

**Written evidence submitted by Keith Gill**

My wife and I run a small Bed & Breakfast in our house, which is freehold and owned by us. We have been running the house as B&B for six years. We have made small profits in each year for the last five years but our income has disappeared over the last few months as a result of the covid 19 as our year end is end May.

We take dividends on the profits between my wife and myself of between £5k to £12k between us on turnovers of between £40k to £47k and pay tax. Three years ago we reached Pension age. My annual State Pension amount usually exceeds the annual dividend from the B&B. My wife has a lower State Pension plus a small teacher's pension which combined are lower than mine but still exceeds the dividends. We have no occupational pensions. We find ourselves unable to get assistance as self-employed because our State Pensions exceed our income from the B&B. As this income from our B&B is not our main income we are precluded from the self-employed support.

We have had to take a loan to cover our loss of income.

Pension income should be excluded from the self-employed support scheme income thresholds.

*May 2020*