

# What is the support?



## Self-employment Income Support Scheme (SEISS)

by UK Gov

*Please see some of the questions we're being asked – as we get further questions, we will update this with the newest at the start. If you have any questions, please do contact us*

### I am in a partnership, what happens to me?

If you meet eligibility criteria based on your individual tax return, you will obtain support. If one partner has earnings above £50,000pa or joined after April 2019, then that individual would not be eligible.

### I am a Company Director, what can I do?

If you're a director of your own company and paid through PAYE you may be able to get support using the [Job Retention Scheme](#) as the self-employment scheme does not apply to company director's PAYE salary. Also, dividend income will not be counted.

It is advised that further professional advice or government direction is obtained prior to taking action in this situation.

### I am self-employed café owner and have closed my shop and my staff not working because of Covid19. What shall I do?

If you are the rate payer, your local authority will contact you directly with regards to the Business Rates Grant, which offers eligible businesses non repayable grants of £10,000 - £25,000 depending on your rateable value, business sector and rate relief. Do not contact the council directly by phone, but access information from their website.

Your staff may qualify for 80% of their salary under the [Job Retention Scheme](#). You need to make them furloughed on your payroll system for support for the job retention scheme.

If you have registered for self-assessment for the year ending April 2019 and earn below £50K, you should await contact from HMRC regarding the self-employment support.

### I am a hairdresser renting a chair in a salon on a self-employed basis, what kind of support can I get?

As you are not the rate payer, you would not qualify for the Business Rate Grant, however the salon owner may be, and you could discuss your current arrangements with them.

If you are a sole trader and meet the eligibility criteria discussed above, HMRC will contact you as to how to claim your support.

### I started my self-employed business in May 2019, what can I do?

You won't be eligible for the scheme. You must have filed a tax return for 2018/19. This means you must have been self-employed prior to 6 April 2019. If you were due to file a 2018/19 tax return but missed the deadline this year, you'll have until 26 April to submit your tax return and then you can access the scheme.

### I have self-employed and employed work – what do I do?

Your majority income (>50%) need to be earned from self-employed to be eligible for this scheme.

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**I'm self-employed but my partner/husband/wife is still employed and earning a wage – what are my options?**

You can still access the grant scheme, independent of the status of your partner or other household member.

### Do I have to stop working to be eligible?

Unlike the employee scheme, you can continue working and earning if you're able to. This won't have any impact on you getting the grant.

***There were also some questions about Furlough as follows***

### How many staff can I furlough, and for how long?

There is currently no limit on the number of staff that can be furloughed, and employees can only be furloughed for the duration of the Job Retention Scheme, which lasts for three months starting from 1 March 2020. The scheme could also be extended if the government deems this necessary.

### Do I need employees' consent?

Yes, employees must be consulted and agree to be furloughed as it is a change to the terms and conditions of their employment and therefore still subject to existing employment law.

### Are part-time workers eligible?

Yes. Employees on a full-time, part-time, agency, flexible or zero-hours contract are eligible for the furlough scheme. Any employee must have been on the company's PAYE payroll from 28 February 2020. The scheme also covers any employee who was made redundant since 28 February 2020, if they are rehired by their employer.

### What if the employee has more than one job?

If your employee has more than one employer, they can be furloughed for each job. Each job is separate, and the cap applies to each employer individually.

### Can staff still work for me or another employer while furloughed?

To qualify for the scheme, staff cannot continue to work for the employer while furloughed. The grants also do not cover the wages of employees who work reduced hours due to the virus. The staff may be able to work for another employer as long as it does not breach these contractual obligations.

"If at the weekend you want to volunteer or work somewhere else like in a grocery store, that would be fine as long as it is outside your 'normal hours'. "But when you go back to work, you have to make sure the working time regulations aren't being breached, you oblige by your contractual hours and that you're getting enough rest."

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### Self-employment Income Support Scheme (SEISS) by UK Gov

*To find out how the UK Government and The Business Growth Hub are supporting businesses through the Covid-19 crisis please visit the following:*

[Self-employment Income Support Scheme](#)

[Business Growth Hub COVID-19 ADVICE AND RESOURCES](#)

#### Contact us:

**Website:** [www.enterprising-you.co.uk](http://www.enterprising-you.co.uk)

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EnterprisingYou is a government-funded programme specially designed to support self-employed individuals, gig economy workers and small business owners in Greater Manchester. Launched in Feb 2020, this exciting new pilot programme will provide free support to GM residents with advice and access to training, from personal skills and career development to business finance and mentoring. It's ideal for individuals who want to discover their growth potential and directions to achieve their goals.

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*There were also some questions on the following site which may be useful*

<https://www.moneysavingexpert.com/news/2020/03/coronavirus-self-employed-and-employment-help/>

### **Q1: What can I do if I'm eligible but can't wait until June?**

Even if you are eligible for help from this scheme, it's unlikely you'll see any cash in your bank account until June at the earliest, which for many will be a struggle.

In the meantime, as above you can try applying for a business interruption loan if eligible, or universal credit.

### **Q. I've only become self-employed this year and haven't had the chance to file a tax return yet – can I apply?**

No, unfortunately not. If you weren't able to file a tax return for self-employed earnings in 2018/19, you won't be eligible. You may consider applying for universal credit if you experience any financial difficulties.

### **Q. What if my business was just getting started and I made a loss?**

The grant you'll get is based on your average monthly profits – so if you made a loss, sadly you won't be able to get anything. However, check other support available, such as a business interruption loan or universal credit.

### **Q. Will the scheme be extended beyond the next three months?**

It's possible – while initially there will be a payment in June to cover March, April and May earnings, the Chancellor said it may be extended. If it is the case, we don't yet know whether payments would be made monthly – we'll be following this closely.

### **Q. What if I get a grant then have a really good year – will I need to pay it back?**

The Treasury hasn't said there will be a 'clawback' of the grants if you end up with high overall earnings in 2020/21 – but we're double-checking and will update this story when we know more.