrations	B	Web, iPhone and Android, with Stripe, GoCardless, PayPal, Plaid and Revolut Business. No desktop app.

Grade point average — Good, out of 4.0 **2.6**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who Clear Books is for

- ✓ Fits if you're a UK sole trader who needs MTD filing and little else
- ✓ Works for small UK limited companies that want invoicing, VAT and bank feeds

Who it is not for

- ✗ Tight if you need invoicing or bank feeds on the free plan: it has neither
- ✗ Not for you if you're outside the UK, because it's built for UK tax rules
- ✗ Watch out: payroll, Instant Bank Payments and Auto Bills are add-ons
- ✗ Watch out: prices exclude VAT, and MTD VAT reporting needs Sole Trader Plus at £15 a month
- ✗ Pricey if you need projects, multi-currency or fixed assets: that's the Large plan at £39.60 a month

Good to know

Good for

- ✓ UK sole traders who need a free way to keep Making Tax Digital records
- ✓ Landlords who want property income tracked, including overseas property
- ✓ Limited companies that need VAT returns and bank feeds

Worth knowing

- ⓘ All prices are in pounds and exclude VAT, and the product is built for UK tax rules.
- ⓘ Property and Foreign Property plans (free or £5 a month) are not shown in the plan list above.
- ⓘ Payroll, Instant Bank Payments and Auto Bills (on Small, Medium and Large) are optional add-ons.
- ⓘ Accountants use a separate partner programme, with unlimited MTD from £50 a month.

PART 02 · PRICING

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

~$6.70

A month to start. There is a free plan too

Clear Books has a free plan. Paid plans start at £5 per month, plus VAT, billed monthly (Sole Trader).

> **A sole trader who only files can live on it.**

From our grade for free plan and trial

SOLE TRADER FREE

£0

Making Tax Digital for Income Tax filing and income and expense records, with no bank feeds or invoicing.

SOLE TRADER

£5

per month, plus VAT, billed monthly

For sole traders not registered for VAT: bank feeds, invoicing, receipt scanning, reporting and unlimited users.

SOLE TRADER PLUS

£15

per month, plus VAT, billed monthly

Adds MTD VAT reporting, the flat-rate scheme and the VAT domestic reverse charge for VAT-registered sole traders.

SMALL

£14.40

per month, plus VAT, billed yearly (£16 billed monthly)

Limited companies, partnerships and charities: bank feed matching, invoicing, API, dividends tool; £12.80 billed every 2 years.

MEDIUM

£30.60

per month, plus VAT, billed yearly (£34 billed monthly)

Adds MTD VAT submissions, purchase orders, CIS returns and unlimited budgets; £27.20 billed every 2 years.

LARGE

£39.60

per month, plus VAT, billed yearly (£44 billed monthly)

Adds project accounting, multi-currency, employee expense claims and fixed assets; £35.20 billed every 2 years.

The free plan

Sole Trader Free: MTD Income Tax quarterly updates and year-end filing, income and expense records, no transaction limits.

Trying it first

30-day free trial on paid plans

Read from clearbooks.co.uk on Nov 12, 2026.

Ways to pay less

OTHER SAVINGS

50% off the first 3 months

New monthly, yearly or two-year subscriptions are 50% off for 3 months when bought within 30 days of registration.

Stated on clearbooks.co.uk

ANNUAL DISCOUNT

Save 10% yearly, 20% every two years

Paying yearly saves 10% and paying every 2 years saves 20% on the Small, Medium and Large plans.

Stated on clearbooks.co.uk

What it does

Its main features, where it runs, what it works with and who makes it

3

Places it runs: Web, iOS and Android

UK accounting with Making Tax Digital and free sole trader plans. Here is what it does, as its own site describes it, and what it covers: public API, invoicing, reports, bookkeeping, expense tracking, payroll.

"

MTD, invoicing, bank feeds, VAT and CIS.

From our grade for features

Making Tax Digital

Free plans cover MTD Income Tax quarterly updates and year-end filing, and the vendor calls itself HMRC recognised software.

Invoicing and payments

Create and email invoices with pay buttons for Stripe and GoCardless; Instant Bank Payments is an optional add-on.

Bank feeds and reporting

Paid plans bring in bank feeds with automated matching and a full reporting suite including a balance sheet.

VAT and CIS

MTD VAT reporting starts on Sole Trader Plus and Medium, and CIS reporting for construction subcontractors on Medium.

Auto Bills and receipt capture

Forwarded supplier bills are read and posted automatically, and receipts can be snapped in the mobile apps.

Payroll add-on

Optional payroll with RTI submissions to HMRC, charged for the employees you run, with its own 30-day trial.

Where it runs

Web · iOS · Android

What it works with

Stripe · GoCardless · PayPal · Plaid · Revolut Business

Clear Books is made by Clear Books Limited, and has been around since 2008.

PART 04 · STANDING

Where it stands

Its grades against its category, and whether to keep it or make your own

49/65

Other accounting and invoicing tools it is graded above

Clear Books's GPA of 2.6 is higher than 49 of the 65 other accounting and invoicing tools we grade, and level with 6.

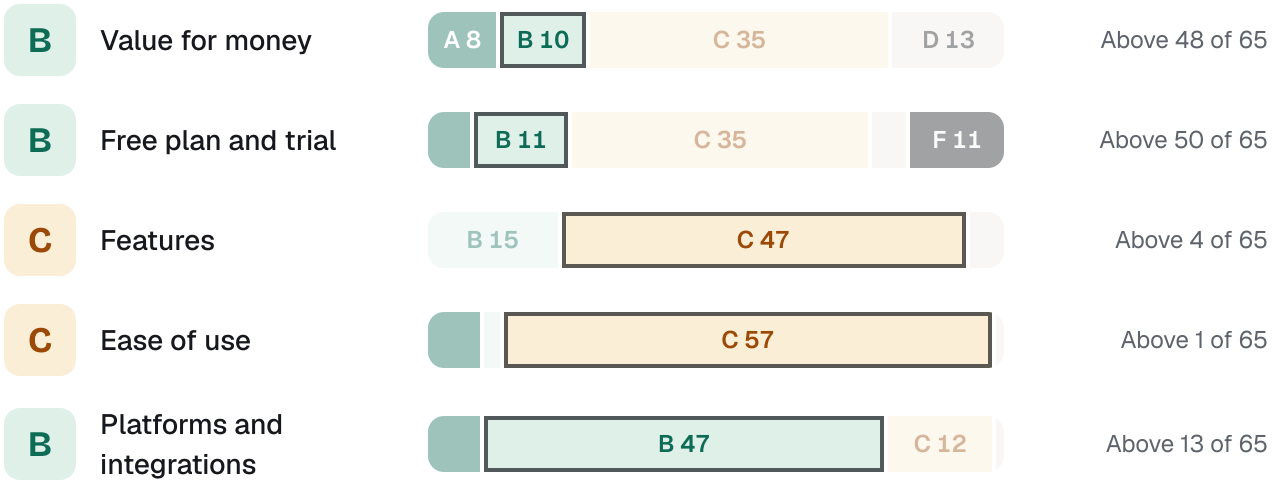
It stands best on free plan and trial (B, above 50 of 65) and worst on ease of use (C, above 1).

Its paid plans start at about $6.70 a month, against a middle price of $18.09 for the category: 5 of the 54 others that charge start lower.

On features, ease of use and platforms it scores 2.3 out of 4. 3 tools score higher and cost less.

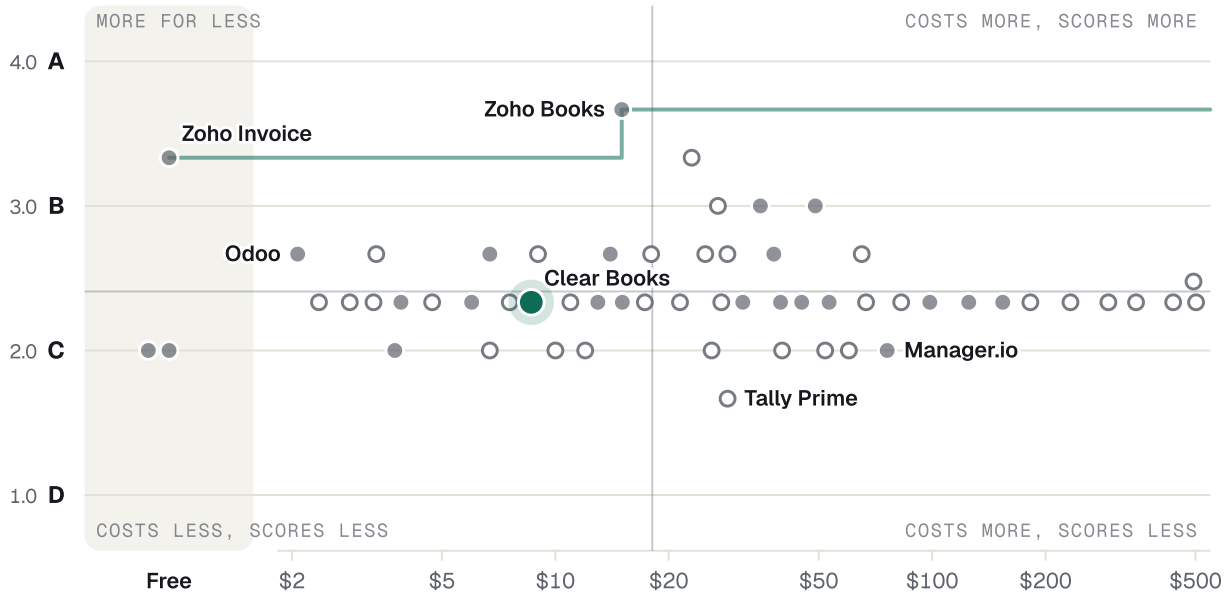
Each grade against the category

Every bar is all 66 accounting and invoicing tools we grade, cut by the letter each got. Clear Books's own letter is outlined.



Price against what you get

Each dot is one of 58 accounting and invoicing tools. Further left costs less; higher up scores better on features, ease of use and platforms. Clear Books is the marked dot.



What paid plans start at, a month (each step along is roughly double)

Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

To replace Clear Books you would be making live feeds from your bank, which take an agreement with each bank or a service that has them. That is not a weekend's work, with an AI app builder or without one.

It is one of the better ones too: its GPA of 2.6 is higher than 49 of the 65 other accounting and invoicing tools we grade. It costs $80.39 a year.

What you could make

- Invoicing, expense tracking and reports: an app builder makes these well.

What you could not

- Live feeds from your bank, which take an agreement with each bank or a service that has them.
- Payroll taxes worked out and filed with the government for you.
- A real app for iOS and Android. Something home-made would be a web page.
- It plugs into other products, Stripe, GoCardless and PayPal among them, and has an API.

What this rests on. Clear Books's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



QuickBooks Online, Xero, FreeAgent, IRIS KashFlow and QuickFile

The 5 tools Clear Books is most often weighed against, with where each one differs from it.

2.4 GPA

QuickBooks Online

Free plan · from $38/mo

Cloud accounting from Intuit, from a free plan to 25-user Advanced.

Clear Books and QuickBooks Online compared in full

2.6 GPA

Xero

Free trial · from $27/mo

Cloud accounting for small businesses, with unlimited users.

- Clear Books has a free plan. Xero does not, though it has a free trial.

Clear Books and Xero compared in full



2.2
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FreeAgent

Free trial · from $27/mo

Accounting for freelancers and small firms, built in the UK.

- Clear Books has a free plan. FreeAgent does not, though it has a free trial.
- Clear Books also covers payroll.
- FreeAgent also covers time tracking.

Clear Books and FreeAgent compared in full



2.2
GPA

IRIS KashFlow

Free trial · from £13.50/mo

UK online accounting for sole traders and limited companies.

- Clear Books has a free plan. IRIS KashFlow does not, though it has a free trial.
- Only Clear Books lists iOS and Android apps.
- IRIS KashFlow also covers quotes and estimates.

Clear Books and IRIS KashFlow compared in full



3.0
GPA

QuickFile

Free plan · from £60/yr

UK online accounting, free for smaller ledgers.

- Clear Books also covers payroll.
- QuickFile also covers quotes and estimates.

Clear Books and QuickFile compared in full

Quick answers

The questions people ask about it, each answered in a line or two

15

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is Clear Books free?

Clear Books has a free plan. Sole Trader Free: MTD Income Tax quarterly updates and year-end filing, income and expense records, no transaction limits.

How much does Clear Books cost?

Clear Books lists 6 plans. Sole Trader Free: £0.

What platforms does Clear Books work on?

Clear Books is available on Web, iOS and Android.

Does Clear Books offer any discounts?

Clear Books publicly lists the following: 50% off the first 3 months; Save 10% yearly, 20% every two years.

Does Clear Books have a Windows app?

No Windows app was listed when its pages were read on Nov 12, 2026. Clear Books is listed for Web, iOS and Android.

Does Clear Books have a macOS app?

No macOS app was listed when its pages were read on Nov 12, 2026. Clear Books is listed for Web, iOS and Android.

Is Clear Books open source?

Clear Books is not described as open source on its own site, as read on Nov 12, 2026.

Does Clear Books have an API?

Yes. Clear Books offers a public API, according to its own site.

What does Clear Books integrate with?

Clear Books's listing names Stripe, GoCardless, PayPal, Plaid and Revolut Business.

Does Clear Books have a free trial?

Yes. 30-day free trial on paid plans.

Who makes Clear Books?

Clear Books is made by Clear Books Limited. It dates from 2008.

What are the alternatives to Clear Books?

The closest alternatives to Clear Books in our directory are QuickBooks Online, Xero, FreeAgent, IRIS KashFlow and QuickFile.

How does Clear Books compare with other accounting and invoicing tools?

Clear Books's GPA of 2.6 is higher than 49 of the 65 other accounting and invoicing tools we grade, and level with 6.

Is Clear Books good value for money?

ToolGPA grades Clear Books B for value for money. Its paid plans start at about $6.70 a month, against a middle price of $18.09 for the category: 5 of the 54 others that charge start lower.

Could I make my own version of Clear Books?

To replace Clear Books you would be making live feeds from your bank, which take an agreement with each bank or a service that has them.

Where this guide comes from

The prices, plans, platforms and features were read from Clear Books's own pages on Nov 12, 2026, and the grades were given on Nov 12, 2026. Graded from this listing, whose facts were read from Clear Books's own pages on 12 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by Clear Books Limited. Prices change, so check clearbooks.co.uk before you buy.

clearbooks.co.uk/pricing/
clearbooks.co.uk/
clearbooks.co.uk/tour/

PART 07 · ABOUT

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

5,038

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at **toolgpa.com**.

5,038	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

Clear Books, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/clearbooks

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

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ToolGPA, "Clear Books: The Insider's Guide",
checked Nov 12, 2026.
https://toolgpa.com/tools/clearbooks
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Know someone choosing between accounting and invoicing tools?

Send them this guide:
toolgpa.com/tools/clearbooks/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded accounting and invoicing tools after Clear Books, each with an Insider's Guide of its own.

Accounting & Invoicing Insider's Guide

Every one of the 67 accounting and invoicing tools we grade, compared

Zoho Invoice Insider's Guide

Free invoicing app from Zoho for freelancers and small businesses

3.6 GPA

Zoho Books Insider's Guide

Online accounting from Zoho, with a free plan and six paid tiers

3.4 GPA

Odoo Insider's Guide

Business app suite whose Accounting app is free when used on its own

3.2 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Clear Books's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Clear Books is a trademark of its owner, and this guide is not made, paid for or approved by Clear Books Limited. Prices and plans change: check clearbooks.co.uk before you buy.