

## Written evidence submitted by Janet Platten (Partner at Avanti Cars)

- What problems (if any) are individuals facing in claiming support from the Job Protection Scheme and the Self-employment Income Support Scheme?
- The application process for the Self Employment Income Support Scheme seemed fairly straightforward but the money should have been paid quicker than 3 months. The people applying for the Job Protection Scheme were paid much quicker than this.
- How effective have these schemes been in maintaining employment and reducing job losses?
- The Job Protection Scheme has been effective whilst it is in place but when the support stops there are likely to be lots of redundancies as it has simply postponed the problem.
- The Self Employment Income Support Scheme does not take into account the business costs that still need to be paid, it only contributes towards the self employed person's personal income.
- Where has Government support been too generous and where has it not been generous enough?
- The Government support has been too generous with the Job Protection Scheme since it covers 80% of a person's salary and they may get the remaining 20% paid by their employer even though they do not have to work and can even gain extra income by getting a job with another employer. It also covers a longer period than The Self Employment Income Support Scheme which only covers 80% of the business profits attributable to the self employed person or partner and not 80% of the total business profits. In my case I have only received 80% of 70% of our business profits since my husband is the other partner with a 30% share. He therefore does not qualify for the SEISS as his self employed income is less than the required 50%. In fact he is not eligible for any Government support at all.
- How successful has the Government been in plugging the gaps in the schemes?
- The Government has plugged some of the bigger gaps in the schemes such as the lack of cover for the Self Employed which originally did not even seem to have been considered. However there are still several hundred thousand people who have not received any money at all.
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- What gaps in coverage still remain and are changes required to increase their effectiveness?

- The main gaps cover all small limited companies where there is only a single owner/director, freelancers, newly self employed people and limited company directors who pay themselves by dividends.

### Support to businesses and Financial services

- How effective is the Coronavirus Corporate Finance Facility, Coronavirus Business Interruption Loan Scheme, and the Coronavirus Larger Business Interruption Loan Scheme? In particular, are these measures succeeding in preventing viable businesses from potentially going under during the Coronavirus lockdown?
- None of the above loan schemes worked for me. Fortunately the Bounce Back Loan Scheme has also been introduced which has allowed both of the businesses that I am involved in to continue to operate for the time being.

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