

# NIVO ASSIST COVID-19 BRIEFING DOCUMENT – No.5

CORONAVIRUS – SELF EMPLOYED INCOME SUPPORT SCHEME – **UPDATED**  
**13<sup>TH</sup> MAY 2020**

## **CHECK IF YOU CAN CLAIM A GRANT THROUGH THE SELF-EMPLOYMENT INCOME SUPPORT SCHEME**

If you're self-employed or a member of a partnership and have been adversely affected by coronavirus (COVID-19) find out if you can use this scheme to claim a grant.

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From:

[HM Revenue & Customs](#)

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The scheme will allow you to claim a taxable grant of 80% of your average monthly trading profits, paid out in a single instalment covering 3 months, and capped at £7,500 altogether. This is a temporary scheme, but it may be extended.

If you receive the grant you can continue to work, start a new trade or take on other employment including voluntary work, or duties as an armed forces reservist.

The grant does not need to be repaid but will be subject to Income Tax and [self-employed National Insurance](#).

There is [other support available](#) if you're not eligible for the grant.

HMRC will work out if you're eligible and how much grant you may get. But you can follow these steps to help you understand how we will do this and what you can do now.

1. Find out [who can claim](#).
2. [Check if you're eligible](#) and get the date you can claim from.
3. Find out [how HMRC works out your grant](#).
4. [Make your claim](#).
5. Find out when you'll [get the money paid into your bank and how to record the grant](#).

## WHO CAN CLAIM

You can claim if you're a self-employed individual or a member of a partnership and all of the following apply:

- you traded in the tax year 2018 to 2019 and submitted your Self Assessment tax return on or before 23 April 2020 for that year
- you traded in the tax year 2019 to 2020
- you intend to continue to trade in the tax year 2020 to 2021
- you carry on a trade which has been adversely affected by coronavirus

Your business could be adversely affected by coronavirus if, for example:

- you're unable to work because you:
  - are [shielding](#)
  - are self-isolating
  - are on sick leave because of coronavirus
  - have caring responsibilities because of coronavirus
- you've had to scale down or temporarily stop trading because:
  - your supply chain has been interrupted

- you have fewer or no customers or clients
- your staff are unable to come in to work

You should not claim the grant if you're a limited company or operating a trade through a trust.

To work out your eligibility we will first look at your 2018 to 2019 Self Assessment tax return. Your trading profits must be no more than £50,000 and at least equal to your non-trading income.

If you're not eligible based on the 2018 to 2019 Self Assessment tax return, we will then look at the tax years 2016 to 2017, 2017 to 2018, and 2018 to 2019.

Find out [how we will work out your eligibility](#) including if we have to use other years.

Grants under the Self-Employment Income Support Scheme are not counted as 'access to public funds', and you can claim the grant on all categories of work visa.

**You must make the claim yourself. Your tax agent or adviser must not claim on your behalf as this will trigger a fraud alert, and you will have to contact HMRC. This will cause a significant delay to you receiving your payment.**

### **How different circumstances affect the scheme**

[Check if your circumstances affect your eligibility](#) for the following:

- if your return is late, amended or under enquiry
- if you're a member of a partnership
- if you're on or took parental leave
- if you have loans covered by the loan charge
- if you claim averaging relief
- if you're non-resident or chose the remittance basis
- state aid

## CHECK IF YOU'RE ELIGIBLE TO CLAIM

You can check online to find out if you're eligible to make a claim. Your tax agent or adviser can also check your eligibility on your behalf.

You'll need your:

- Self Assessment Unique Taxpayer Reference (UTR) number - if you do not have this [find out how to get your lost UTR number](#)
- National Insurance number - if you do not have this [find out how to get your lost National Insurance number](#)

Online services may be slow during busy times. Find out if there are any [problems with this service](#).

[Check now](#)

### If you're eligible

We'll tell you the date you'll be able to make your claim from, and ask you to add your contact details.

If you can claim straightaway you'll also need your:

- Government Gateway user ID and password - if you do not have a user ID, you can create one when you check your eligibility or make your claim
- UK bank details (only provide bank account details where a Bacs payment can be accepted) including:
  - bank account number
  - sort code
  - name on the account
  - your address linked to your bank account

You'll have to confirm to HMRC that your business has been adversely affected by coronavirus.

## If you're not eligible

We have used the information you or your tax agent or adviser sent us on your Self Assessment tax returns to work out your eligibility.

If you submitted your returns between 26 March 2020 and 23 April 2020 check your eligibility again as the online service has been updated.

If you think you are eligible, you should first check [who can claim](#) or contact your tax agent or adviser for help.

If you still think you should be able to claim you can [ask HMRC to review](#) your eligibility.

Find [other help and support you can get](#).

## HOW MUCH YOU'LL GET

You'll get a taxable grant based on your average trading profit over the 3 tax years:

- 2016 to 2017
- 2017 to 2018
- 2018 to 2019

We will work out your average trading profit by adding together your total trading profits or losses for the 3 tax years, then we will divide by 3.

The grant will be 80% of your average monthly trading profits, paid out in a single instalment covering 3 months, and capped at £7,500 altogether. The online service will tell you how we've worked your grant out.

The grant amount we work out for you will be paid directly into your bank account, in one instalment.

Find out how we will [work out your average trading profits including if you have not traded for all 3 years](#).

## HOW TO CLAIM

The online service is now available. [Make your claim](#) from the date we gave you.

If you're unable to claim online you should [contact HMRC](#) for help.

**If you receive texts, calls or emails claiming to be from HMRC, offering financial help or a tax refund and asking you to click on a link or to give personal information, it is a scam. You should email it to [phishing@hmrc.gov.uk](mailto:phishing@hmrc.gov.uk) and then delete it.**

## OTHER HELP YOU CAN GET

### Get other financial support

You can make a claim for [Universal Credit](#) while you wait for the grant. The grant may affect the amount of Universal Credit you get, but will not affect claims for earlier periods.

The government is also providing the following help for the self-employed:

- deferral of [Self Assessment Income Tax](#) and [VAT](#) payments
- [grants for businesses that pay little or no business rates](#)
- [Business Interruption Loan Scheme](#)
- [Bounce Back Loan](#)

If you have other employment as a director or employee paid through PAYE your employer may be able to get support [using the Coronavirus Job Retention Scheme](#).

### Get help online

You can [watch videos and register for free webinars](#) to learn more about the support available to help you deal with the economic impacts of coronavirus.

Use [HMRC's digital assistant](#) to find more information about the coronavirus support schemes.

## Contacting HMRC

We are receiving very high numbers of calls. Contacting HMRC unnecessarily puts our essential public services at risk during these challenging times.

But you can [contact HMRC](#) if you cannot get the help you need online.

<https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme>