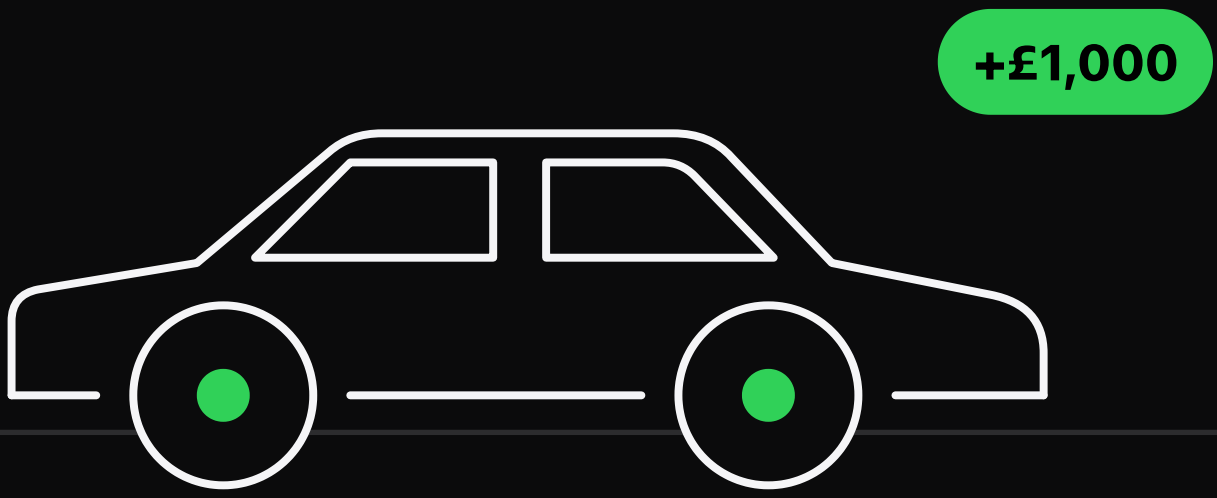
CARFLIPS ▲ +£

THE FREE GUIDE · 2026 EDITION

Buy it right. Sell it for more.

The UK guide to buying your first used car without getting burned, and flipping cars for an extra £1,000 a month.



carflips.co.uk

17 pages · checklists · diagrams

START HERE

How car flipping works.

You buy a used car for less than it's worth, make it look its best, and sell it at the going rate. The gap, after costs, is yours. That's it. The skill is in the buying.

1. Find below market — **2. Check** MOT, history, car — **3. Buy** haggle, pay safely — **4. Prep** valet, photos → **5. Sell** keep the gap

A typical flip takes 1 to 3 weeks from first message to money in the bank.

What's inside

03	The maths: how £1,000 a month adds up
04	Which cars to flip, and which to avoid
05	Working out what a car is really worth
06	Free checks to do before you travel
07	Red flags in the advert
08	The 15-minute walkaround (diagram)
09	The test drive
10	The paperwork and the logbook
11	Haggling and paying safely
12	After you buy: tax, insurance, DVLA
13	Prep and photos that sell
14	Writing the advert and selling safely
15	Staying legal: tax and trader rules
16	Your first 30 days + the checklist

Who this is for

Anyone buying their first used car who doesn't want a lemon. And anyone who wants a side income from cars without a garage, a trade account or years of experience.

What you need to start flipping

- ✓ £1,500 to £5,000 to buy the first car
- ✓ A few evenings a week and one weekend day
- ✓ Somewhere to park a second car
- ✓ A phone with a decent camera
- ✓ Patience: walk away from 9 cars out of 10

Prices and rules here are a guide for England, Wales and Scotland as of November 2026. This isn't legal, tax or financial advice, and profit is never guaranteed.

THE MATHS

Where the £1,000 comes from.

Profit is made when you buy, not when you sell. If you pay too much, no amount of polishing saves it. So work out the numbers before you ever go to see a car.

One real-looking flip

2015 Ford Fiesta 1.0 EcoBoost, 58,000 miles, private seller

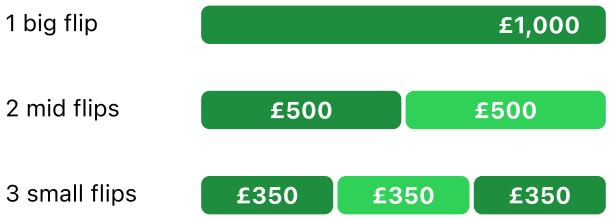
Similar Fiestas at dealers	£5,600
You sell for 95% of that	£5,320
Asking price on Marketplace	£4,300
You pay, after haggling	-£4,050
Valet	-£50
Small fixes + buffer	-£150
You keep	**£1,070**

Why 95%? Private buyers expect to pay a bit less than a dealer, because there's no warranty.

The formula

Profit = (market price × 0.95) – what you pay – £200

Three ways to £1,000 a month



Most start small and work up.

> **Be honest with yourself.** Some flips make £1,500. Some break even. One bad buy can wipe out two good ones. That's why the checks in this guide matter more than anything else.

Your money goes round and round

Start with one car. Sell it, and you have the original money back plus the profit. Put both into the next car, which can be a better one. After five or six flips, most people have enough to keep two cars on the go at once.

PICKING CARS

Flip boring cars.

The best flips are cars that thousands of people want: cheap to run, cheap to insure, easy to sell to a first-time driver or a parent. Exciting cars sit on driveways for weeks.

Good first flips

- ✓ **Small hatchbacks:** Ford Fiesta, Vauxhall Corsa, VW Polo, Toyota Yaris, Honda Jazz, Hyundai i10/i20, Kia Picanto
- ✓ **Family hatchbacks:** Ford Focus, VW Golf, Vauxhall Astra, Skoda Octavia
- ✓ **Price band:** £1,500 to £6,000. Lots of buyers, and a mistake costs less
- ✓ **ULEZ compliant:** petrol usually from 2006, diesel usually from late 2015. Matters hugely near London and other clean-air zones
- ✓ **Full or part service history** and a long MOT

Avoid at the start

- ✗ **Write-offs** (Cat S or Cat N). Cheaper to buy, much harder to sell, and buyers get nervous
- ✗ **Imports**, especially Japanese ones: hard to value and harder to sell
- ✗ **Modified cars:** big exhausts, remaps, lowered. Small market and insurance trouble
- ✗ **Prestige cars at old age**: cheap 10-year-old BMWs and Range Rovers have big repair bills
- ✗ **Diesels used for short trips:** clogged DPF filters can cost £1,000+
- ✗ **Vans**: prices are often shown without VAT and buyers are traders

What makes a car cheap to buy

WHY IT'S CHEAP	IS IT A DEAL?
Seller needs money fast, moving abroad, new baby, bought a new car	**Often a real deal.** Speed matters to them more than £500
Dirty, bad photos, vague advert	**Often a real deal.** Other buyers scroll past
Short MOT, needs tyres, small cosmetic marks	**Maybe.** Price the fix in before you offer
Warning light on, "just needs a sensor"	**Usually not.** If it was that simple they'd have fixed it
Price far below everything else, seller won't let you view at their home	**Walk away.** Classic scam or stolen car pattern

> Most of the good deals are on Facebook Marketplace, posted by ordinary people who just want it gone. Check new listings every morning and evening: the best ones are gone within hours.

VALUING A CAR

What is it really worth?

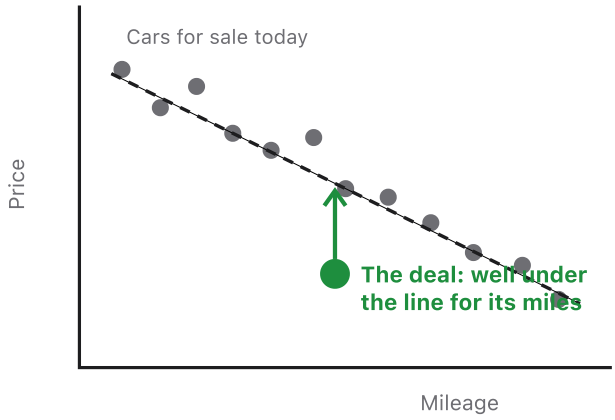
Online valuation tools give you one number with no reasons. Instead, look at what similar cars are actually for sale for today. That's what your buyer will compare you with.

The 5-minute method

1. **Search Autotrader**
   Same make and model, near you.
2. **Match the engine and gearbox**
   A 1.0 and a 1.6 are different cars. So are a manual and an automatic, often £500 to £1,000 apart.
3. **Year either side**
   One year older and one newer.
4. **Similar mileage**
   Within about 30% of the car you're looking at.
5. **Ignore the extremes**
   Take the middle prices of the closest 8 to 10 cars. That's the market price.

> Trim matters too. A Golf GTI is not a Golf S. An "AMG Line" Mercedes is worth more than the basic one. Estates and hatchbacks differ.

Price drops as miles go up



Quick rules of thumb

- Every extra 10,000 miles knocks a few hundred pounds off a small car
- Each year older usually costs 10 to 15% of value
- Long MOT and full service history add real value
- Colour matters less than people think, except bright or odd ones

> **Shortcut:** CarFlips does this for every car, using the actual Autotrader cars behind each price, and shows you every comparison.

BEFORE YOU TRAVEL

Three checks from your sofa.

Ask the seller for the registration number first. If they won't give it to you, don't go. Then spend ten minutes on these.

FREE

MOT history

On GOV.UK, search "check MOT history". You see every test since the car was three years old.

- Mileage at every test: it should only go up
- Fails and why
- Advisories: things that will need doing soon
- Same advisory year after year = never fixed

FREE

DVLA vehicle check

On GOV.UK, search "vehicle enquiry". Make sure it matches the advert.

- Make, colour, engine size
- Tax and MOT status
- Date the latest logbook was issued: if it's last month, the "owned it for years" story is false

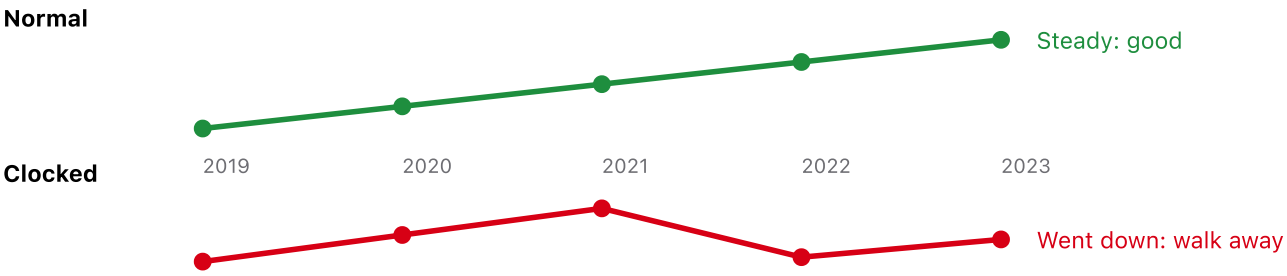
ABOUT £10 TO £20

History check

Paid checks from HPI, the AA, the RAC and others. Worth it on any car you're serious about.

- **Outstanding finance:** if there is any, the car can be taken back
- Write-off record
- Reported stolen
- Plate changes

Mileage story: what to look for



Questions to message the seller

- [ ] How long have you owned it?
- [ ] Why are you selling?
- [ ] Is the logbook in your name, at the address I'm viewing at?
- [ ] Any finance left on it?
- [ ] Service history: stamps or receipts?
- [ ] How many keys?
- [ ] Any warning lights or known faults?
- [ ] Can I see it cold, before it's been driven today?

> Their answers in writing are useful later. If what you see in person doesn't match what they said, you have a reason to walk away or to offer less.

RED FLAGS

Spot trouble in the advert.

Most bad cars give themselves away before you leave the house. Here's what to look for when you scroll.

IN THE ADVERT	WHAT IT OFTEN MEANS
"Spares or repairs", "needs TLC", "easy fix"	Something expensive is wrong. Fine for mechanics, not for your first flip.
Number plate blurred or covered	Sometimes privacy, sometimes hiding history. Ask for the reg. No reg, no viewing.
Price far below every similar car	Could be a deal, but also the classic scam: deposit to "hold it", car doesn't exist.
"Private seller" with many cars for sale	A trader pretending to be private, to avoid the legal duties dealers have. That's illegal, and you lose rights.
Stock photos, or photos in different places	The seller may not have the car. Ask for a photo with today's date written on paper.
"Meet at a car park", "I'll bring it to you"	Always view at the address on the logbook. Stolen and cloned cars change hands in car parks.
Mileage looks very low or oddly high	Some dealers type kilometres into the miles box. Check the MOT history mileage instead.
"Cat S", "Cat N", "recorded", "damage repaired"	An insurance write-off. Worth 20 to 40% less, and harder to resell.
Lots of advisories, MOT due next month	Budget for the work. Tyres alone can be £300+.
Seller is pushy: "lots of interest, need deposit today"	Pressure is a tactic. A real seller with a good car can wait an hour for you to check it.

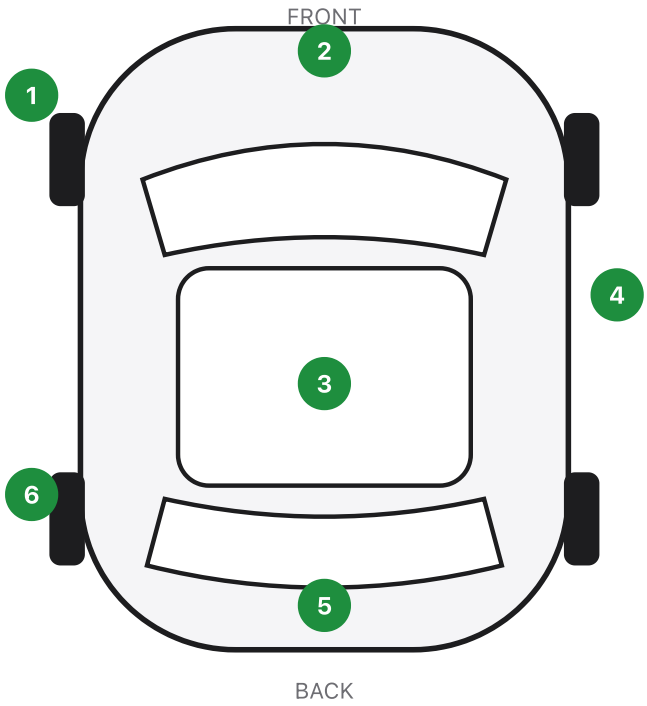
Never pay a deposit for a car you haven't seen

Not by bank transfer, not by gift card, not through a "delivery service". This is the most common car scam in the UK. If the seller refuses to let you view before paying anything, walk away.

AT THE VIEWING

The 15-minute walkaround.

Go in daylight, when it's dry. Rain hides scratches and dents. Take a torch, a 20p coin, a magnet wrapped in cloth and a friend if you can.



1 Tyres
All 4 + spare

2 Under the bonnet
Cold engine, leaks

4 Panels and paint
Gaps, colour, filler

3 Inside
Wear, lights, smells

6 Underneath
Rust, drips

5 Boot + exhaust
Damp, smoke

1 Tyres. Legal minimum tread is 1.6 mm. Push a 20p coin in: if you can see the outer band, it's getting low. Uneven wear on the inside edge means the alignment or suspension is out. Mismatched cheap brands suggest a budget owner.

2 Under the bonnet. Feel the engine before they start it: warm means they've hidden a cold-start problem. Creamy "mayonnaise" under the oil cap can mean head gasket trouble. Coolant should be clean and coloured, not brown. Look for fresh oil or wet patches.

3 Inside. Does the wear match the miles? A shiny steering wheel and worn pedals on a "40,000 mile" car don't add up. Every warning light should come on with the key, then go off. Damp smell or wet carpets mean a leak.

4 Panels and paint. Crouch at each corner and look along the side. Ripples, different shades, paint on rubber seals or uneven gaps mean it's been repaired. A cloth-wrapped magnet won't stick to thick filler.

5 Boot and exhaust. Lift the boot floor: water or rust there is bad news. Start the car and watch the exhaust. Blue smoke = burning oil. Thick white smoke that doesn't clear = coolant, possibly head gasket. Black smoke = fuel problem, common on tired diesels.

6 Underneath. Use your torch. Surface rust is normal on older cars; flaky holes in sills or subframes will fail an MOT. Look for drips after the engine has run.

ON THE ROAD

The test drive.

Drive for at least 15 minutes, with some fast road if possible. Radio off. You're listening as much as looking. Make sure you're insured to drive it first.

CHECK	GOOD	BAD
Clutch	Bites near the middle	Bites right at the top, or slips when you accelerate in a high gear: new clutch, £400 to £800
Gears	Smooth into every gear	Crunching, jumping out of gear
Automatic	Smooth, quick changes	Jerks, slips, delay going into Drive
Brakes	Straight stop, firm pedal	Pulls to one side, grinding, judder
Steering	Straight with hands light	Pulls to one side, wheel vibrates
Suspension	Quiet over bumps	Knocks and clunks
Engine	Pulls smoothly, no lights	Hesitation, warning lights, temperature climbing

Before you drive off

- [ ] Check your insurance covers you on someone else's car (many policies don't any more)
- [ ] Or get short-term cover on your phone, from about an hour
- [ ] The seller should come with you; they'll usually want to

Test every button

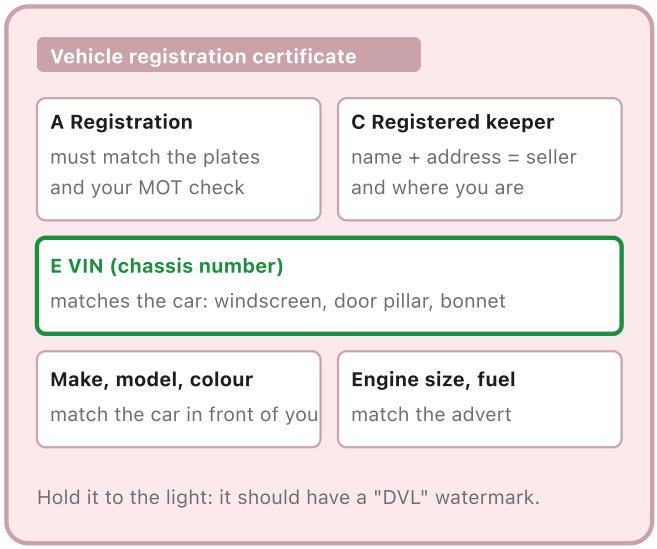
- [ ] Air con blows cold
- [ ] Heater blows hot
- [ ] All windows and mirrors
- [ ] Central locking with each key
- [ ] Lights, indicators, wipers, horn
- [ ] Radio, Bluetooth, sat nav
- [ ] Parking sensors and camera

Not mechanical yourself? A mobile inspection from the AA, RAC or an independent costs roughly £100 to £200. On a £5,000 car that's cheap peace of mind.

PAPERWORK

The logbook tells the truth.

The V5C logbook shows who the registered keeper is. It doesn't prove who owns the car, but if it doesn't match, something's wrong.



Simplified drawing. Section letters are the ones printed on the real V5C.

Must match, or walk away

- [ ] Seller's name and address on the V5C, and you're viewing at that address
- [ ] VIN on the V5C matches the VIN on the car in at least two places
- [ ] Registration, colour and engine size match
- [ ] No signs of tampering around the VIN plate or windscreen stamp

Nice to have

- [ ] Service book with stamps, or invoices from garages
- [ ] Receipts for big jobs: cambelt, clutch, tyres
- [ ] Two keys. A replacement key can cost £150 to £300
- [ ] The locking wheel nut key, if fitted
- [ ] Old MOT certificates (nice, but GOV.UK has the history anyway)

> **Cambelt:** many engines need a new cambelt every 5 to 10 years or a set mileage. If it's due and there's no receipt, budget £300 to £600, or the engine can be destroyed if it snaps.

DOING THE DEAL

Haggle politely. Pay safely.

Private sellers usually expect some haggling. The way you ask matters more than the number.

How to haggle

1. **Know your top price before you go**
   From your numbers on page 3. Never go above it, however nice the car.
2. **Point to real things**
   Tyres, advisories, a missing service, a short MOT. Facts, not insults.
3. **Make one clear offer**
   Then stop talking. Let them answer.
4. **Be ready to leave**
   Thank them and go. A surprising number of sellers call back that evening.

> *"I really like it. It needs two front tyres and the MOT shows the brakes were advised, so that's about £350 to sort. I can do £3,900 today, and I can transfer it now."*

As a rough guide: under £5,000, sellers often take £200 to £300 off; £5,000 to £10,000, £300 to £500; above that, more.

How to pay

METHOD	VERDICT
Bank transfer, at the car, after you've checked the logbook	**Best.** Leaves a record. Check the account name matches the logbook name
Cash	**Risky** above a few hundred pounds. No record, and you're carrying it
Deposit before viewing	**Never.** See page 7

Write a simple receipt

Two copies, both signed, one each:

- Date, both names and addresses
- Make, model, registration and VIN
- Mileage today
- Price paid and how
- Any faults the seller told you about

IT'S YOURS

Before you drive it home.

Three things must be done before the wheels turn. Skip any of them and you can be fined, or the car can be seized.

1

Insurance

Insure it in your name before driving away. Get the quote at the viewing, then buy it once you've paid. Many insurers can cover you within minutes.

2

Tax

Road tax doesn't move with the car. Tax it on GOV.UK using the 12-digit reference on the green new keeper slip (V5C/2). It takes two minutes.

3

Keeper change

The seller tells DVLA it's sold, usually online. Keep the green slip. Your new logbook arrives by post in about a week.

Your first week with the car

- [ ] Check oil, coolant and tyre pressures
- [ ] Drive it a little: any new noise or warning light?
- [ ] List everything that needs fixing, with prices
- [ ] Book the valet
- [ ] If the MOT has under 3 months left, think about a new one: it makes the car far easier to sell (max fee for a car is £54.85)
- [ ] Keep every receipt for your records
- [ ] Note what you paid and on what date

What if it turns out to have a fault?

From a private seller, the car only has to be "as described": if they lied about something important, you may have a claim, which is why written answers help. From a dealer, you have stronger rights: the car must be of satisfactory quality and match its description, and you can usually reject a faulty car within 30 days.

GETTING IT READY

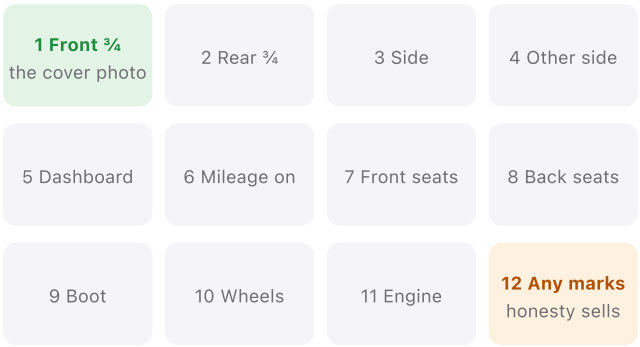
Spend £100, add £500.

Buyers judge a car in the first three photos. A clean car with great pictures sells faster and for more than the same car straight off the driveway.

JOB	COST	WORTH IT?
Full valet, inside and out	£40 to £80	**Always**
Bulbs, wiper blades, screenwash	£10 to £30	**Always**
Smart repair on a scuff	£60 to £150	**Usually**
Fresh MOT	Up to £54.85	**If under 3 months**
Basic service	£100 to £180	**If none recently**
Two new tyres	£120 to £250	**If near the limit**
Big mechanical jobs	£400+	**Rarely.** Price it in, sell as is

> Deep-clean the details buyers touch: steering wheel, gear knob, door handles, seat fabric. Remove air fresheners and personal stuff. A neutral smell sells.

The 12-photo shot list



- Shoot in soft light: early morning, late afternoon, or a bright cloudy day
- Plain background: an empty car park beats your driveway with bins
- Crouch to headlight height for the outside shots
- Landscape, not portrait. Wheels turned slightly so you see the alloy
- Show the dashboard with the engine on and no warning lights

SELLING

The advert that sells.

Be clear, be honest, answer the questions before they're asked. Fewer time-wasters, more serious buyers.

EXAMPLE ADVERT

2015 Ford Fiesta 1.0 EcoBoost Zetec, 58,000 miles, 12 months MOT

£5,295

Selling my Fiesta, a great first car. Cheap to insure, cheap to tax, 55+ mpg.

✔ MOT until November 2027, no advisories
✔ Service history, last service 2026
✔ Two keys, cambelt done at 50k (receipt)
✔ ULEZ compliant

Small scuff on the rear bumper (photo 12). Drives perfectly, no warning lights.

Viewing welcome in [your town]. HPI clear. Bank transfer on collection.

Pricing to sell

- Price just under a round number: £5,295, not £5,300
- Leave £100 to £300 to haggle with
- No serious interest in 5 days? Drop £100 to £200

Where to list

Facebook Marketplace	Free, huge audience, lots of time-wasters
Autotrader	Paid, but buyers are serious and expect fair prices
Gumtree, eBay Motors	Cheaper alternatives, smaller audience

Selling safely

- [ ] Check the buyer is insured before a test drive, and go with them
- [ ] Keep the keys in your hand until they're in the driving seat with you
- [ ] Wait until the money is **in your account**, not just a screenshot of a transfer
- [ ] Never accept overpayments, couriers or "my agent will collect"
- [ ] Tell DVLA online that you've sold it, the same day
- [ ] Give the buyer the green slip and a written receipt

> A screenshot of a banking app is not payment. Instant UK transfers usually land within minutes. If it hasn't arrived, the car doesn't leave.

STAYING LEGAL

When a hobby becomes a business.

Selling your own car now and then is just selling a car. Buying cars *to resell for profit*, again and again, is trading. That's allowed, but it comes with rules. Get them right from the first flip.

Tax

Profit from flipping cars is taxable income. Keep a record of every car: what you paid, what you spent, what you sold it for.

- The first £1,000 of trading income a year is tax-free under the trading allowance
- Above that, register as self-employed with HMRC and file a Self Assessment return
- You pay tax on profit, so receipts for costs (valets, parts, MOTs, ads) reduce your bill

Selling as a trader

If you're trading, you must not pretend to be a private seller. It's illegal, and buyers take it seriously.

- Say in your adverts that you're a trader
- Your buyers get consumer rights: the car must be of satisfactory quality, as described, and fit for purpose
- That's another reason to only buy cars you've checked properly

Insurance

Your normal policy covers your own car. Once you're regularly buying, moving and test-driving cars, look at **motor trade insurance**. It can cover you to drive any car you're selling, and customers on test drives.

Keep it simple

- A separate bank account for car money
- A spreadsheet: one row per car
- A folder of photos of every receipt

CAR	BOUGHT	PAID	COSTS	SOLD	FOR	PROFIT
2015 Fiesta 1.0	3 Nov	**£4,050**	**£200**	17 Nov	**£5,250**	**£1,000**
2012 Corsa 1.2	18 Nov	**£1,900**	**£160**	29 Nov	**£2,450**	**£390**

Rules change. Check GOV.UK for current tax and trading rules, or speak to an accountant once you're doing this regularly. This page is a plain-English summary, not legal or tax advice.

YOUR FIRST MONTH

30 days to your first flip.

Week 1	Week 2	Week 3	Week 4
Learn prices. Value 20 cars	View 3 to 5 cars. Buy one if it adds up	Prep and list. Valet, photos, advert	Sell. Repeat. Into car two

CUT OUT AND KEEP · THE VIEWING CHECKLIST

Before you go

- [ ] Got the reg
- [ ] MOT history: mileage climbs, no repeat advisories
- [ ] DVLA: make, colour, engine match
- [ ] History check: no finance, not written off, not stolen
- [ ] Top price worked out
- [ ] Insurance sorted for the test drive

At the car

- [ ] Viewing at the logbook address
- [ ] Engine cold when you arrive
- [ ] Tyres, panels, paint, underneath
- [ ] Oil cap, coolant, leaks
- [ ] Clean exhaust on start-up
- [ ] All warning lights go off
- [ ] 15-minute test drive
- [ ] Every button works

Paperwork + paying

- [ ] V5C name and address = seller
- [ ] VIN matches in 2 places
- [ ] DVL watermark
- [ ] Service history, receipts
- [ ] Two keys + wheel nut key
- [ ] Bank transfer to the keeper's name
- [ ] Signed receipt, both copies
- [ ] Insure + tax before driving
- [ ] Green slip in your hand

> **The one rule:** if the numbers don't work, or anything doesn't match, walk away. There is always another car.

CARFLIPS ▲ +£

THE HARD PART, DONE FOR YOU

Skip the scrolling. Start flipping.

Finding a car that's genuinely under market is what takes the time. CarFlips scans used-car listings across the UK every day and shows you the ones worth your time.

Profit worked out

Buy price, sell price and what you keep, with every comparable car shown.

MOT and mileage checked

The MOT story, recalls and mileage history on every car.

Write-offs and imports out

Damaged cars, Cat S/N and imports are filtered before you see them.

Free to browse

See every deal free. Unlock sellers for £50, once, for life.

See today's deals ▲

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