



Graft for your subbies

An app your subcontractors pay for themselves that quietly tidies the paperwork flowing both ways: statements asked for in the right month, deductions understood first time, and a chain that is ready for quarterly tax before it arrives.

- ✓ Costs you nothing, and Graft pays no commission to anyone
- ✓ Statement requests land in the month they matter, not all at once in January
- ✓ The explaining is done for you: a two-page handout and ready-made messages

01 • WHY BOTHER

Untidy subbie paperwork is your admin too.

You verify, you deduct, you file the CIS return, you issue the statements. When a subbie's own records are a shoebox, the loose ends land back on your desk: the January phone calls asking for a year of statements at once, the invoice queries about a deduction from last spring, the accountant emailing on their behalf. None of it is your job, and all of it takes your time.

✓ Statements chased in the right month

A subbie on Graft photographs your deduction statements as they arrive, and the app flags a missing one in the month it went missing. You get one specific request while it is easy to find, instead of "can I have everything since April" the week their return is due.

✓ Deductions understood first time

Graft tracks what each contractor has deducted at 20%, 30% or gross, so your subbies can see their own position instead of ringing you to ask. Fewer queries about last April's deduction, fewer disputes over remittances that were right all along.

✓ Goodwill that costs you nothing

Most subbies hand over too much tax through the year and never see it building back. Graft shows them the refund figure growing on their own phone. Passing that on is worth real money to your gangs, and it comes from you.

Quarterly tax is coming down your chain

Making Tax Digital replaces the single January return with quarterly updates, and it is already live for the biggest sole traders. Every self-employed subbie you use ends up in it. The ones with tidy records will barely notice; the ones without will be asking you for paperwork five times a year instead of one.

£50k

FROM APRIL 2026

Already live. Sole traders over £50k are in now, and the first quarterly deadline has already landed.

£30k

FROM APRIL 2027

Sole traders over £30k join next year. That is most full-time subbies.

£20k

FROM APRIL 2028

Over £20k and they are in by 2028. Nearly every trade in your chain ends up here.

The subbie's phone does the bookkeeping.

Graft is a mobile app for CIS subcontractors and self-employed trades. It captures the paperwork at the kerbside, on the day the money moved, and keeps their tax position live all year. You do not run it, manage it or pay for it; it simply sits on their side of the fence making their records tidy.

✓ Receipts, read on sight

Point the camera and Graft reads the merchant, total and VAT, then files it against the right category. The subbie confirms with a tap.

✓ Mileage, logged as it happens

Trips log themselves at 55p a mile, 25p past the threshold, marked business or personal with a swipe. Site to merchant to site, all claimed.

✓ CIS, tracked per contractor

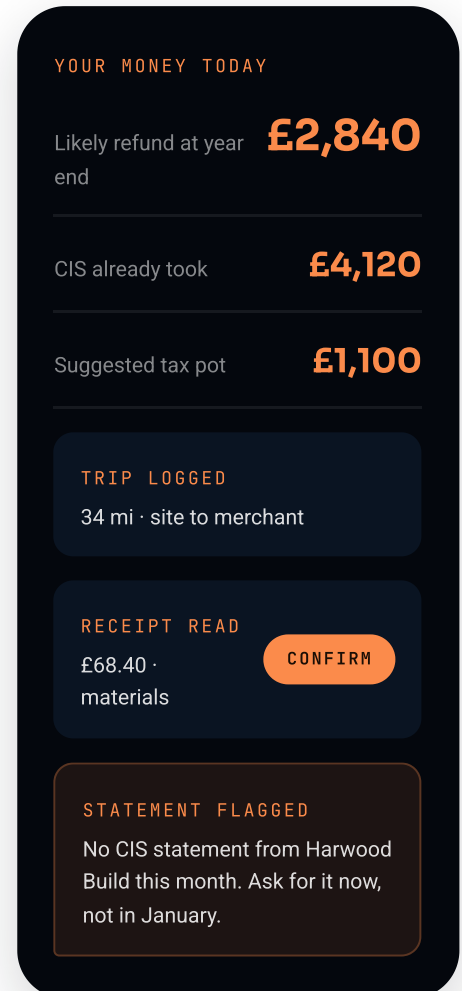
Every payment recorded with the deduction applied, statements photographed and reconciled, and the refund position building on screen all year.

✓ Works with no signal

Basements, scaffolds, site cabins: it logs anyway and syncs later. Live on the iOS App Store as Capstone Graft, with a web app for everyone else and Android under review.

✓ Their accountant rides along free

If the subbie has an accountant, the accountant gets a free portal showing the same numbers. Tidy books at their end too, which is where your January phone calls were coming from.

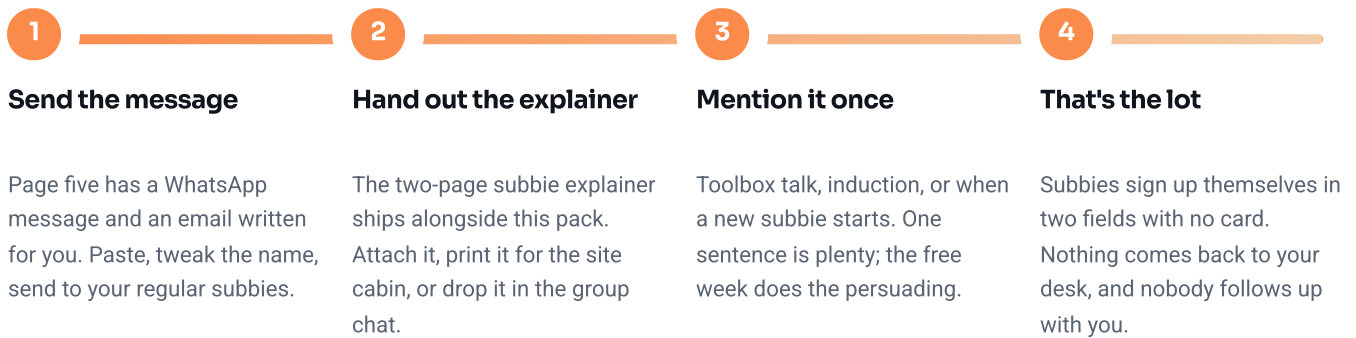


£9.99 plus VAT a month after a 7-day free trial, paid by the subbie. No card to start, cancel anytime. Signup is two fields, or one tap with Google.

03 • ROLLING IT OUT

Three moves, all done for you.

There is nothing to install, manage or administer at your end, and nothing changes about how you verify, deduct or pay anyone. Your part is passing it on; everything you need to do that is in this pack.



What good looks like

- ✓ **Start with your regulars.** The subbies you use every month are the ones whose January chaos costs you most, and the ones most likely to take a suggestion from you seriously.
- ✓ **Let the explainer answer the questions.** It covers what the app does, what it costs and what it never touches, in their language. You should never need to explain the product yourself.
- ✓ **Say the honest bit out loud.** "We get nothing for passing this on" is in the ready-made messages on purpose. It is true, and it is the sentence that stops this sounding like a scheme.
- ✓ **New starters are the easy win.** A line in your onboarding alongside the insurance and CSCS checks, and every new subbie arrives with the habit already forming.

04 • THE WORDS, WRITTEN FOR YOU

Copy, paste, make it yours.

Three versions of the same message. Change the name, keep the honesty line, send.

WHATSAPP OR TEXT, FOR YOUR REGULARS

Worth a look if CIS takes a cut of your pay. An app called Graft: reads your receipts, logs your miles, tracks what each contractor has deducted and shows the refund building through the year. Free for a week, no card, £9.99 plus VAT a month after. iPhone or in the browser at graft.capstonesoftware.co.uk. We get nothing for passing it on, it just makes the paperwork easier at both ends.

EMAIL, WITH THE EXPLAINER ATTACHED

All. From this year HMRC is moving the self-employed onto quarterly tax updates instead of one January return, and it will reach everyone on our books over the next couple of years.

We have been pointing our subbies at an app called Graft. It reads receipts, logs mileage automatically, tracks the CIS each contractor has deducted and shows you what refund is building through the year. Your accountant, if you have one, sees the same numbers through a free portal. The two-page guide attached explains it properly.

It is free for a week with no card needed, then £9.99 plus VAT a month, and you deal with Graft directly, not with us. We get nothing for recommending it; tidy paperwork in both directions is the whole of our interest.

NOTICEBOARD OR TOOLBOX TALK, ONE LINE

CIS taking 20% before you see it? Graft shows what you are owed back and does your receipts and miles while you work. Free week at graft.capstonesoftware.co.uk, no card needed. Ask for the two-page guide.

The contractor upside is fewer headaches, not commission.

To be explicit

Graft pays no referral fees and offers no commission, to anyone: not to accountants, not to contractors, not to anybody passing it down a chain. Your return is a supply chain whose paperwork arrives tidy: statements requested in the month they matter, deductions understood without a phone call, and subbies who are ready for quarterly tax before it reaches them. If that is not worth having, this pack is easy to ignore.

- ✗ **You get no access to their books.** Graft is the subbie's private app. You never see their income, expenses or tax position, and they know it. What you get is tidier paperwork, not visibility.
- ✗ **Nothing changes in your CIS process.** You verify, deduct, file and issue statements exactly as you do now. Graft sits entirely on the subbie's side of the fence.
- ✗ **Graft never holds anyone's money.** No wallet, no payment rail. The tax pot in the app is a suggested figure; the money stays in the subbie's own account.

QUESTIONS YOU WILL GET ASKED

What does it cost me?

Nothing. The subbie pays £9.99 plus VAT a month after a free week, directly to Graft. There is no contractor tier, no invoice, no commitment.

Which phones does it run on?

Live on the iOS App Store as Capstone Graft, plus a web app that works on anything. Android is built and under review with Google.

Is this financial advice?

No. Everything in the app is tax-admin guidance: figures, flags and reminders. Advice stays with the subbie's accountant.

What if a subbie has no accountant?

The app works on its own. If they have one, the accountant gets a free portal with the same numbers; if not, Graft keeps the records straight regardless.

Do I have to support it?

No. Subbies deal with Graft directly. Nothing routes through you, and nobody will chase you about it.

Why are you giving this away?

Because subbies adopt Graft when someone they trust passes it on. Contractors are trusted. That is the whole arrangement, and it is why there is no commission to muddy it.

Hand the explainer to one gang

See what comes back at the next statement run. It costs you nothing to find out.

capstonesoftware.co.uk/graft/contractors

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