

A WORKS CO. MANUAL · NO. 23

# The Decking Restoration Works

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*How to build a seasonal restoration business with  
year-round add-ons.*

The Works Co. · Trade manuals

## How to start, run and grow a UK decking-restoration business in 2026

A grey, slippery deck is a visible problem with a high-value answer. People look at a tired deck every time they step into the garden, and they pay well to have it brought back to a rich, oiled finish before summer. This manual is the practical guide to building a business around that work: the clean, the sand, the oil, the repairs, the anti-slip, and the annual maintenance that keeps customers coming back year after year.

It is written by people who have run the work, not watched it from a distance. The numbers are real 2026 UK figures. The method is the safe, proper one, including the parts most guides skip, like why high pressure ruins soft timber and why oil-soaked rags can catch fire on their own if you leave them in a pile. Every promise in here comes with its honest cost, because a business built on half a picture falls over in the first wet week of the season.

## How to use this manual

Read it once, start to finish, before you spend a penny on kit. It is short enough to do that in an evening or two, and it is laid out in the order you will actually need it: the opportunity and whether it suits you, then the craft and the kit, then customers and pricing, then commercial work, growing, and the trade's future.

After the first read, treat it as a reference. When you are about to quote your first job, go back to the pricing chapter. When you land your first pub or café deck, go back to the commercial chapters. When the season turns quiet, go to the add-on stack. The chapters cross-reference each other and the Toolkit, so you are never far from the next step.

A few things to keep in mind as you read:

- **The trade is seasonal.** The peak runs roughly April to September. Plan for it. The smart operator fills winter with fence, garden and other exterior work rather than staring at an empty diary.
- **Prep makes the finish.** The result you photograph and the result that earns referrals both come from the clean, the drying and the sanding, not just the oil. Rushing the prep is the fastest way to a callback.
- **Two safety points are non-negotiable:** never blast soft timber with high pressure, and never leave oily rags in a heap. Both are covered in full. Treat them seriously from day one.

## The Toolkit (10 spreadsheets)

The manual tells you what to do. The Toolkit does the sums and keeps the records so you are not building everything from a blank page. It is ten Excel files, each one mapped to a chapter:

1. **Self-Assessment Scorecard** — an honest check on whether this trade suits you.
2. **P&L Tracker** — income, costs and what you actually keep.
3. **Customer Job Database** — every job, every customer, every rebooking date.
4. **Pricing Calculator** — deck area in, accurate quote out.
5. **Method Statement** — your safe step-by-step process, ready to show a customer or a commercial client.
6. **COSHH Risk Assessment** — cleaners, strippers and oils handled properly.
7. **Quality Standards Checklist** — the finish you sign off on every job.
8. **Quote & Proposal Template** — a clean, professional quote that wins work.
9. **Pipeline Tracker** — your enquiries, quotes and bookings in one view.
10. **First 90 Days Checklist** — the week-by-week plan from registration to a full diary.

Open each file as its chapter tells you to. You do not need them all on day one.

## The Prompt Library (60 prompts)

The Prompt Library is 60 ready-to-use AI prompts, grouped to match the manual. They cover the work you would otherwise put off: writing quotes and follow-ups, answering enquiries, drafting the early-season campaign, approaching pubs and letting agents, writing review requests, and turning your before/after photos into posts. Each prompt is written so you can paste it into the AI tool of your choice, fill in your details, and get usable text in seconds. They save time; they do not replace your judgement. Read what they produce before you send it.

## The bundle, the price and the refund

This is the full bundle: the manual you are reading, the 10-file Excel Toolkit, and the 60-prompt AI Library. The price is **£47**, once. You get **free updates for life** — when we revise the manual or add to the Toolkit, you get the new version at no extra cost.

If it is not right for you, email [refunds@theworksco.co.uk](mailto:refunds@theworksco.co.uk) for a **same-day, no-friction refund**, and keep the materials. We would rather you spent the £47 on a coffee with someone you love than on a manual for a business that was never going to be yours.

Now, to the work.



PART ONE

# The Foundations

# The Decking Restoration Opportunity

It was a Monday morning in early May when Darren parked his van outside a 1990s semi on the edge of Taunton. The customer led him through the kitchen and slid open the patio doors. There it was: a 20m<sup>2</sup> deck, grey as old fence panels, slick with a green film of algae in the shady corner, the timber furred and lifeless. Two summers of neglect. The owner was apologetic about the state of it. There was a summer party in twelve days and she was, in her words, embarrassed to have anyone stand on it.

Darren had quoted £400 for a full restoration: clean, sand and oil. He spent the rest of that Monday and most of Tuesday on it. The wash lifted the algae and the worst of the grime. He let it dry overnight. Tuesday he sanded back the failed finish, made good two boards that had cupped, ran an orbital sander over the lot, brushed it down, and laid on a warm decking oil in the afternoon when the forecast gave him a dry, still spell. By the time he packed the van, the deck was a rich honey-brown, the grain coming back to life, the boards smooth underfoot.

The owner came out, looked, and went quiet for a moment. Then she asked whether she should book Darren again next spring. He said yes, and that an annual clean-and-re-oil would keep it looking like that for a fraction of the cost. As he was loading the sander, a man leaned over the fence from next door and asked what Darren would charge to do his. That single £400 job turned into two bookings and a maintenance customer before Darren had left the street.

That is decking restoration in one morning: a visible problem, a high-value fix, a thrilled customer, and the work selling itself over the fence.

It is worth being clear about what Darren did not need to make that happen. He did not own a yard, a workshop or a fleet. He did not have staff. He did not need years of training or a trade qualification. What he had was a clean method, a sander, some good oil, the patience to do the prep properly, and the sense to watch the weather and handle his rags safely. The barrier to entry on this trade is low, and that is both the opportunity and the reason you should take the craft seriously: the kit is cheap enough that anyone can start, so the operators who do the prep well and finish properly are the ones who get the reviews, the repeats and the neighbours over the fence.

## Why decking restoration, and why now

Most garden trades sell something the customer cannot quite see. Decking restoration is the opposite. The before is grey, slippery and a little sad. The after is rich, smooth and ready for a party. The result is obvious to everyone who walks past, which is exactly why it sells.

A few things make this a genuinely good trade to start in 2026.

**The result is visible and emotional.** People do not love their decking when it is grey. They love it again when it is restored, days before guests arrive. You are selling a feeling as much as a finish, and feelings book well.

**The value per job is high for the kit involved.** A typical domestic deck of 15–25m<sup>2</sup> earns roughly £150–£500 depending on the level of work, with a minimum charge to protect the small jobs. Darren's £400 deck took a day and a bit. You do not need a yard full of plant to earn that.

**The demand is seasonal and predictable.** People get the garden ready before summer, and dry, still weather is when you can oil. That gives you a strong spring-to-summer peak, roughly April to September. You know when the phone will ring, so you can plan for it.

**It repeats every year.** Timber decking that has been oiled wants doing again. A clean-and-re-oil each spring keeps it looking new, and that becomes your repeat-revenue offer. Win a customer once and, treated well, they are yours every year.

**The start cost is low.** A realistic kit comes in at £500–£2,500. That is a deck cleaner and stiff brushes, an orbital or belt sander with dust extraction, oils, stains and sealers with applicators, PPE, and a vehicle you very likely already have. No premises, no staff, no expensive machinery to begin.

**The add-ons fill the year.** Fences, garden timber, patios and other exterior work share most of your kit and your customers. Decking is quiet in winter; the smart operator fills it with the work covered in Chapter 12.

Put those together and you have something rare in a small trade: high value per job, a problem the customer can see and feels emotional about, a season you can plan around, a fix that books again every year, a low cost to start, and a natural set of add-ons to carry you through the quiet months. Plenty of trades have one or two of those. Decking restoration has the lot. It is also a trade where a careful sole operator can earn a proper living without ever taking on staff, which keeps your risk low and your life simple if that is what you want.

**COACH MOMENT** Notice what actually sold Darren's second job: not a leaflet, not an advert, a neighbour leaning over a fence at a finished result. From your very first deck, take a clear before photo and a clear after photo in the same

light, same angle. Those two images are the cheapest, hardest-working marketing you will ever own. Chapter 6 turns them into a pipeline.

## The three income brackets

Be honest with yourself about which of these you are aiming for, because they are different lives. All three are real, and the canonical figures we use throughout this manual are these.

| Level                | What it looks like                                                                | Realistic UK revenue (2026) |
|----------------------|-----------------------------------------------------------------------------------|-----------------------------|
| Part-time / seasonal | You, weekends and the spring-summer peak, a handful of decks                      | £8,000–£20,000/yr           |
| Full-time solo       | You, full-time, deck season plus fence, garden and exterior work to fill the year | £25,000–£45,000/yr          |
| With staff           | A small team, a second kit and van, commercial and recurring contracts            | £60,000–£150,000+ revenue   |

A few honest notes on those numbers. The part-time bracket is a real, low-risk way to test the trade alongside a job. You can run it on weekends through the peak, keep your salary, and learn the craft on other people's decks before you commit. Many readers will be happiest staying here. The full-time solo figure depends entirely on filling winter with other work; decking alone, packed into roughly six good months, will not get you there, which is why Part Five spends so long on the add-on stack. And the staffed bracket is revenue, not profit, with wages, a second van, insurance and a good deal more admin to carry. More money passes through your hands, but more goes out too, and you become a manager as much as a finisher. Chapter 11 covers the move from solo to a team, and Chapter 7 covers pricing for margin once wages are in the mix. None of these brackets is the right answer. The right answer is the one that fits the life you want.

## The model: clean, sand, oil, then repeat

Underneath all of it sits a simple, teachable model. You do not need to be a joiner. You need to be patient with prep and careful with finishes.

**Clean.** Wash off the algae, grime and grey, using a deck cleaner with brushing or a careful low-pressure wash. High pressure can furr and damage soft timber, so the technique matters more than the power. This alone, priced at £3–£6 per m<sup>2</sup>, is a quick, low-skill way to earn and to win a customer you later upsell.



**Sand.** Where the old finish has failed, sand it back so the new oil can bond and the boards feel smooth. This is the step that separates a proper restoration from a cheap blast-and-go.

**Oil, stain or seal.** This is the value step, the one the customer is really paying for, where grey timber comes back to a rich, even finish. Clean plus re-oil runs £8–£15 per m<sup>2</sup>; a full restoration of clean, sand and oil runs £15–£30 per m<sup>2</sup>. Composite decking generally only needs cleaning, which changes the upsell but keeps the customer.

**Repeat.** Then you offer the annual clean-and-re-oil. That single sentence at the end of a job is where a one-off trade becomes a business with a book of returning customers.

Chapter 4 covers the kit in detail and Chapter 5 walks the method step by step. For now, hold the shape of it: clean, sand, oil, repeat, with fence and garden add-ons either side to fill the year.

One more thing to understand about the model, because it shapes how you should think about every customer you win. The first job is rarely where the money is. A £400 restoration is good money for a day and a half, but the real value is the customer who comes back every spring for a £150–£250 maintenance clean-and-re-oil, tells two neighbours, and asks you to do the fence while you are there. Measured over five years, that first deck is worth far more than £400. So price the first job fairly, do it properly, and treat the relationship as the asset. Chapter 7 puts numbers on this lifetime value; for now, simply resist the urge to see each deck as a one-off.

**MENTOR MOMENT** A safety point that belongs here, not buried in a later chapter, because it is the one that can genuinely hurt someone. Oil-soaked rags can spontaneously combust. The oils you use generate heat as they cure, and a balled-up rag in a warm corner of the van can catch fire on its own, with no spark. Lay used rags out flat to dry, or drop them in a sealed metal container of water before disposal. Never bin a pile of oily rags. We will repeat this in Chapters 3, 5 and 8 because it matters that much. Treat it as a habit from your first job, not a thing you read once.

## Who it suits, and who it doesn't

We would rather tell you the truth now than take your £47 for a trade that is not yours. So here are the honest lists.

### This suits you if you:

- Enjoy hands-on finishing work and take quiet satisfaction in a smooth, even result.
- Are patient and exacting with prep; the boring sanding is where the quality comes from.



- Can organise your week around weather and a season rather than a fixed nine-to-five.
- Are careful and sensible with chemicals and fire safety.
- Are reasonably fit; there is kneeling, sanding and lifting.
- Like dealing with homeowners and are comfortable selling a clear, visible result.

**This is probably not for you if you:**

- Rush the prep and want every job done in an afternoon.
- Would reach for the highest pressure setting to save time, furring and wrecking soft timber.
- Are careless with oily rags or chemical storage.
- Need an even, year-round income and would resent a quiet winter.
- Dislike weather watching and last-minute reschedules when the forecast turns.

None of that is a character judgement. It is a fit question. Chapter 2 gives you a proper self-assessment scorecard, in Toolkit file 01, to think it through honestly before you spend a penny on kit.

## How to use this manual, the Toolkit and the Prompt Library

Your £47 buys three things that work together.

**This manual** is the method and the business, in order. Part One sets the foundations. Part Two is the craft: kit and the restoration method. Part Three is customers, pricing and doing the work, and Chapter 6 on getting your first customers is the longest in the book for a reason. Part Four covers commercial and hospitality work. Part Five is growing and the add-on stack that fills your year. Part Six is the modern toolset and a 90-day plan. Part Seven looks at where the trade is going. Read it in order the first time; come back to single chapters later.

**The 10-file Excel Toolkit** is where the manual becomes practical. The self-assessment scorecard (file 01), the accounts and bookkeeping sheet (file 02), the job tracker and simple CRM (file 03), the pricing calculator (file 04), the quality and safety standards (file 07), the quote template (file 08), and the 90-day checklist (file 10) are all referenced as you go. When a chapter points you to a toolkit file, open it and use it; that is the point of it.

**The 60-prompt AI Library** gives you tested prompts for quotes, customer messages, your early-season campaign, review requests, content and commercial introductions. The trade is yours; the admin and the words around it can be done in minutes with AI, and we show you how in Chapters 6, 10 and 13.

A note on our refund. If this is not for you, email [refunds@theworksco.co.uk](mailto:refunds@theworksco.co.uk) for a same-day, no-friction refund and keep all the materials. We would genuinely rather you spent the £47 on a coffee with someone you love than on a manual for a business that was never going to be yours. Updates are free for life.

## **What success looks like in one year**

Picture next spring, twelve months from your start. What does a good first year actually look like.

You have a folder of before-and-after photos from twenty or thirty decks, and they sell the next job for you. You have a small book of annual-maintenance customers, like the lady in Taunton, who book their clean-and-re-oil every spring without you chasing them. You have a handful of online reviews that show up when a neighbour searches in April. Your kit has paid for itself many times over. You have one or two fence and patio add-ons that fill the gaps in your week, and the first real winter work lined up so the quiet months are not empty.

If you have aimed part-time, you have a comfortable £8,000–£20,000 alongside your other life, and a trade you could grow if you choose. If you have gone full-time, you are inside that £25,000–£45,000 band, busy through the peak, filling winter with other exterior and garden work. And if you have hired your first seasonal help, you have proved you can put a second kit and van to work and you are looking at the staffed bracket above.

It started with one grey deck on a Monday, one honest £400 quote, one careful day of prep and a finish the customer could not stop looking at. Then a neighbour over the fence. The rest of this manual is how you do that, on purpose, again and again.

Next, Chapter 2 helps you decide, honestly, whether this is for you.

# Is This For You?

It is a Wednesday in late May, just gone seven in the morning, and Michelle is kneeling on a customer's lawn in Crewe with her hand flat on the decking. She is not working yet. She is checking. The boards felt dry to the eye last night, but there was dew, and the forecast she pulled up over her first coffee shows a clear, warm day with no rain until the weekend. She presses her palm down, holds it, lifts it. No damp shadow on her skin. The deck is ready. She has a 22 m<sup>2</sup> job here — a tired, greyed softwood deck she cleaned and sanded over the previous two days — and today is the day it earns its money, because today the oil goes on.

By half past eight the first coat is going down in long, even strokes along the grain, and the timber is drinking it in. The grey is gone. What is coming up underneath is a warm, honeyed brown the owner had forgotten the wood ever was. She will earn around £400 on this deck across three half-controlled days, and the owner has already asked, almost shyly, whether Michelle does the fence as well.

That moment — palm on the boards, reading the weather, waiting for the right day — is the whole trade in miniature. It tells you almost everything about whether this work is for you. Because the operator who rushes past that moment, who oils a damp deck because the van is loaded and the day is booked, produces a finish that goes patchy and milky within a fortnight and gets a phone call they do not want. The operator who waits produces a deck the neighbour asks about over the fence.

This chapter is about honestly working out which of those two operators you are likely to be, before you spend a penny on kit.

## What this work actually feels like

Strip away the marketing and decking restoration is a finishing trade. The headline is the oil — the rich, renewed-looking board — but the result is made in the prep nobody sees. You wash off the algae, grime and grey. You let the timber dry fully, which on a soft-timber deck can mean a day or more of waiting on the weather. You sand back where the old finish has failed. You repair the split board and the popped fixing. And only then, on a dry day with no rain coming, do you oil, stain or seal.

That sequence does not reward speed. It rewards patience and a careful eye. A deck cleaned in a hurry and oiled while still damp will look worse in a month than it did before you touched it. A deck given its full drying time, sanded properly and oiled in good weather will look like new and last a season or more before it needs anything.

It is also seasonal, and you must be honest with yourself about that. The work peaks hard from roughly April to September, when people are getting the garden ready and the weather actually lets you oil. Winter is quiet for decking. The operators who make a steady living are the ones who plan for that rhythm rather than being surprised by it every November. We cover how to fill the off-season with fence, garden, patio and interior work in Chapter 12, but the season is a fact of the trade, not a flaw in your business.

And it is physical. Sanding a deck on your knees, carrying a pressure washer and a sander and tubs of oil, working bent over for hours — this is real outdoor graft. Satisfying graft, with a visible result at the end of it, but graft.

**COACH MOMENT** Before you read the green-light and red-flag lists below, do one honest thing. Think back to the last time you finished or repaired something with your hands — painted a room, tiled a splashback, sanded a table, even built flat-pack furniture properly. Did the careful, slow, getting-it-right part feel satisfying, or did it feel like a chore you wanted to be over? Your honest answer to that is worth more than any score on a checklist, because decking restoration is that feeling repeated all summer.

## Green lights: who this suits

Some traits make this work fit you like a glove. If most of these sound like you, that is a strong signal.

**You enjoy hands-on finishing work.** The pleasure of bringing a grey, neglected surface back to a rich finish is the whole point. If sanding back a board and watching the oil bring the colour up is the part you would look forward to, you are wired for this.

**You are patient and exacting about a good finish.** You would rather wait an extra day for the timber to dry than rush an oil coat that will fail. You notice the missed corner, the thin patch, the run in the stain — and you fix it before you pack up. Customers cannot always describe a good finish, but they can always see one, and they review you on it.

**You organise yourself around the weather and the season.** You check the forecast before you commit to an oiling day. You front-load your bookings into the spring and summer. You plan winter work in advance rather than hoping. This trade punishes people who ignore the sky and rewards people who plan around it.

**You are careful with chemicals and fire safety.** Deck cleaners, strippers and oils all need respect — the right PPE, sensible storage and ventilation, and control of waste water and runoff when you wash. Most of all, you take the oily-rag fire risk seriously, every single time, without needing reminding (more on that below). If "careful by default" describes you, this trade is safer in your hands.

**You are reasonably fit.** You can spend a day on your knees with a sander, lift kit in and out of a van, and work bent over without it finishing you off. You do not need to be an athlete, but you do need to be up to a physical outdoor day, several days in a row, in the warmer months when the work bunches up.

**You like a result you can stand back and look at.** Some trades leave nothing to show — the boiler works, the leak stops, and the customer never sees the craft. Decking is the opposite. At the end of a restoration there is a deck that looks reborn, and the satisfaction of that is a real part of the daily reward. If that kind of visible, photographable result motivates you, it will carry you through the dull prep that earns it.

If four or five of those describe you, the trade and you are well matched. You can build real skill and a good reputation quickly, because the things that make this work good are things you already are.

## **Red flags: who this does not suit**

The honest opposite matters just as much. These are the patterns that turn this trade into a string of complaints and callbacks. None of them make you a bad person — they just make you a bad fit for this particular work.

**You rush the prep.** If the waiting and the washing and the sanding feel like obstacles between you and the satisfying oiling, you will skip them, and the finish will tell on you. The prep is not the boring bit before the work. The prep is the work.

**You would blast soft timber with high pressure to save time.** This is the classic cowboy move and it is exactly wrong. High-pressure washing furs and damages soft timber, raising the grain and chewing the surface so it never finishes cleanly. The right method is a deck cleaner with brushing, or a careful low-pressure wash with the correct technique. If your instinct is to reach for full pressure to get it done faster, this trade will punish that instinct in front of paying customers.

**You are careless with oily rags.** This one is not negotiable and it is not a small thing. Oil-soaked rags can spontaneously combust — they generate their own heat as the oil cures, and a balled-up rag left in a corner or a bin bag can start a real fire with no spark and no flame near it. The safe handling is simple: lay them flat to dry, or store them in a sealed metal container of water before disposal. An operator who cannot be bothered with that small discipline is a genuine danger to a customer's property and their own. If that sounds like too much fuss, this is not your trade.

**You expect a steady, year-round, even income.** Decking restoration does not pay the same in January as it does in June. If you need a flat monthly figure landing in the same way every month, the seasonality of this work will stress you. It can be a good living — we will



get to the numbers — but it comes in a spring-to-summer wave, and you have to manage your year and your money around that shape, putting summer's surplus aside to carry the quieter months.

**You want to work to your own clock regardless of the sky.** The weather decides when you can oil, not you. A booked customer and a loaded van count for nothing against an afternoon of rain on a fresh coat. If being told "not today" by the forecast would frustrate you into pressing on anyway, that frustration will cost you finishes and reviews.

**MENTOR MOMENT** I have watched plenty of people get into outdoor trades, and the ones who struggle almost never struggle on skill. The skill is learnable in a season. They struggle because they fought the nature of the work — they wanted it to be fast when it rewards care, or steady when it is seasonal, or simple when it needs a careful hand with chemicals. If you read the red-flag list and felt a small flicker of recognition, that is not a reason to quit. It is a reason to go in with your eyes open, build your habits deliberately, and price the care into the job. The operators who last are the ones who made peace with what the work actually is.

## The honest reality, in one breath

Here is the trade with nothing dressed up. It is a satisfying, visible, high-value finishing service with a strong spring-to-summer season and a natural annual repeat. The result sells itself, because a restored deck is a dramatic before-and-after that the customer's friends and neighbours can see. The prep and the care are what make that result, and they cannot be hurried. The weather runs your calendar from April to September, and you fill the rest of the year with fence, garden, patio and interior work, or you accept a quieter winter.

The money is real but seasonal. A typical domestic deck of 15–25 m<sup>2</sup> brings in roughly £150–£500 depending on the level of work, from a clean-only at £3–£6 per m<sup>2</sup>, through a clean-and-re-oil at £8–£15 per m<sup>2</sup>, up to a full clean-sand-oil restoration at £15–£30 per m<sup>2</sup>. Done part-time and seasonally, that adds up to around £8,000–£20,000 a year. Done full-time, with the deck season filled out by other garden and exterior work, £25,000–£45,000 is realistic for a solo operator. With staff, revenue can run from £60,000 to £150,000 and beyond. The kit to start sits between £500 and £2,500. Chapter 7 shows you how to price so a two-day job is never accidentally underpriced.

That is the deal. It is a genuinely good one for the right person. It is a frustrating one for the wrong person. The point of this chapter is to help you tell which you are.

## The self-assessment scorecard

Reading two lists is useful, but scoring yourself is sharper. **Toolkit file 01, the Self-Assessment Scorecard**, turns everything above into a short set of honest questions you rate from one to five — your patience with prep, your comfort around chemicals and the oily-rag rule, your fitness for a physical day, your willingness to plan around weather and season, your enjoyment of finishing work, and how much the seasonal income shape worries you.

Open it now, before you read another chapter, and answer it honestly rather than aspirationally. There are no right answers and nobody else sees it. A high score says go, and go with confidence. A middling score is not a no — it usually points at one specific thing to shore up, like building a winter add-on plan from Chapter 12 or drilling the fire-safe rag routine until it is automatic. A genuinely low score is worth listening to, and listening to it now costs you nothing.

## If this is not for you

We would honestly rather you found that out today, on this page, than three hundred pounds of kit later. If you have read this far and the work does not sound like you — if the prep sounds tedious, the season sounds stressful, the chemical care sounds like a faff — then this is probably not your trade, and that is a completely fine answer.

The Works Co. bundle you are holding — this manual, the 10-file Excel toolkit and the 60-prompt AI library — is £47, with a same-day, no-friction refund. Email [refunds@theworksco.co.uk](mailto:refunds@theworksco.co.uk), keep all the materials, and the money is back with you. We mean that plainly: we would rather you spent the £47 on a coffee with someone you love than on a manual for a business that was never going to be yours. There is no business in talking someone into the wrong trade.

But if the scene at the start of this chapter — Michelle's palm flat on the boards, reading the day, waiting for the right moment, then watching the grey turn to honey under the oil — if that sounded less like a chore and more like a good day's work, then this is for you. The next chapter sets you up properly and safely, and from there we get you the kit, the method and your first customers.



# Setting Up the Business

Iqbal opened on a Friday in March. Not because Friday was lucky, but because he had spent the week sanding a friend's deck for free in Redditch, photographed the before and after, and decided that was enough proof. By Friday lunchtime he had registered as a sole trader on the HMRC website, sitting at his kitchen table with a mug going cold beside him. It took eleven minutes. He had no logo, no van signage, and no insurance yet. He had a decision to make about insurance, a fire-safety habit to build before he touched another tin of oil, and a bank account to open. The actual restoring of decks, the part he was good at, would have to wait until the paperwork underneath it was sound.

That order matters. A tidy deck on a shaky business is a problem waiting to surface. This chapter gets the legal and safety foundation right so that when you do start taking money, you are doing it cleanly, you are covered, and you are not one oily rag away from a serious incident. None of it is hard. Most of it is free or cheap. All of it is worth doing before the first paying job.

## Sole Trader or Limited Company

For almost everyone starting out, you register as a **sole trader**. It is the simplest legal form in the UK. You and the business are the same thing for tax purposes. You register with HMRC for Self Assessment, you keep records of what comes in and what goes out, and once a year you file a tax return and pay Income Tax and National Insurance on your profit. That is the whole shape of it.

Registering is free. Do it as soon as you start trading, and in any case you must register by **5 October following the end of the tax year** in which you began. Leave it later than that and you risk a penalty for no good reason. You will be issued a Unique Taxpayer Reference, which you keep safe and quote on your return.

The alternative is a **limited company**. Here the business is a separate legal entity. You become a director and usually a shareholder. The company pays Corporation Tax on its profit, and you pay yourself through a mix of salary and dividends. The headline attraction is **limited liability**: if the business owes money it cannot pay, your personal house and savings are generally protected, because the company's debts are the company's, not yours.

That protection sounds compelling for a trade that sands and oils other people's property. In practice, for a one-person decking business in its first year or two, the sole-trader route is usually the right call. A limited company costs more to run. You file accounts at

# That was Chapter 1.

The other twenty chapters, the Excel toolkit and the  
AI prompt library are in the full bundle.

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