

**Written evidence submitted by Jennifer Belford (joint owner with husband at Gurnard Hilton Boarding Cattery)**

TREASURY SELECT COMMITTEE REPORT EVIDENCE EXCLUDED UNDER THE 50% CRITERIA FOR SEISS

Thankyou for allowing us to present evidence for your enquiry. My husband and myself represent the largest section under the 50% criteria in the excluded group. We started our business in 2013. It has flourished and we have put our hearts into making our business a success and out against the rest. This resulted in us winning the Chamber of Commerce in association with Royal Bank of Scotland “Small business Award for Excellence “not long after we opened. We are very proud of our boarding cattery being awarded the highest 5star rating for our excellent hygiene and care standards by the licencing standards.

We are always busy throughout the year and a popular choice with normally a full booking diary throughout the months ahead. However, we have now suffered major cancellations with our diary wiped out due to COVID 19 as 99% of our customers use us whilst they travel on holiday. You can appreciate like hospitality (you could call us the feline version) we are not expecting to bounce back at any time soon. Our sector is not linked to tourism but sadly we share their common worries, and will be one of the businesses that will be last to recover due to this reason. It will not be a simple case of opening our doors like so many already supported by the government and have a queue of people outside. We have literally gone over the cliff edge since March and we are currently now in our 12th week with no income from our business. On an average day our phone is only ringing to take more cancellations and we are now in a situation where we can see not having a viable business for this year. We feel we will not get back to any normality or near normality until 2021

We applied for the SEISS but did not qualify for any support under the 50% clause due to our pension. The qualifying 3 years used by HMRC also took in one year when my husband had open heart surgery thereby lowering our income whilst he took a rest period during his recovery. We feel it is totally unfair to treat us differently from any other tax payer most of which have had 80% of the pay covered by this scheme since March and recently extended through until October. Hearing the Chancellor Mr Rishi Sunak comment on BBC television recently that “everything had to be done at speed so some fell by the wayside” is simply unforgiveable way to talk about people whose businesses like us are their income and life. However, now that the initial implementations are over – and especially since over 3 million self-employed could not claim due to the restrictions and qualifying criteria implemented – there is now clearly plenty of time, and budget, to ensure proper compensation for those who were Excluded originally. I feel it is right and just that the Treasury Select Committee are now looking into this matter and for that we are truly thankful as right now we feel like we have been thrown under the bus, as a business that is not important, as a business not worthy of a second glance. This is a very stressful situation financially and health wise right now. The Chancellor, Mr Sunak announced he wanted to make sure nobody got left behind. It is time to make this declaration right, by compensating towards our loss of business and to keep our businesses afloat.

Yours faithfully

Mr Christopher and Mrs Jennifer Belford

*June 2020*

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