

### **Written evidence submitted by Paul Nixon**

My name is Paul Nixon and I run a freelance photography business here in Ipswich servicing the business sector and construction for their publicity, website and general photography needs – I also work for the press occasionally with my background in newspapers.

I have been in business now for approximately 17 years and have always paid my tax and national insurance as due and on time.

Basically when I left work for a local newspaper some 17 years ago I was made redundant after 35 years in the business and had risen to be Picture Editor at the paper. I left with a small redundancy package which was quickly used up setting myself up in business ( I did not claim any benefits such as Jobseekers as I thought that was not my kind of thing and to get on with it.

Basically setting up over the next couple of years with equipment and running costs I ate into my redundancy payments and decided as I was 50 and my company pension had been ruined by the redundancy to start drawing it and so I did so to help with income whilst setting up the business refusing again to take any benefits as income was slow.

Over the years I have come to realise that I work in a very expense hungry profession needing at least every other year to update and re-equip with expensive equipment in order to keep myself competitive, then there is the travel expenses, overnight stays where required, reliable car, insurance, software, technical equipment for the office and general running costs. This really didn't worry me as with my company pension the smallish profit the business was making and the company pension allowed me to survive without considering benefits.

Then I hit 65 and my state pension kicked in which whilst would have been brilliant it actually reduced my company pension by a third so the two together kind of made up what the state pension would have been (switching during my youth to the company pension reduced the amount of state pension I would receive) but still I wanted to carry on the business to bolster the pension up to a living wage and so carried on and to a great extent relied on my self-employment to keep the wolf from the door and to avoid the need for tax credits etc.

And so since the Virus kicked in my business has dropped off the edge of a cliff – no work coming in and the invoices outstanding at the beginning of the period have remained largely unpaid as other businesses also suffered and had no income to pay their debts.

I applied for the grant but it seems that over the past three years my pensions have outweighed my self-employment profits by a very small amount (about £1000 per year I think) but enough for them to deny me the grant. What makes my blood boil is that if I were employed all my travel – insurance expenses etc. and all other income would be ignored. I would then get 80 per cent furlough income and be encouraged to take another job. How is this fair? It's also discrimination against the self-employed and in particular age discrimination against the older self-employed. In 2016 to 2017 I had the 50 per cent grade but the following year 17/18 I had to get a car and replace equipment thus depleting my profits and the following year we also had a lot of financial lay outs thus rendering our profits lower. But I could not help having to buy these things to keep the business running smoothly however the government has taken none of this into consideration when setting up the formula for grants.

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If I were a gardener having to just fork (sorry about the pun) out for a spade and a lawnmower I would be treated the same way – it is not my fault that everything I need to provide for my business is so expensive. I work from home so no grant there – we have just moved and there are some profits waiting to do the house up so no benefits available and I am just eating into our small pot put aside for renovations.

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