ToolGPA

NOVEMBER 2026

Pandle

The Insider's Guide

UK bookkeeping with a free plan and a £5 monthly upgrade



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

Made by Pandle · checked Nov 13, 2026 · toolgpa.com

2.8
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 Pandle's own pages, its app-store listings and our grades. Every fact in it is on Pandle's page too, where it is kept up to date. Checked Nov 13, 2026.

Welcome

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

2.8

GPA, above 109 of the 127 other accounting and invoicing tools we grade

Pandle is cloud bookkeeping software aimed at small businesses, sole traders and freelancers in the UK. The free plan covers invoicing, VAT return submissions and Making Tax Digital income tax submissions, and a paid Pandle Pro plan adds bank feeds, receipt uploads and live chat support. Prices are in pounds sterling.

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

1 **Best for UK bookkeeping for sole traders**

Pandle is bookkeeping for UK sole traders and small firms, with a free plan that covers invoices, VAT returns and Making Tax Digital income tax.

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

As its pricing page puts it: £5 per month (+VAT).

3 **There is a free plan**

Quotes and invoices, multiple currencies, VAT and MTD income tax submissions, with no bank feeds.

4 **It runs on 3 platforms**

Web, iOS and Android.

5 **Invoices and quotes**

Sends quotes and invoices in several currencies, with payment reminders, recurring transactions and customer statements.

6 **VAT and Making Tax Digital**

Submits VAT returns and MTD income tax updates, and produces EU VAT and EC sales lists, on the free plan too.

7 **Bank and payment feeds**

Pandle Pro pulls in bank feeds, PayPal feeds and Stripe feeds; bank rules automate the categorizing.

8 **A 2.8 GPA, above 109 of 127**

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 Pandle 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.

Pandle at a glance

PRICING
Free plan, from £5 per month (+VAT)

FREE PLAN
Yes

FREE TRIAL
14-day free trial of Pandle Pro, no card details required

RUNS ON
Web, iOS, Android

MADE BY
Pandle

CATEGORY
Accounting & Invoicing

OUR GRADE
2.8 GPA, good

The report card

Best for UK bookkeeping for sole traders

Pandle is bookkeeping for UK sole traders and small firms, with a free plan that covers invoices, VAT returns and Making Tax Digital income tax. Bank feeds and receipt uploads need Pro at £5 a month plus VAT, and it's built around the UK.

TOOLGPA REPORT CARD — **Pandle** — Graded Nov 13, 2026

SUBJECT	GRADE	COMMENT
Value for money	B	Pro is £5 a month plus VAT, a little over $6, inside the cheapest quarter of accounting tools.
Free plan and trial	B	The free plan has quotes, invoices, reports, VAT returns and MTD income tax submissions, so a sole trader can live on it. No bank feeds.
Features	B	Invoices, VAT and MTD, bank and payment feeds, receipts, mileage, projects and stock. Nothing core is missing.
Ease of use	C	No rating read. Bank links and tax settings to set up.
Platforms and integrations	B	Web, iOS and Android, with PayPal, Stripe and Plaid. No desktop app.

Grade point average — Good, out of 4.0 **2.8**

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 Pandle is for

- ✓ Fits if you're a UK sole trader who files VAT or MTD
- ✓ Works for freelancers who want free invoicing and can skip bank feeds

Who it is not for

- ✗ Tight if you stay free, because bank feeds, receipt uploads and projects are Pro
- ✗ Watch out: Pro is £5 plus VAT, rolling monthly, with no annual plan
- ✗ Not for you if you're outside the UK, as it's built around VAT and MTD
- ✗ Watch out: bank connections run through Plaid

Good to know

Good for

- ✓ UK sole traders and freelancers who need Making Tax Digital filing
- ✓ Very small businesses that can work without bank feeds
- ✓ Landlords, sellers and other self-employed people looking for a cheap option

Worth knowing

- ⓘ Bank feeds, receipt uploads, projects and extra users need Pandle Pro, which is £5 a month plus VAT.
- ⓘ The pages are aimed at the UK, with Making Tax Digital and VAT filing.
- ⓘ Pandle Pro is billed monthly only; the pricing page says there is no annual subscription.
- ⓘ Pandle describes itself as an agent of Plaid Financial Ltd for its bank connections.

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

Pandle has a free plan. Paid plans start at £5 per month (+VAT).

> **The free plan has quotes, invoices, reports, VAT returns and MTD income tax submissions, so a sole trader can live on it.**
>
> From our grade for free plan and trial

FREE

£0

Quotes and invoices, items, reports, VAT returns and MTD income tax submissions; no bank feeds or receipt uploads.

PANDLE PRO

£5

per month (+VAT), rolling monthly

Adds bank feeds, receipt uploads, projects, user permissions, unlimited users, mileage tracker, stock control and live chat.

The free plan

Quotes and invoices, multiple currencies, VAT and MTD income tax submissions, with no bank feeds.

Trying it first

14-day free trial of Pandle Pro, no card details required

Read from pandle.com on Nov 13, 2026.

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 bookkeeping with a free plan and a £5 monthly upgrade. Here is what it does, as its own site describes it, and what it covers: invoicing, reports, bookkeeping, expense tracking, quotes and estimates.

> **Invoices, VAT and MTD, bank and payment feeds, receipts, mileage, projects and stock.**

From our grade for features

Invoices and quotes

Sends quotes and invoices in several currencies, with payment reminders, recurring transactions and customer statements.

VAT and Making Tax Digital

Submits VAT returns and MTD income tax updates, and produces EU VAT and EC sales lists, on the free plan too.

Bank and payment feeds

Pandle Pro pulls in bank feeds, PayPal feeds and Stripe feeds; bank rules automate the categorizing.

Receipts and mileage

Pandle Pro can upload receipts and track mileage, and the mobile app can record journeys automatically.

Projects and stock

Pro adds projects, stock control and cash flow forecasting on top of the standard business reports.

Users and companies

Pandle Pro allows unlimited users with permissions and multi-company management.

Where it runs

Web iOS Android

What it works with

PayPal Stripe Plaid

Pandle is made by Pandle.

Where it stands

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

109/127

Other accounting and invoicing tools it is graded above

Pandle's GPA of 2.8 is higher than 109 of the 127 other accounting and invoicing tools we grade, and level with 8.

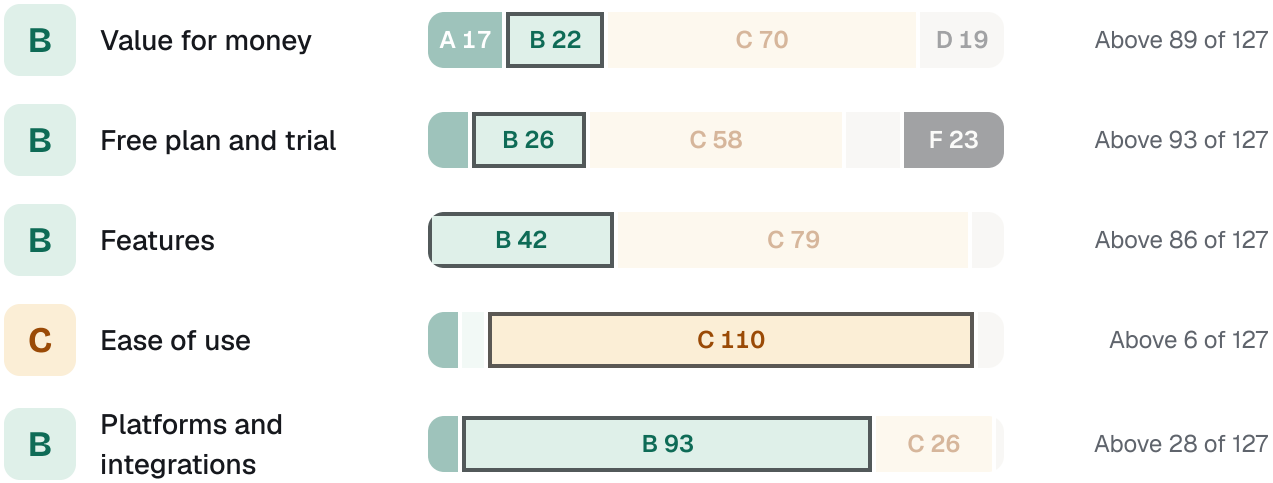
It stands best on free plan and trial (B, above 93 of 127) and worst on ease of use (C, above 6).

Its paid plans start at about $6.70 a month, against a middle price of $18.09 for the category: 10 of the 90 others that charge start lower.

On features, ease of use and platforms it scores 2.7 out of 4. 1 tool scores higher and costs less.

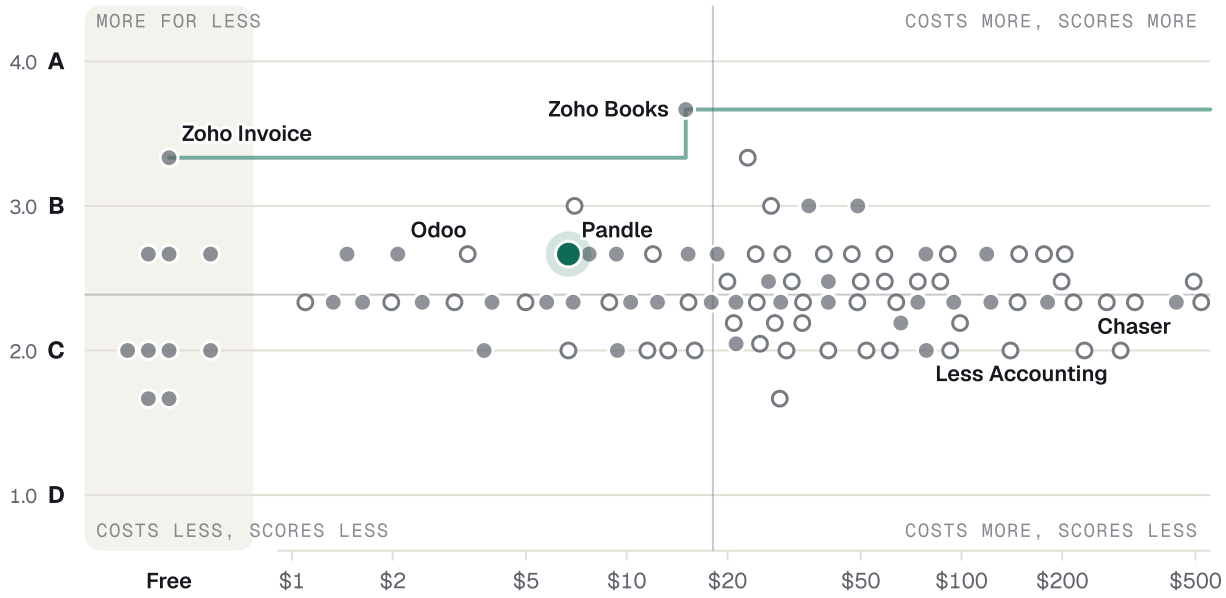
Each grade against the category

Every bar is all 128 accounting and invoicing tools we grade, cut by the letter each got. Pandle's own letter is outlined.



Price against what you get

Each dot is one of 101 accounting and invoicing tools. Further left costs less; higher up scores better on features, ease of use and platforms. Pandle 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 Pandle 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 2.8 is higher than 109 of the 127 other accounting and invoicing tools we grade. It costs $80.39 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.
- A real app for iOS and Android. Something home-made would be a web page.
- What a company asks for before it lets staff use something: roles and permissions.
- The depth: we grade its features B, which means it covers the whole job.

What this rests on. Pandle'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



FreeAgent, IRIS KashFlow, QuickFile, Countingup and Clear Books

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

2.2 GPA

FreeAgent

Free trial · from $27/mo

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

- Pandle has a free plan. FreeAgent does not, though it has a free trial.
- Pandle also covers quotes and estimates.
- FreeAgent also covers time tracking.

Pandle 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.

- Pandle has a free plan. IRIS KashFlow does not, though it has a free trial.
- Only Pandle lists iOS and Android apps.
- IRIS KashFlow also covers payroll.

Pandle and IRIS KashFlow compared in full



3.0
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QuickFile

Free plan · from £60/yr

UK online accounting, free for smaller ledgers.

Pandle and QuickFile compared in full



2.2
GPA

Countingup

Free trial · from £5/mo

UK business current account with built-in bookkeeping.

- Pandle has a free plan. Countingup does not, though it has a free trial.
- Only Pandle lists a web app.
- Pandle also covers quotes and estimates.

Pandle and Countingup compared in full



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GPA

Clear Books

Free plan · from £5/mo

UK accounting with Making Tax Digital and free sole trader plans.

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

Pandle and Clear Books compared in full

Quick answers

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

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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 Pandle free?

Pandle has a free plan. Quotes and invoices, multiple currencies, VAT and MTD income tax submissions, with no bank feeds.

How much does Pandle cost?

Pandle lists 2 plans. Free: £0.

What platforms does Pandle work on?

Pandle is available on Web, iOS and Android.

Does Pandle have a Windows app?

No Windows app was listed when its pages were read on Nov 13, 2026. Pandle is listed for Web, iOS and Android.

Does Pandle have a macOS app?

No macOS app was listed when its pages were read on Nov 13, 2026. Pandle is listed for Web, iOS and Android.

Is Pandle open source?

Pandle is not described as open source on its own site, as read on Nov 13, 2026.

What does Pandle integrate with?

Pandle's listing names PayPal, Stripe and Plaid. A listing names up to eight integrations, so it may connect to more.

Does Pandle have a free trial?

Yes. 14-day free trial of Pandle Pro, no card details required.

Who makes Pandle?

Pandle is made by a company of the same name.

What are the alternatives to Pandle?

The closest alternatives to Pandle in our directory are FreeAgent, IRIS KashFlow, QuickFile, Countingup and Clear Books.

How does Pandle compare with other accounting and invoicing tools?

Pandle's GPA of 2.8 is higher than 109 of the 127 other accounting and invoicing tools we grade, and level with 8.

Is Pandle good value for money?

ToolGPA grades Pandle 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: 10 of the 90 others that charge start lower.

Could I make my own version of Pandle?

To replace Pandle 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 Pandle's own pages on Nov 13, 2026, and the grades were given on Nov 13, 2026. Graded from this listing, whose facts were read from Pandle's own pages on 13 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 Pandle. Prices change, so check pandle.com before you buy.

pandle.com
pandle.com/pricing/
pandle.com/features/mobile-app/

About ToolGPA

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

7,721

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.

7,721	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

Pandle, kept up to date

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

toolgpa.com/tools/pandle

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, "Pandle: The Insider's Guide",
checked Nov 13, 2026.
https://toolgpa.com/tools/pandle
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Know someone choosing between accounting and invoicing tools?

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

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

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

Accounting & Invoicing Insider's Guide

Every one of the 129 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

Cash App Taxes Insider's Guide

Free federal and state tax filing inside Cash App

3.2 GPA

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Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Pandle'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. Pandle is a trademark of its owner, and this guide is not made, paid for or approved by Pandle. Prices and plans change: check pandle.com before you buy.