ToolGPA

NOVEMBER 2026

IRIS KashFlow

The Insider's Guide

UK online accounting for sole traders and limited companies



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

Made by KashFlow Software Ltd · checked Nov 12, 2026 · toolgpa.com

2.2
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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 IRIS KashFlow's own pages, its app-store listings and our grades. Every fact in it is on IRIS KashFlow'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

2.2

GPA, above 22 of the 65 other accounting and invoicing tools we grade

IRIS KashFlow is UK online accounting software for sole traders, contractors and small limited companies. It covers invoicing, bank feeds, purchases and expenses, and VAT returns that can be submitted to HMRC. Payroll for up to five employees is listed on both plans, and a free accountant edition is sold separately as KashFlow Connect.

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

> **No store rating on record, and the pricing page names a mobile app without saying which systems it runs on.**
>
> From our grade for ease of use

1 **Best for UK online accounts for sole traders and small companies**

IRIS KashFlow is UK online accounting with VAT returns, bank feeds, payroll and reports, from £13.50 a month plus VAT.

2 **Paid plans start at about $18.09 a month**

As its pricing page puts it: £13.50 per month, billed monthly (£1.35 for the first 6 months).

3 **You can try it first**

14-day free trial, no credit card required

4 **It runs on Web**

Web.

5 **Invoicing and quotes**

Send quotes and invoices, set up repeat invoices and purchases, schedule customer statements and set credit limits.

6 **VAT returns**

VAT is managed in the software and can be submitted online to HMRC; the vendor also has a Making Tax Digital page.

7 **Bank feeds and reconciliation**

Bank feeds bring in transactions to reconcile, capped at 25 on Starter and unlimited on Business.

8 **A 2.2 GPA, above 22 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 IRIS KashFlow 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.

IRIS KashFlow at a glance

PRICING
Free trial, from £13.50 per month, billed monthly (£1.35 for the first 6 months)

FREE PLAN
No

FREE TRIAL
14-day free trial, no credit card required

RUNS ON
Web

MADE BY
KashFlow Software Ltd

CATEGORY
Accounting & Invoicing

OUR GRADE
2.2 GPA, fair

The report card

Best for UK online accounts for sole traders and small companies

IRIS KashFlow is UK online accounting with VAT returns, bank feeds, payroll and reports, from £13.50 a month plus VAT. New customers get the first 6 months at a tenth of that, then the full price, and Starter is limited to one user, 10 invoices and 25 bank transactions. It's UK only.

TOOLGPA REPORT CARD — **IRIS KashFlow** — Graded Nov 12, 2026

SUBJECT	GRADE	COMMENT
Value for money	C	£13.50 a month for Starter and £27.50 for Business, around the middle of the category. The cheap first 6 months are for new customers only.
Free plan and trial	C	A 14-day free trial with no credit card. No free plan.
Features	C	Invoices, VAT returns, bank feeds, expenses, payments and payroll. Starter caps you at 10 invoices and 25 bank transactions, and unlimited needs Business.
Ease of use	C	No store rating on record, and the pricing page names a mobile app without saying which systems it runs on.
Platforms and integrations	B	Web only on the listing, with Shopify, WooCommerce, Amazon, eBay, Salesforce and others connected.

Grade point average — Fair, out of 4.0 **2.2**

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 IRIS KashFlow is for

- ✓ Fits if you're a UK limited company that wants VAT returns and payroll in one product
- ✓ Works for sole traders who sell through Shopify, WooCommerce or Amazon

Who it is not for

- ✗ Tight if you're on Starter: one user, 10 invoices and 25 bank transactions
- ✗ Not for you if you're outside the UK, since VAT goes to HMRC and prices are in pounds
- ✗ Watch out: the £1.35 and £2.75 months and the annual prices are new-customer offers
- ✗ Pricey if you need more than one user: Business is £27.50 a month plus VAT

Good to know

Good for

- ✓ UK sole traders and contractors who need VAT returns and simple bookkeeping
- ✓ Small limited companies that share their books with an accountant
- ✓ Businesses that sell through UK-oriented e-commerce stores

Worth knowing

- ⓘ Built for UK businesses: VAT submission goes to HMRC, and prices are in pounds.
- ⓘ Starter is limited to a single user, 10 invoices and 25 bank transactions to reconcile; Business lifts those limits.
- ⓘ The page marks the annual prices (£97 and £178 plus VAT) as discounted offers for new customers only.
- ⓘ The pricing page names a mobile app but not which operating systems it runs on.

PART 02 · PRICING

What it costs

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

~$18.09

A month to start

IRIS KashFlow is a paid product with a free trial, starting at £13.50 per month, billed monthly (£1.35 for the first 6 months).

STARTER

£13.50

per month, billed monthly (£97 a year, new customers)

Single user; unlimited quotes, 10 invoices and 25 bank transactions to reconcile. New customers pay £1.35 a month for 6 months.

BUSINESS

£27.50

per month, billed monthly (£178 a year, new customers)

Multi-user; unlimited quotes, invoices and bank transactions. New customers pay £2.75 a month for the first 6 months.

Trying it first

14-day free trial, no credit card required

Read from kashflow.com on Nov 12, 2026.

Ways to pay less

OTHER SAVINGS

90% off the first 6 months

New customers on monthly billing pay £1.35 (Starter) or £2.75 (Business) a month for 6 months, then the regular monthly price.

Stated on kashflow.com

ANNUAL DISCOUNT

Annual plans for new customers

New customers can pay £97 a year for Starter or £178 a year for Business, plus VAT, against listed RRPs of £162 and £291.50.

Stated on kashflow.com

What it does

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

1

Place it runs: Web

UK online accounting for sole traders and limited companies. Here is what it does, as its own site describes it, and what it covers: public API, invoicing, reports, bookkeeping, expense tracking, payroll, quotes and estimates.

> **Invoices, VAT returns, bank feeds, expenses, payments and payroll.**

From our grade for features

Invoicing and quotes

Send quotes and invoices, set up repeat invoices and purchases, schedule customer statements and set credit limits.

VAT returns

VAT is managed in the software and can be submitted online to HMRC; the vendor also has a Making Tax Digital page.

Bank feeds and reconciliation

Bank feeds bring in transactions to reconcile, capped at 25 on Starter and unlimited on Business.

Purchases, expenses and receipts

Manage purchases and expenses, track mileage and capture receipts with a mobile app.

Payments

KashFlow Payments and IRIS Pay let customers pay invoices online.

Payroll and reports

Both plans list payroll for up to 5 employees, over 50 reports, multi-currency and a customizable dashboard.

Where it runs

Web

What it works with

Shopify
WooCommerce
Amazon
eBay
Salesforce
Zoho CRM
Capsule
Magento

IRIS KashFlow is made by KashFlow Software Ltd.

PART 04 · STANDING

Where it stands

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

22/65

Other accounting and invoicing tools it is graded above

IRIS KashFlow's GPA of 2.2 is higher than 22 of the 65 other accounting and invoicing tools we grade, and level with 15.

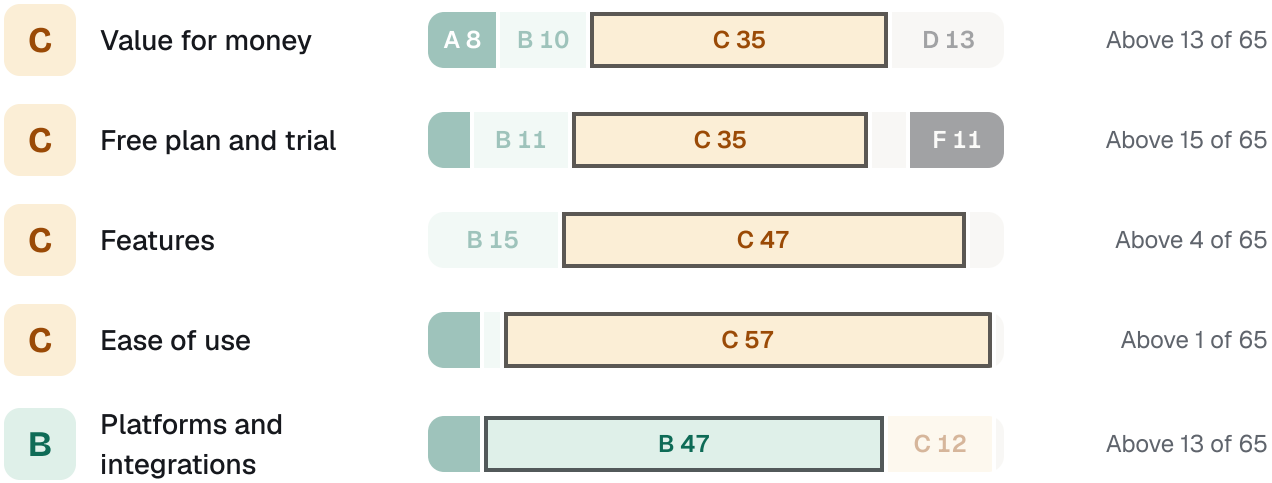
It stands best on platforms and integrations (B, above 13 of 65) and worst on ease of use (C, above 1).

Its paid plans start at about $18.09 a month, against a middle price of $18.09 for the category: 27 of the 54 others that charge start lower.

On features, ease of use and platforms it scores 2.3 out of 4. 8 tools score higher and cost less.

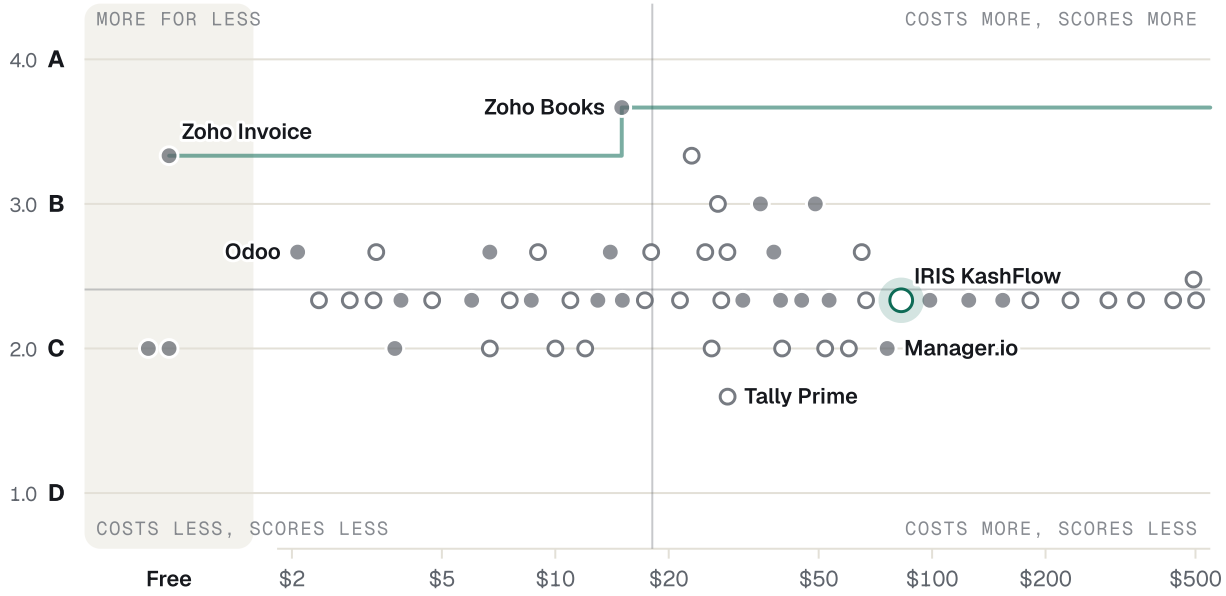
Each grade against the category

Every bar is all 66 accounting and invoicing tools we grade, cut by the letter each got. IRIS KashFlow'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. IRIS KashFlow 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 IRIS KashFlow 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 costs $217.06 a year.

What you could make

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

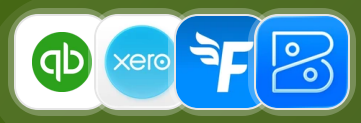
What you could not

- 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.
- It plugs into other products, Shopify, WooCommerce and Amazon among them, and has an API.

What this rests on. IRIS KashFlow'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 and Zoho Books

The 4 tools IRIS KashFlow is most often weighed against, with where each one differs from it.

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QuickBooks Online

Free plan · from $38/mo

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

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

IRIS KashFlow and QuickBooks Online compared in full

2.6 GPA

Xero

Free trial · from $27/mo

Cloud accounting for small businesses, with unlimited users.

- Only Xero lists iOS and Android apps.
- IRIS KashFlow also covers quotes and estimates.

IRIS KashFlow 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.

- Only FreeAgent lists iOS and Android apps.
- IRIS KashFlow also covers payroll and quotes and estimates.
- FreeAgent also covers time tracking.

IRIS KashFlow and FreeAgent compared in full

3.4
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Zoho Books

Free plan · from $15/mo

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

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

IRIS KashFlow and Zoho Books compared in full

PART 06 · QUESTIONS

Quick answers

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

14

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 IRIS KashFlow free?

No, IRIS KashFlow is a paid product, but you can try it first. 14-day free trial, no credit card required.

How much does IRIS KashFlow cost?

IRIS KashFlow lists 2 plans. Starter: £13.50 per month, billed monthly (£97 a year, new customers).

What platforms does IRIS KashFlow work on?

IRIS KashFlow is available on Web.

Does IRIS KashFlow offer any discounts?

IRIS KashFlow publicly lists the following: 90% off the first 6 months; Annual plans for new customers.

Does IRIS KashFlow have an Android app?

No Android app was listed when its pages were read on Nov 12, 2026. IRIS KashFlow is listed for Web.

Does IRIS KashFlow have an iPhone app?

No iPhone app was listed when its pages were read on Nov 12, 2026. IRIS KashFlow is listed for Web.

Is IRIS KashFlow open source?

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

Does IRIS KashFlow have an API?

Yes. IRIS KashFlow offers a public API, according to its own site.

What does IRIS KashFlow integrate with?

IRIS KashFlow's listing names Shopify, WooCommerce, Amazon, eBay, Salesforce, Zoho CRM, Capsule and Magento.

Who makes IRIS KashFlow?

IRIS KashFlow is made by KashFlow Software Ltd.

What are the alternatives to IRIS KashFlow?

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

How does IRIS KashFlow compare with other accounting and invoicing tools?

IRIS KashFlow's GPA of 2.2 is higher than 22 of the 65 other accounting and invoicing tools we grade, and level with 15.

Is IRIS KashFlow good value for money?

ToolGPA grades IRIS KashFlow C for value for money. Its paid plans start at about $18.09 a month, against a middle price of $18.09 for the category: 27 of the 54 others that charge start lower.

Could I make my own version of IRIS KashFlow?

To replace IRIS KashFlow 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 IRIS KashFlow'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 IRIS KashFlow'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 KashFlow Software Ltd. Prices change, so check kashflow.com before you buy.

kashflow.com/pricing/
kashflow.com/apps-category/crm/
kashflow.com/apps-category/e-commerce/

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

IRIS KashFlow, kept up to date

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

toolgpa.com/tools/kashflow

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, "IRIS KashFlow: The Insider's Guide",
checked Nov 12, 2026.
https://toolgpa.com/tools/kashflow
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Know someone choosing between accounting and invoicing tools?

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

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded accounting and invoicing tools after IRIS KashFlow, 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

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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 IRIS KashFlow'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. IRIS KashFlow is a trademark of its owner, and this guide is not made, paid for or approved by KashFlow Software Ltd. Prices and plans change: check kashflow.com before you buy.