

Claim ref:

STATEMENT OF SELF EMPLOYED INCOME

*Self-employed people generally work for themselves or are sub-contracted.
A person can be self-employed as a sole trader or as part of a business partnership.*

Please provide your Income Tax Assessment if you have one. Please note it is your responsibility to ensure you pay your national insurance contributions (please contact the post office about this).
Please provide bank statements for your business accounts (if you have any) for your trading period.

IT IS IMPORTANT THAT ALL QUESTIONS ARE ANSWERED IN FULL

Name:	Nat ins no:
Home address:	Home telephone no:
	Mobile phone no:
Email address:	Business telephone no:

ABOUT YOUR BUSINESS

(a) Name and address of Business	(b) Type of Business
(c) Date business commenced:	(d) Average number of hours
Do you run any other businesses? If "Yes" please complete another self employed form with details of it.	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you also "employed" if yes, please provide payslips to confirm wages	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you a Director of this business?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have a business partner?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes provide the names and address of all partners and provide your partnership agreement (if you have one)- please use a separate sheet of paper if necessary.	
What percentage of the business do you own?	
Is your husband / wife a partner in the business?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, what percentage of the profit / loss is theirs?	

Are there any other people on the payroll of the business (Please give details)	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you use part of your own home for business purposes - If yes please give details	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you receive regular tips or commission? If yes, please provide details regarding the amounts and frequency.	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have accounts (prepared by an accountant) for the last financial year? If "yes" please send a copy of your accounts with this form	Yes <input type="checkbox"/> No <input type="checkbox"/>
Name and Address of your Accountant:	

Do you contribute to a personal pension scheme?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes: (a) Amount paid	
(b) Frequency of payment (e.g. weekly, monthly etc.)	

Have you registered as self employed with HM Revenues and Customs?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If No, please state why not.	

Do you pay National Insurance contributions?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes: (a) How much do you pay and how often?	
(b) What class NI do you pay?	
If no - do you have an exemption certificate?	Yes <input type="checkbox"/> No <input type="checkbox"/>

Please complete this statement of accounts in respect of your last 12 months trading. If the business is new please provide your last 3 months trading or if you have been trading less than 3 months, as many weeks as possible. You may select a longer period if you think it is more representative. Is it reasonable to assume that the trading figures for the next 6 months will be similar to those that you are declaring? If not please explain why below.

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You must specify exact period covered:

FROM:	TO:		
TOTAL INCOME FOR PERIOD	£		
EXPENSES	TOTAL EXPENSES	BUSINESS USE	PERSONAL ONLY
Wages (paid to wife/ husband / partner)			
Wages (paid to others)			
Rent			
Business Rates			
Heating			
Lighting			
Advertising			
Printing / Stationery/Postage			
Telephone 1 - Phone* £ Repair/replacement of business asset			
Telephone 2 - Broadband* £ Leasing charges (shop, room etc.)			
Bank charges			
Interest payments on business loan			
Repair / replacement of a business asset			
<ul style="list-style-type: none"> • Capital repayment on a loan for replacement of a business asset • Repair of an existing business asset – insured • Repair of an existing business asset – uninsured 			
Bad debts			
Depreciation			
Business entertainment			
Accountants fee			
Insurance			
Travel Expenses			
Other (please specify)			
MOT			
Motor repairs			

If vehicle is business owned, do motor fuel costs (petrol/diesel/LPG) include anything for your personal use?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Car lease If applicable, please state what motor insurance percentage is business use.	%
Motor expenses - Who owns the vehicle/s? - Self or Business	

Declaration - I understand the following:

- If I give information that is incorrect or incomplete you may take action against me
- You will use the information I have provided to process my claim for Housing or Council Tax Benefit or both.
- You may check some of the information with other sources within the Council, rent offices or other Councils.
- You may use any information I have provided in connection with this and any other claim for Social Security Benefit that I have made or may make.
- You may give some information to other government organisations if the law allows this.
- I understand that any benefits awarded based on my accounts or from estimated amounts given on this form, may be reassessed at a later date.
- Any benefit that has been overpaid to me because my income is more than my estimated income is recoverable from me.
- To give false information may lead to prosecution.

I know I must let the Benefits Section know about any changes in my circumstances, which might affect my claim. I authorise the Benefits Section to make any necessary enquiries to verify the information on this form. I declare that the information I have given on this form is correct and complete.

Signature:

Date:

Frequently asked Questions

<p>Do I need to have an accountant?</p>	<p>No, many self-employed customers don't have accountants – many people basically can't afford to have one. You just need to keep records of your income and expenses associated with your business.</p>
<p>Why do I need account books? Can't you just base my claim on the amount that I am drawing each week?</p>	<p>No, we cannot base your claim on the amount you are drawing. It must be based on your net profit. This is the figure calculated after taking allowable business expenses from the gross income of the business.</p>
<p>In what format am I expected to keep my books?</p>	<p>You should record your income and expenses on a daily, weekly or monthly basis, whichever you prefer, but you must keep them up to date. Income should be shown before any deductions are taken off. All expenses should be individually itemised so that we can identify whether they are allowable for benefit purposes.</p>
<p>Do I really need to keep books because I know I am below the limit for income tax purposes?</p>	<p>Yes, you must keep records of all business income and expenses if you want to claim Housing Benefit or Council Tax Benefit.</p>
<p>What if I have just started up in business?</p>	<p>You can give us an estimate for the first two or three months of trading. All you need to do is estimate what you think you will earn and what your business expenses are going to be. We will review your claim after this period of time and get your actual figures, when we would award your benefit for at least another six months.</p>
<p>What if I know that I am not going to make anything for the first few months because of the nature of my business?</p>	<p>State on the self-employed income form exactly what the position is regarding the earnings of your business. We may decide to assess you as having no income for this period of time and review your claim at a later date.</p>
<p>Do you allow for any personal expenses?</p>	<p>No, we cannot allow anything personal to be taken off your income, such as household bills and so on. The only things we take from your earnings are tax (we will work this out ourselves), National Insurance and 50% of any private pension payments. Childcare fees up to certain limits are also allowable, but you must meet certain conditions.</p>

<p>What about loan repayments for the business?</p>	<p>Not all loan repayments are allowable. It depends on why you took out the loan. In some cases, only the interest part of the loan is allowable, in others it may be the capital and interest.</p>
<p>Do I need to provide receipts for all my business expenses?</p>	<p>If you have been in business for less than 12 months, you must provide receipts for all your business expenses. You must keep all receipts anyway as we could ask for proof of payments at any time.</p>
<p>Where do I make my claim?</p>	<p>You need to fill in a benefit application form and a self-employed income form. When you have filled it in, you can hand it in at any Customer Service Centre or send it to the Housing Benefit Section, Ty Elwyn, Llanelli. SA15 3AP.</p>
<p>How is income from self employment worked out?</p>	<p>We normally use your previous years trading accounts to calculate your net profit and we will work out how much tax and national insurance you would pay using the rates for the period of the accounts.</p>
<p>Why is the net profit you use not the same as my accounts?</p>	<p>Unlike some expenses that are not counted for tax purposes, the benefit rules state that we cannot allow certain expenses. These include: depreciation, business entertaining, capital repayments on a business loan, private expenses.</p>