

**Written evidence submitted by Terry Neale**

**Re. evidence of Economic impact of coronavirus**

**Specifically relating to gaps in coverage still remaining and what changes are required to increase their effectiveness?**

I have worked all of my 34 years of adult life either in employed or self-employed jobs, always paid my taxes and never claimed any benefits. In April 2019 I took the daunting decision to 'go it alone' and bought a sports and events photography franchise. I could have operated this either on a self-employed basis or as a limited company. After discussion with my accountant, he advised to go as self-employed. This decision now means that in the current pandemic situation, I have "fallen through the gaps" and am not eligible for any of the Government financial assistance schemes.

This seems mightily unjust, and it is only due to the fact that the first year of trading was reasonably successful, that I have not already run out of money, though I still do have the £40,000 loan that I used to buy the business outstanding, so I am massively in debt.

But with me unlikely to be able to carry on my trade for many months to come, I am already trying to find temporary jobs just to keep some income coming in.

Please reconsider looking at the many people like me who are relatively newly self-employed with regards to offering at least some financial assistance and live up to your promise of "We will do whatever it takes"

*May 2020*