

# WHAT TO DO AS A UK SELF-EMPLOYED CREATIVE WHO HAS LOST WORK DUE TO COVID-19 BY Bambridge Accountants

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In a time of unprecedented uncertainty across the world, many self-employed workers have been left in a state of uncertainty and anxiousness over their upcoming income. The UK have announced clear guidance for employed professionals, with the 80% Covid-19 salary cover. However, the protection for sole traders and small business owners is not currently so clear.

Many and most creative industry workers will be staying at home and out of work after last night's [announcement](#) from Boris Johnson. There have been many reports already of how the pandemic is crippling the creative industry. Many creative industry associations, such as [Equity](#) and [The Creative Industry Federation](#), have released open letters and petitions to the government demanding more support for creative industry workers.

Already, many creatives have reported they are facing a loss of future income due to Covid-19 for the foreseeable future.

We have compiled a brief account on some of the support currently available. This is an area with high pressure on the Government for more information. We will be monitoring all self-employment support developments and keeping our blog up to date.

As many will already know the financial support that is available right now is Employment and Support Allowance (ESA) alongside Universal Credit. The charity "Turn2us" has created a [calculator](#) so that you can find out the benefits you might be entitled to.

This is not the only support being offered. The [government](#) has recently declared that income tax payments due in July 2020 "will be deferred to January 2021", stating that the process will be 'automatic' with 'no applications required'. One of the major Covid-19 financial aid reliefs that self-employed workers can benefit from is the [Mortgage Holiday](#) and [Eviction protection](#) legislation.

Small and medium businesses (businesses with 'less than 250 employees') can also access [Statutory Sick Pay \(SSP\) relief](#). "This refund will cover up to 2 weeks SSP per eligible employee" off work due to COVID-19.

Many unions and societies are coming together to help self-employed people at this time. The '[Musicians Union](#)' (MU) has invested £1 million to its new "Coronavirus Hardship Fund" for MU members. Offering in the way of financial support to members of the Music Union who apply.

The '[Arts Council](#)' also recently announced that their priority has shifted to helping support 'people who work in arts, museums and libraries' through the means of refocusing grant programs to 'compensate individual artists and freelancers for lost work'.

Amongst this, the small steps should not be ignored. Things such as making sure you are up to date on your invoices and managing any savings to prepare for any financial losses you may experience in the coming months. The Times has published an [informative article](#) about this.

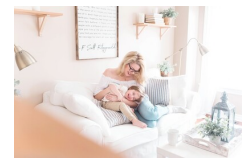
Alistair Bambridge, partner at Bambridge Accountants, explains: "We are working around the clock to ensure that we are keeping our self-employed clients up to date with the latest news on what is to come over the upcoming days, weeks and even months."

"The creative industries alone are worth £117bn to the economy and it is crucial we stand behind them now when they need it most."

"For anyone who is self-employed the future is bleak and they need support now. We urge the government to review the relief available to self-employed individuals and help ensure that swathes of creatives in the UK are not forced to leave the industry."

"Many creatives will simply not be able to survive on the £94 a week the government is offering. All they are asking for is parity with employees and the support the government has announced for them"

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Contact Alistair Bambridge, [alistair@bambridgeaccountants.com](mailto:alistair@bambridgeaccountants.com), +44 (0)20 3797 1432.

Bambridge Accountants provides tax preparation and advice for those in the creative industries and has offices in London and New York.

[www.bambridgeaccountants.com](http://www.bambridgeaccountants.com)

## Company Contact:

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### Bambridge Accountants

T. +1 646 956 5566

E. [alistair@bambridgeaccountants.com](mailto:alistair@bambridgeaccountants.com)

W. <https://bambridgeaccountants.com>

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