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A guide to self-employment

Premises

You could consider trading in the following ways:-

- From home. This has the advantage of low costs but you will need to make sure that the tenancy agreement, mortgage agreement or title deeds of the property do not place any restrictions on business use. You may also need to get local authority planning permission
- From premises you have bought or rented. You should consider how much space you need as well as heating, lighting and ventilation requirements. You need to make sure the property has been approved for business use. Planning permission may also be necessary. If you are considering buying or renting premises you should see a solicitor
- From a market stall. The local authority will have details of where and when these are available and how much local markets charge
- At craft fairs. The local authority will be able to give details of where and when these are held.

Business rates

Business rates have to be paid to the local authority on most business premises. These include shops, offices, warehouses and factories. In some cases, for example, in a property which contains a shop and a flat, or if you work from home, you may have to pay both business rates and council tax. Some types of business premises are exempt from rates, for example, agricultural land. For more information about business rates in England, see the GOV.UK website at www.gov.uk.

Health and Safety

As a self-employed person you have a duty to make sure that your business premises and working environment meet health and safety requirements. Further information about health and safety requirements is available from the local health and safety executive or environmental health department of the local authority.



A guide to self-employment

National Insurance contributions

As a self-employed person you may have to pay national insurance contributions for yourself and any employees. Whether you have to pay contributions for yourself, if so what type, depends on how much you earn. Whether contributions have to be paid for any employees depends on what they earn. The payment of contributions will affect the benefits a person can claim in the future.

You can find more information about national insurance contributions for self-employed people on the HM Revenue and Customs (HMRC) website at www.hmrc.gov.uk. HMRC also provides a National Insurance Self-employed Helpline for telephone enquiries on 0300 200 3505.

Benefits and Tax Credits

As a self-employed person you may be able to claim benefits or tax credits, depending on your income and other circumstances.

If you are self-employed you should consult an experienced adviser, for example, a Citizens Advice Bureau, for help in working out how much benefit or tax credit you are entitled to. To search for details of your nearest CAB, including those that can give advice by email, click on [nearest CAB](#).

Trading names and licences

You need to consider whether you wish to use a trading name for the business. If so, there are restrictions on the names businesses can use. You may also need to get a licence depending on the type of business.



Who can give further advice

Local Authority Economic Development Units

Some local councils have set up units which give advice and help to businesses in their area. Some have bilingual advisers and are intended particularly to help ethnic minority small businesses. They tend to be mainly in inner-city areas. The advisers are employed by the council and will usually have a business background or related skill, such as banking or accountancy.

National Federation of Small Businesses

Sir Frank Whittle Way
Blackpool Business Park
Blackpool
Lancs.
FY4 2FE
Tel: 01253 336 000
Fax: 01253 348 046
Website: www.fsb.org.uk

British Franchise Association

The British Franchise Association (BFA) is the trade association for franchising companies. It was set up to promote franchising and establish standards. To join, franchising companies have to show that their franchise works and they have to agree to abide by a code of ethics designed to protect franchisees.

The BFA produces an information pack (£29 including postage and packing) for prospective franchisees which includes a list of checks to be made before buying a franchise.

85f Milton Park
Abingdon
OX14 4RY

Tel: 01235 820470
E-mail: Contact form available at www.thebfa.org
Website: www.thebfa.org

PRIME Business Club

PRIME is a national charity dedicated to helping older people (over 50) start and run their own businesses. PRIME stands for the Prince's Initiative for Mature Enterprise. If you are thinking of becoming self-employed, it will provide you with a free start-up pack and provide information about local organisations that can help. It can be contacted via its website at www.primebusinessclub.com.

