

THE **ONTOP** ACCOUNTS TOOLKIT



**YOUR STARTER PACK FOR PROFIT,
AUTOMATION & VAT CLARITY**

For Collectors

Breakers

Retailers

START HERE

WHAT YOU'LL GET

CONFIDENCE
EXPERTISE
INTEGRITY
CLARITY

TOP 5 WINS FROM THIS TOOLKIT

- ✓ Track your card profits (COGS calculator)
- ✓ Sync eBay/Shopify to Xero
- ✓ Automate weekly payouts + Slack alerts
- ✓ Understand VAT + avoid penalties
- ✓ Get a 15-min custom system plan

WHO IS IT FOR:

- **Card sellers scaling fast** — whether you're a collector, retailer, or breaker
- Moving product on **eBay, Shopify, Whatnot, Facebook, PayPal** — and ready to make sense of the chaos
- Wanting to know **exactly what you're making** after fees, shipping, and taxes
- Tired of guessing and ready to **automate invoices, payouts, and profit reports**
- Serious about turning your hobby into a **scalable business**

If you're ready to take control, track your real profit, and save hours a week — this Toolkit is made for you.

WHO MIGHT NOT BE READY YET:

- Just getting started with **a few personal sales a month**
- Selling casually with **no intention of growing beyond £10K/year**
- Not yet comfortable sharing numbers or connecting tools like Xero or Shopify

No worries — we'll be here when you're ready to build your back-office for growth.

Download
Calculator

Book a Call

Fill the Planner



IS THIS YOU?

Collectors



Paint Points:

- **Cards Stacking**
- **eBay VAT confusion**

Retailers



Pain points:

- platforms don't talk
- stock tracking

Breakers



Pain points:

- payouts, split fees,
- inventory chaos

WHY

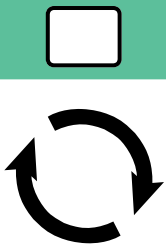
MOST SELLERS FALL BEHIND

- ✘ Manual spreadsheets
- ✘ No real-time profits
- ✘ Missed VAT claims
- ✘ Confusing payouts
- ✘ Platform chaos (eBay, Shopify, Whatnot)

WITHOUT THIS TOOLKIT...

- You'll overspend & under-report on income
- You'll waste 5-10 hours weekly on admin
- You'll keep guessing at profit

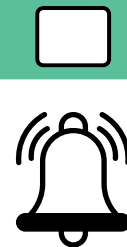
Are You On Top ?



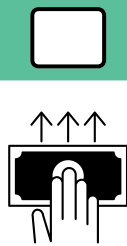
**Are your sales
synced to Xero?**



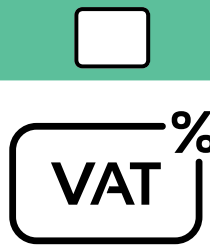
**Do you know COGS
by break?**



**Do you have alerts
when sales dip?**



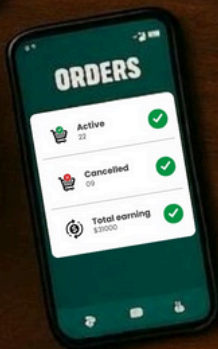
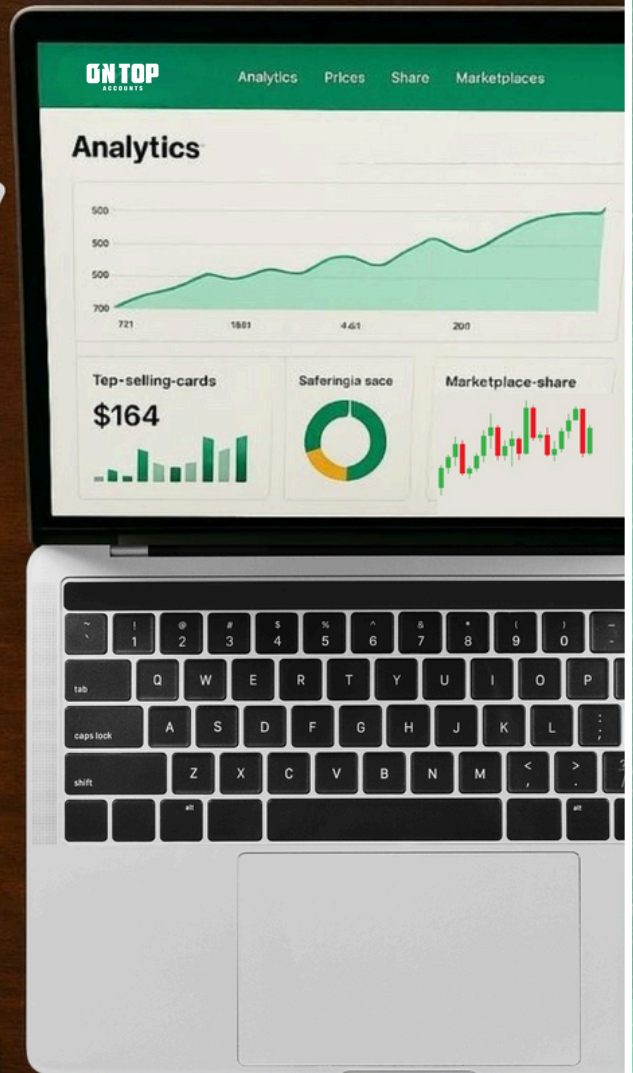
**Do you automate
payouts?**



**Are you reclaiming
all VAT?**

THE TOOLS

BEHIND THE TOOLKIT

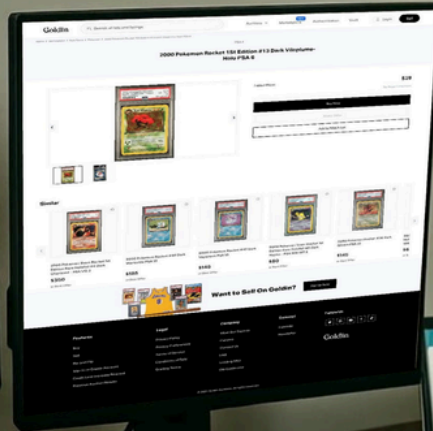
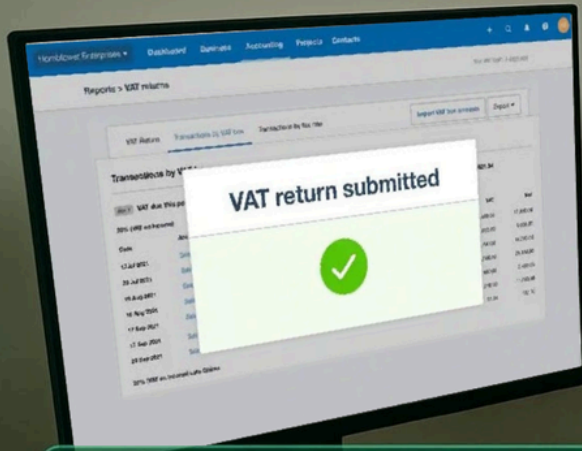


Tool	Used By	Purpose
Xero	All	Bookkeeping, VAT, invoices
Zapier	Retailers	Connect stores to accounting
DEAR	Breakers	Inventory & cost tracking
GPT + Slack	All	Weekly reports, alerts
Notion	All	Dashboards, workflows
MailerLite	All	Email sequences and CTAs
Slack	All	Communications, productivity & files



DON'T LET

VAT CATCH YOU OFF GUARD



AUTOMATED VAT TRACKING



WHEN TO REGISTER FOR VAT

- You **must register for VAT** if your **taxable turnover exceeds £90,000** (from April 2024/25) over any rolling 12-month period.
- You can also **voluntarily register** below the threshold to:
 - Reclaim VAT on business expenses
 - Increase business credibility
 - Get ahead of registration if you're scaling

Card sellers hit this threshold quicker than expected—especially across multiple platforms (Shopify, eBay, Whatnot).

COMMON CLAIMABLE ITEMS FOR CARD SELLERS

Expense Type	Examples
Inventory Purchases	Sealed boxes, singles, slabs from VAT-registered suppliers
Software Tools	Xero, Shopify, DEAR/Cin7, Zapier, Notion, GPT tools
Postage & Shipping	Courier fees (if VAT applicable), tracked delivery costs
Office & Supplies	Card sleeves, top loaders, bubble mailers, printer ink
Marketing & Services	Graphic design, photography, accounting services
Hardware	Laptops, printers, cameras for product shots

You must keep proper VAT invoices to reclaim.

WHAT PLATFORMS PUSH YOU OVER THE THRESHOLD

Platform	VAT Threshold Impact	Notes
eBay UK	Yes	Gross sales incl. shipping & fees count
Shopify	Yes	All product & service sales included
Whatnot (UK)	Yes	All commission-based sales apply
Card Shows	Yes	In-person events count toward threshold
PayPal / Direct	Yes	Even if not online, counts toward revenue

Combine income from all platforms to determine if you've hit the £90K threshold.

CASE STUDY: MISSED RECLAIM EXAMPLE

Name: Adam – Collector & Breaker

Sales: ~£7,800/month (Shopify & eBay)

Issue: Didn't register for VAT after hitting threshold

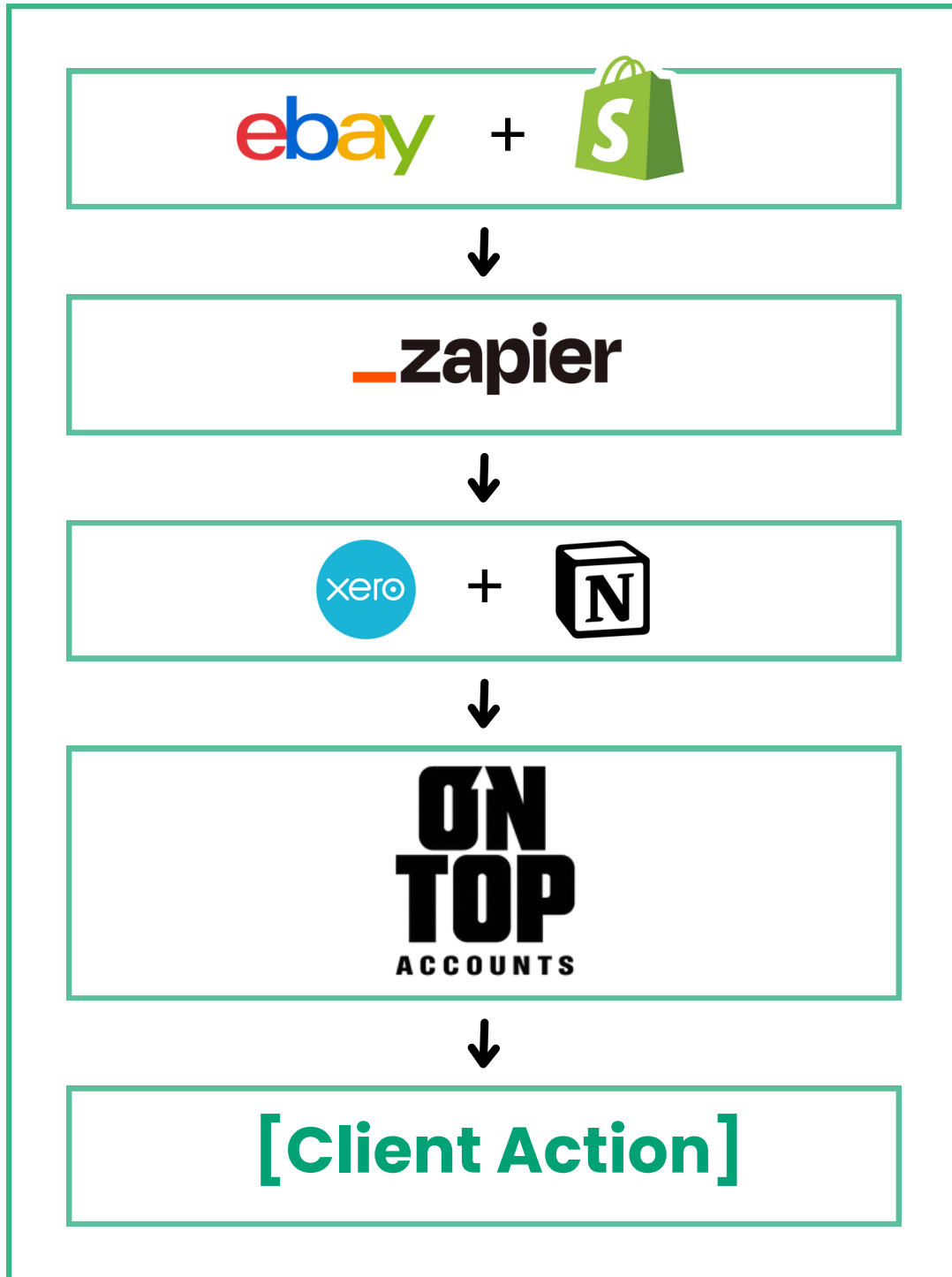
Missed reclaim: Inventory, shipping, software tools

Total lost: £1,820

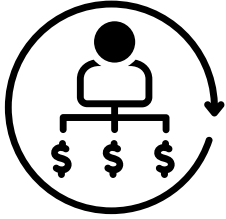
Solution: On Top registered him retroactively, corrected Xero accounts, and enabled ongoing VAT compliance

He now claims 20% back on his inventory and operations every quarter.

VISUAL OF YOUR END-TO-END PROCESS



SELLER STORIES



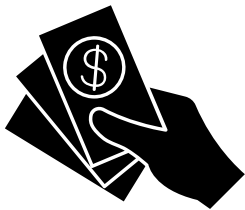
COLLECTOR

Now I actually know what my collection is worth.



RETAILER

Xero + Zapier = lifesaver



BREAKER

Consignor payouts done in seconds, not hours.

WHAT TO DO NEXT

Fill out your Toolkit Planner

Book your 15-min Audit Call

Automate your setup with us



**START
YOUR
SETUP
TODAY**