

Written evidence submitted by Tim Herbert

I took the decision to become fully self-employed in October 2018 but, as a freelance journalist, I have now lost around £4,800 of income.

Prior to that, I mainly worked as PAYE with a portion of income from self-employment. Due to a decision taken 20 months ago, I am not eligible for any assistance from any government scheme.

I am a sole trader working from home or at football grounds, so not eligible for the Torbay Council small business grants.

My non-trading income was £4,000 greater than trading profits from 2016-2019, so not eligible for the Self-Employment Income Support Scheme.

My non-trading income since October 2018 is £0.

My only income since October 2018 is from self-employed work.

My wife works 30 hours a week in a hospital with a low-level income but this still means I am not eligible for Universal Credit.

All my tax returns are filed on time and paid on time.

If we lived in Scotland, even their £2,000 hardship fund would be a massive help but we are obviously not eligible for this either.

Unfairness is the major frustration.

We follow every lockdown rule to the letter, our children do not see their grandparents but there is no help from anywhere, and no realistic hope of my previous work starting again soon.

The reason given by the HMRC for denying eligibility to the recently self-employed is that it would be "open to fraud and too difficult to work out".

As such, I can provide a copy of emailed invoices sent to the main clients I have lost due to the lockdown. I can also provide contact details from these clients, who will happily confirm the validity of these invoices and the money I have lost.

It would take 15 minutes for someone at HMRC to confirm my claim is not fraudulent – that is surely not "too difficult".

We are bleeding as a family and have nowhere else to turn.

Thank-you for taking the time to read my submission.

June 2020