

Self-Employment Assistance: May 2020

This outlines the current support for self employed. It includes the official websites, useful organisations and local organisations they can access. The best scenario for those that are falling through the cracks appears to be Universal Credit for the Self Employed. If for some reason the individual is not eligible then it appears to be dependency on the VCS/charitable organisations or following Local Authority Guidelines on destitution and vulnerabilities for assistance. There are also links to local organisations that individuals or organisations can contact for further advice.

Official Government Support		
Type of support	Details	Links or ways to contact
Gov.UK	<p>Part of <u>Coronavirus (COVID-19)</u></p> <p>Business support Coronavirus (COVID-19) support is available to businesses which details:</p> <ul style="list-style-type: none">• Loans, tax relief and cash grants which are available• Employers can apply for staff to get up to 80% pay if they can't work	<p>https://www.gov.uk/coronavirus/business-support</p>

	<ul style="list-style-type: none"> • Self-employed people can receive up to £2,500 per month in grants for at least 3 months 	
<p>Gov.UK</p>	<p>Self-Employment Income Support Scheme</p> <p>Check if an individual or business can claim a grant through the Self-Employment Income Support Scheme</p> <p>If you're self-employed or a member of a partnership and have been adversely affected by coronavirus (COVID-19) find out if you can use this scheme to claim a grant.</p> <p>The scheme will allow you to claim a taxable grant of 80% of your average monthly trading profits, paid out in a single instalment covering 3 months, and capped at £7,500 altogether. This is a temporary scheme, but it may be extended.</p> <p>If you receive the grant you can continue to work, start a new trade or take on other employment including voluntary work, or duties as an armed forces reservist.</p> <p>The grant does not need to be repaid but will be subject to Income Tax and self-employed National Insurance.</p>	<p>https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme</p>

<p>Gov.UK</p>	<p>Bounce Back Loan Scheme</p> <p>The Bounce Back Loan Scheme (BBLs) enables smaller businesses to access finance more quickly during the coronavirus outbreak. The scheme helps small and medium-sized businesses to borrow between £2,000 and up to 25% of their turnover. The maximum loan available is £50,000.</p> <p>The government guarantees 100% of the loan and there won't be any fees or interest to pay for the first 12 months. After 12 months the interest rate will be 2.5% a year.</p>	<p>https://www.gov.uk/guidance/apply-for-a-coronavirus-bounce-back-loan</p>
<p>Gov.UK</p>	<p>Business Interruption Loan Scheme</p> <p>Business Interruption Loan Scheme which is now 100% government backed and open to most people with a business bank account. The first year is payment free and the interest rate is 2.5%. The scheme helps small and medium-sized businesses to access loans and other kinds of finance up to £5 million.</p> <p>The government guarantees 80% of the finance to the lender and pays interest and any fees for the first 12 months.</p>	<p>https://www.gov.uk/guidance/apply-for-the-coronavirus-business-interruption-loan-scheme</p>

Department for Work and Pensions	<p>Self Employed and Universal Credit</p> <p>If you are regarded as being gainfully self-employed whilst claiming Universal Credit you will not be expected to look, or be available, for other work. This will help you to concentrate on making your business a success. However, it will be assumed that you are earning the same amount as someone like you who is in paid work. To get this support you will need to be able to show that Self-employment is your main job or your main source of income. That you get regular work from self-employment. Your work is organised – this means you have invoices and receipts, or accounts. You expect to make a profit</p> <p>If you can show all these things you will be considered to be ‘gainfully self-employed’. If you can’t show all these things you might have to look for other work if you are to keep receiving Universal Credit.</p>	<p>https://www.understandinguniversalcredit.gov.uk/new-to-universal-credit/self-employment/</p>
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Useful Organisations		
Name of Organisation	Details	Links/Ways to contact
Centre for Entrepreneurs	<p>The people at the Centre for Entrepreneurs may be able to help with businesspeople who are having problems</p>	<p>https://centreforentrepreneurs.org/programmes/refugee-pilot/</p> <p>refugeepilot@centreforentrepreneurs.org</p>

Federation of Small Business (Campaigning Body)	Advice, guidance and membership opportunities for small businesses. (Requires a membership)	www.fsb.org.uk
Low Incomes Tax Reform Group (LITRG) (Campaigning Body)	People on low incomes need their taxes to be as simple as possible. LITRG aim is to persuade politicians and HM Revenue & Customs to make the tax system easier and fairer for all while making tax and tax credit information available to those who are unable to afford professional advice	www.litrg.org.uk https://www.litrg.org.uk/tax-guides/self-employment

Local Organisations: Offers Of Assistance		
Name of Organisation	Details	Links or ways to contact
Gateshead Council	Links to all the support available to self employed people and businesses in Gateshead as well as updated guidelines on government support.	https://www.gateshead.gov.uk/article/15047/Advice-for-businesses-self-employed-and-employers

<p>Gateshead Business Team</p>	<p>If you believe you would benefit from one-to-one advice, have a question, suggestion or offer, the council's Business Gateshead Team are on hand to help, so get in touch.</p>	<p>https://www.gateshead.gov.uk/article/15049/Coronavirus-and-claiming-benefits</p> <p>Email: business@gateshead.gov.uk (this inbox is monitored daily 9am-5pm. We are receiving a high number of enquiries but we will get back to you as soon as possible. Please include a contact telephone number in your email).</p>
<p>Hope Foundation</p>	<p>Covering Middlesbrough and Redcar. As part of the National Careers Service we are supporting COVID -19 response by providing information for many groups as well as the Self Employed :</p> <p>COVID 19 specific support</p> <ul style="list-style-type: none"> • Guidance documents from the Government on various topics relating to COVID-19 • Guidance on topics relating to Financial Support • Links to guidance documents to support those who are self-employed • Specific documents and guidance for furloughed workers <p>Support expectations</p> <ul style="list-style-type: none"> • COVID-19 Fact Sheet –<i>Resources and links signposting to advice and guidance supporting those affected by the crisis including information around finance, self-employed etc.</i> <p>Careers Advice and guidance as a full review and skills action plan is also available, on speaking to an adviser the decision will be made to which support is required.</p>	<p>https://hopecv.youcanbook.me/ Call - 01642 232220</p> <p>Email - info@hopefoundation.org.uk</p> <p>The main number for the National Careers Service is: 0800 900 100</p>

<p>ICOS (International Community Organisation of Sunderland)</p>	<p>ICOS exists to improve the quality of life of BME (Black and Minority Ethnic) people in the North East and to enhance community cohesion and intercultural understanding in this area. ICOS focus on those who lack access to information and services to ensure equal access. Please contact Michal for general advice about benefits</p>	<p>https://icos.org.uk michal@icos.org.uk></p>
<p>Project North East</p>	<p>If any entrepreneurs are interested in self-development meanwhile and advice during and post Covid - 19 please sign post via new website www.wewn.co.uk. We now work with women mainly but open to sign post and support men at one to one sessional level.</p> <p>As part of their strategic role are also compiling Case studies of difficulties of BAME self-employed business are facing accessing information guidance and Support during this period. Please send to Shamiso Machaya in email given.</p>	<p>www.wewn.co.uk.</p> <p>shami@wewn.co.uk (for case studies)</p>