

Written evidence submitted by Daniel Stewart (Telehandler operator (Construction), self employed)

I have been a self employed telehandler operator since August 2017 and until the Covid pandemic was earning well and in constant demand from employers.

Since the pandemic started work in my trade has gone completely and the situation shows no sign of improving.

I applied for assistance from HMRC through the Self Employment Support Scheme but was told that in the tax year 2018 – 2019 I was not entitled to assistance as my non trading income was greater than my trading profits.

In my case the difference between non trading income & trading income is that non trading income is paid as PAYE through an umbrella company and trading income is paid via the Construction Industry Scheme for self employed workers. All earnings for tax years 2018 -2019 were from telehandler operating.

In tax year 2019 – 2020 all my earnings were through the Construction industry Scheme. Unfortunately I was injured in November and had to take two months off to recuperate. To cover the lost earnings I applied for a tax rebate for the current tax year which I received in December. At the end of this tax year I had to hire an accountant to do my tax return & he calculated that I owe HMRC several hundred pounds and that I am not entitled to assistance through the Employment Support Scheme.

I am not entitled to Universal Credit as my partner works. I have had a net income of zero since the start of the pandemic. Of course, all the usual household & other expenses still have to be met. As my savings dwindle this is becoming much harder to achieve and I will be in overdraft with the bank within a few weeks.

I hope that the Government will take some time to consider the situation faced by many self employed people such as myself and revise the Employment Support Scheme to provide for those who, like myself, are suffering financial hardship through no fault of their own.

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