



Inland  
Revenue

Working for yourself **The Guide**

# Working for yourself **The Guide**

Showing you the ropes  
Getting things moving  
Finding help when you need it

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# Welcome

Now you're self-employed. What next? You probably have quite a few questions:

- How do I pay my tax?
- How does Self Assessment work?
- What about National Insurance?
- What records should I keep?

You will find answers to all these questions - and more - over the next few pages, and we hope this guide will be a useful reference point in the months and years to come.

In addition, our website [www.hmrc.gov.uk](http://www.hmrc.gov.uk) contains even more help and information.

But there will be times when new situations arise and you need some specific advice. If you can't find what you're looking for in the guide or online, don't be afraid to call us. We're here to make self-employment as simple and rewarding as possible.

We hope this guide will be helpful.

# Useful contacts

## **Newly Self-Employed**

[www.hmrc.gov.uk/startingup/index.htm](http://www.hmrc.gov.uk/startingup/index.htm)

## **Helpline for the Newly Self-Employed**

**08459 15 45 15**

## **Self Assessment**

[www.hmrc.gov.uk/sa/](http://www.hmrc.gov.uk/sa/)

## **Self Assessment Helpline**

**0845 9000 444**

## **National Insurance**

[www.hmrc.gov.uk/nic/](http://www.hmrc.gov.uk/nic/)

## **Self-Employment Contact Centre**

**08459 15 46 55**

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01

What type  
of business?



# You have probably thought about this already, but it's always useful to say exactly what type of business you are running.

## Companies House

0870 33 33 636 (England, Wales & Scotland)  
0845 604 8888 (Northern Ireland)

## Leaflet CTSA/BK4 - A general guide to Corporation Tax Self Assessment

[www.hmrc.gov.uk/pdfs/ctsabk4.pdf](http://www.hmrc.gov.uk/pdfs/ctsabk4.pdf)

## Construction Industry Scheme website

[www.hmrc.gov.uk/cis/](http://www.hmrc.gov.uk/cis/)

## Contractors' Helpline

0845 733 55 88

## Subcontractors' Helpline

0845 300 05 81

### Sole trader

This means that you're an individual who is self-employed. You will pay income tax through the Self Assessment system, as well as Class 2 and Class 4 National Insurance - and VAT if you reach the registration threshold.

### Partnership

If there are two or more people in your business, you might want to consider a formal deed of partnership. A solicitor will help you with this. Each partner pays income tax, through the Self Assessment system, as well as Class 2 and Class 4 National Insurance - and the business itself pays VAT once you reach the registration threshold.

### Limited company

You can use a company registration agent to buy a company 'off the shelf' or you can create your own and register it at Companies House - see contact information opposite.

Limited companies should always display their full corporate name outside the business premises, and registration details must also appear on the stationery. Company directors have certain obligations. They need to file statutory documents, such as accounts and annual

returns. There's also Corporation Tax to think about, which we charge on company profits.

Company directors are also employees of the company, so there are different National Insurance and PAYE obligations. **Special note:** even though a company director is an employee, they still need to register for Self Assessment. The same applies to each director in a limited company.

Solicitors or accountants will be able to offer advice on all of this, and we also provide a helpful leaflet on Corporation Tax - see contact information opposite.

### Franchise

Running a franchise means you are making a contract with the franchiser. It can be complicated, so you should always get legal advice. However, you can contact the **British Franchise Association** on **01491 578050** for general guidance.  
[www.british-franchise.org](http://www.british-franchise.org)

### Trading under a different name

You don't have to use your own name in business. However, you must always display your correct name and address at the business premises and on your stationery.

## The construction industry

Construction is a broad term. It covers almost anything done to permanent or temporary buildings, including alteration, decoration, repair or demolition.

Within the construction industry you might be a contractor or a subcontractor - or even both. To simplify the levels/definitions/situations, the Inland Revenue set up the Construction Industry Scheme to make sure everyone pays the right amount of tax.

The Construction Industry Scheme covers everyone in the construction industry, provided they are self-employed. Contractors hire and pay subcontractors according to the rules of the scheme, and subcontractors need special tax certificates or registration cards to get paid.

Using this scheme means everyone is more likely to pay the right amount of tax and National Insurance. For example, a subcontractor using a registration card automatically has a certain amount of tax deducted from their pay, which then goes toward their final tax bill at the end of the year.

Construction industry registration cards and certificates are available through the **Orderline** on **0845 300 0551**.

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02

## Income tax and Self Assessment



**Shortly after the tax year ends on 5 April, we'll send you a Self Assessment tax return to fill in. If you have previously completed a tax return online, we'll simply send you a notice to file one again.**

**Self Assessment**

[www.hmrc.gov.uk/sa/](http://www.hmrc.gov.uk/sa/)

**Self Assessment Helpline**

**0845 9000 444**

**Self Assessment Orderline**

**0845 9000 404**

This is useful for ordering Self Assessment leaflets, guides and supplementary pages, as well as specialist items for investment houses and tax practitioners.

**Form SA303 – Claim to reduce payments on account**

[www.hmrc.gov.uk/sa/forms/sa303.pdf](http://www.hmrc.gov.uk/sa/forms/sa303.pdf)

The Self Assessment tax return has sections for income and expenses during the past year. You can also use it to claim allowances and reliefs. We use the information on your tax return to work out how much tax and Class 4 National Insurance you need to pay.

**Filling in the form**

The online version is quick, secure and convenient. Calculations are done there and then, so you can immediately see whether or not you owe any tax.

If you prefer the paper version, you will need to fill it in and post it back to us:

- by 30 September, if you want us to do the calculations for you or
- by 31 January, if you want to do them yourself

We'll then work out how much tax you owe, or check your figures, and send you a statement later in the year. If you don't agree with our calculations, please tell us so that we can check the figures.

**Special note:** you might find that you need extra pages for your tax return – for example, you might have more than one business. Just call the number on the front of the tax return and we'll send you everything you need.

Remember, 31 January is the last date for submission. Anyone filing their form late will have to pay a £100 penalty. If anyone actually pays their bill late, we also charge interest on the amount they owe.

Of course, you can always get your accountant or tax adviser to do all this for you. However, you should be aware that it's your responsibility to make sure things are done accurately and on time.

You will need quite a lot of information when it comes to filling in a tax return. Most of this you will already know, but you may need to look back over your records at receipts or bank statements - see Section 9: Keeping records and controlling finance. If you get stuck, just visit the website [www.hmrc.gov.uk/sa/](http://www.hmrc.gov.uk/sa/) or call the **Self Assessment Helpline on 0845 9000 444** and we'll put you on the right track.

Remember, keep a copy of your tax return in case you need to refer back to it.

#### **Your account**

Everyone filling in a Self Assessment tax return gets a statement of account, which is just like receiving a bank statement. The statement shows how much you owe, how much you have paid and how much we have repaid

to you. If you have registered for our electronic services, you can view your latest statement online - even if you filed a paper return.

#### **Getting ahead of the game**

From your second year of trading, we will ask you to make payments on account. These are estimates of what your tax bill will be at the end of the following year, based on the previous year's return. You will usually make two separate payments: one on 31 January, one on 31 July. You still fill in the Self Assessment tax return, but the payments on account will count toward the final bill. If you don't agree with the estimates, you can ask for the payments on account to be altered - contact the **Self Assessment Helpline on 0845 9000 444**. This is worth doing if you expect to earn a lot more or a lot less than the previous year.



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03  
VAT



**Value Added Tax (VAT) is a tax on certain goods and services supplied in the UK. At the moment, you only have to register for VAT when your 'taxable turnover' is more than £60,000 a year. However, you always need to check to see if this threshold changes in the Budget.**

**More information about VAT**

<http://customs.hmrc.gov.uk>

**National Advice Service**

08450 10 90 00

The VAT you charge is known as the output tax. There is also input tax, which is the VAT you pay on goods and services purchased for your business. It's the difference between the two (output tax minus input tax) that you pay to Customs & Excise. They normally collect it four times a year. However, if you have paid more VAT than you have charged, you will be due a refund.

**Being VAT registered**

It can be an advantage to register for VAT even if you have not reached the registration threshold. For example, if your business would regularly get a repayment of VAT or the majority of your customers are VAT registered, then it's a good idea to be registered. However, you must remember that registration is compulsory when your 'taxable turnover' is more than the current threshold.

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National  
Insurance



# Almost everyone who works for a living pays National Insurance. It goes toward pensions, benefits and healthcare.

## National Insurance Contributions website

[www.hmrc.gov.uk/nic/](http://www.hmrc.gov.uk/nic/)

## Self-Employment Contact Centre

08459 15 46 55

## Leaflet CA72 – National Insurance Contributions, deferring payment

[www.hmrc.gov.uk/leaflets/ca72-2004.pdf](http://www.hmrc.gov.uk/leaflets/ca72-2004.pdf)

## Deferment Services Helpline

0845 915 71 41

## Leaflet CA02 – National Insurance contributions for self-employed people with small earnings

[www.hmrc.gov.uk/leaflets/ca02.pdf](http://www.hmrc.gov.uk/leaflets/ca02.pdf)

This includes the Small Earnings Exception (SEE) form

## Leaflet CA07 – Unpaid and late paid contributions

[www.hmrc.gov.uk/leaflets/ca07.pdf](http://www.hmrc.gov.uk/leaflets/ca07.pdf)

## Leaflet IR56 – Employed or self-employed?

[www.hmrc.gov.uk/pdfs/ir56.pdf](http://www.hmrc.gov.uk/pdfs/ir56.pdf)

This explains the difference between being employed and self-employed for certain industries

## Leaflet CA08 – Voluntary National Insurance contributions

[www.hmrc.gov.uk/leaflets/ca08.pdf](http://www.hmrc.gov.uk/leaflets/ca08.pdf)

## Booklet CWG2 – Employer's Further Guide to PAYE and NICs

[www.hmrc.gov.uk/guidance/cwg2.pdf](http://www.hmrc.gov.uk/guidance/cwg2.pdf)

## Leaflet CA44 – National Insurance for Company Directors

[www.hmrc.gov.uk/nitables/ca44.pdf](http://www.hmrc.gov.uk/nitables/ca44.pdf)

To make sure the system is fair, there are four different types:

**Class 1 National Insurance contributions (NICs)** are payable by anyone who is employed. They are a percentage of your earnings above a certain threshold. Employers deduct Class 1 NICs automatically, along with PAYE income tax. **Special note:** employers also pay Class 1 NICs – and sometimes Class 1A and Class 1B – on their employees' wages.

**Class 2 NICs** are payable by anyone who is self-employed. Class 2 National Insurance is a fixed weekly amount, paid by monthly direct debit or quarterly bill. When you registered as self-employed, you probably filled in the Class 2 direct debit form. If you didn't, just visit your local Inland Revenue office or phone the **Self-Employment Contact Centre** on **08459 15 46 55**. **Special note:** there are occasions when you don't need to pay Class 2 NICs – see the section on low earnings over the page.

**Class 3 NICs** are voluntary. They cover shortfalls in your National Insurance contribution record and help protect your entitlement to State Pension and bereavement benefits.

**Class 4 NICs** are payable by most self-employed people. They are a percentage of your annual taxable profit from self-employment, but you only start paying Class 4 when your profits reach a certain limit. You pay your contributions along with your income tax using the Self Assessment tax return. **Special note:** if you are in a partnership, or if your spouse is self-employed too, then each person pays their own Class 4 NICs.

## So which class applies to me?

If you are employed, then it's Class 1. If you are self-employed, then it's Class 2 and/or Class 4. And if you are employed and self-employed at the same time, you may have to pay Class 1, 2 and 4.

If you are an employer, then you will also have to pay Class 1 – and possibly Class 1A or Class 1B – on employees' wages.

**What if I don't earn much?**

There are thresholds for Class 1 and Class 4 NICs. And for Class 2 National Insurance, you can apply for a Small Earnings Exception (SEE) if your self-employed earnings are - or you expect them to be - less than the current limit. Visit the website at [www.hmrc.gov.uk/rates/nic.htm](http://www.hmrc.gov.uk/rates/nic.htm) for details of the current threshold.

You can apply for an SEE certificate using leaflet CA02 - see contact information. The certificate will last for a set number of years or until you tell us to cancel it. However, if Class 2 is all you pay, you might want to think about the risks to your future benefits before applying for an exception - see the section on benefits opposite.

If you do not apply for an SEE, you must pay Class 2 contributions from the start of your self-employment. You can always claim a refund if you find out later on that your earnings are low. However, you must make your claim not later than 31 January following the end of the tax year.

**Can I pay too much National Insurance?**

Yes, it is possible. There are upper thresholds as well as lower ones, and once your earnings reach a certain level then your contributions over and above that threshold are greatly reduced. However, there is still a risk of you paying too much National Insurance. For example, you might have more than one job - see opposite.

**What if I'm sick?**

If you are self-employed then you don't have to pay your Class 2 contributions for any complete week that you are receiving Incapacity Benefit, Maternity Allowance or benefits relating to industrial injuries.

**Will my entitlement to future benefits be at risk if I do not pay Class 2 National Insurance?**

Yes, your entitlement to certain benefits may be affected.

The Inland Revenue often makes up the shortfall by using National Insurance Credits. For example, you can get credits if you are entitled to Incapacity Benefit, Maternity or Invalid Care Allowance. You also get credits if you are receiving the Working Tax Credit.

If you are self-employed and you don't get credits, you must pay Class 2 NICs to safeguard your benefits for the future. If you have an SEE certificate then you won't receive credits - but you can still pay Class 2 NICs on a voluntary basis to improve your benefit position.

**Special note:** if you are an employee and the credits don't apply, you can top up your contributions by paying voluntary Class 3 NICs.

**What if I have more than one job?**

If you work for an employer as well as being self-employed, and you think that you will be paying too much in NICs overall, then you can postpone (or defer) your Class 2 and Class 4 NICs until the end of the tax year.

You can apply for a deferment using leaflet CA72 - see contact information. However, if you do end up paying too much, we'll send you a refund.

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**05**  
Allowances  
and reliefs



# There are four types of allowances that might be useful to your business.

- **Capital allowances** are tax reliefs on business equipment, like computers, cars, tools or furniture, that you intend to keep. In your first year of business, there are some extra enhancements - see
- **Research and development tax reliefs** are for small and medium-sized companies that invest in research and development.
- **Direct investment incentives** are schemes offering tax incentives for investors.

[www.hmrc.gov.uk/capital\\_allowances/eca-guidance.htm](http://www.hmrc.gov.uk/capital_allowances/eca-guidance.htm)

- **Computer loan tax relief** is for employers. With this relief, you do not pay National Insurance contributions on the value of any computer, worth up to £2,500, that you lend to an employee.

## Research and development tax credits website

[www.hmrc.gov.uk/randd/index.htm](http://www.hmrc.gov.uk/randd/index.htm)

## Helpsheet IR026 - Capital allowances

[www.hmrc.gov.uk/pdfs/1998\\_99/helpsheets/ir206.pdf](http://www.hmrc.gov.uk/pdfs/1998_99/helpsheets/ir206.pdf)

## Leaflet IR137 - The Enterprise Investment Scheme

[www.hmrc.gov.uk/pdfs/ir137.pdf](http://www.hmrc.gov.uk/pdfs/ir137.pdf)

## Leaflet IR169 - Venture Capital Trusts

[www.hmrc.gov.uk/pdfs/ir169.pdf](http://www.hmrc.gov.uk/pdfs/ir169.pdf)

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## Tax credits



**Tax credits have been around for quite a while but people don't always realise that they are entitled to them.**

**Tax credits website**  
[www.taxcredits.hmrc.gov.uk](http://www.taxcredits.hmrc.gov.uk)

**Tax credits helpline:**  
0845 300 3900 (England, Scotland and Wales)  
0845 603 2000 (Northern Ireland)

There are two tax credits: the **Working Tax Credit** and the **Child Tax Credit**.

- The **Working Tax Credit** supports people on low incomes by topping up their earnings. There's extra money available for workers with a disability, plus support for approved childcare costs.

You need to be at least 16 to claim the Working Tax Credit.

If you are responsible for a child, or you have a disability, you may qualify if you work at least 16 hours a week.

If you are not responsible for a child and you don't have a disability, you must be at least 25 and work 30 hours a week or more.

If you are 50 or over, and you are returning to work after at least 6 months on benefits (such as Income Support, Incapacity Benefit or Jobseeker's Allowance) you may be able to claim the Working Tax Credit if you work 16 hours a week or more.

- The **Child Tax Credit** is for people with children under 16 and those with children aged between 16 and 18 who are in full-time, non-advanced education\*.

In either case, the amount we pay is based on your individual circumstances and household income.

To claim tax credits, you can either complete the claim form online using the tax credits website, or you can order a paper form using the Helpline - see contact information opposite.

We recommend using the online service because you can:

- check that you qualify for tax credits before making a claim
- use the service to tell us about any changes in your circumstances and to renew your award

\* Non-advanced education = education at a school, college or similar up to and including GCSE, A Level and Scottish Certificate of Education

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**07**  
Employing  
other people



**If you are going to employ other people then it helps to get everything sorted out well in advance.**

**The employer's website**

[www.hmrc.gov.uk/employers/](http://www.hmrc.gov.uk/employers/)

**New Employer's Helpline**

0845 607 0143

**National Minimum Wage Act information line**

0845 600 0678

There's also general information available through:

**England: Business Link**

0845 600 9006

[www.businesslink.gov.uk](http://www.businesslink.gov.uk)

**Wales: Business Eye**

08457 969 798

[www.busesseye.org.uk](http://www.busesseye.org.uk)

**Scotland (Lowlands): Small Business Gateway**

0845 609 6611

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

**Scotland (Highlands): Highlands and Islands Enterprise Information Source**

01463 715 400

[www.hie.co.uk](http://www.hie.co.uk)

**Northern Ireland: Invest NI**

028 9023 9090

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

As an employer, you need to think about your employees' tax and National Insurance contributions, which will be coming out of their wages. You will also be paying employer's contributions on top of theirs. And then there are the legal issues of employees' rights, working hours and the National Minimum Wage.

It sounds daunting at first, but we have a special department ready and waiting to help you. Our online services offer plenty of support and many employers are now filing tax returns and sorting out much of their paperwork online.

Just visit the employer's website at [www.hmrc.gov.uk/employers](http://www.hmrc.gov.uk/employers) to get things moving. We'll send you the New Employer's Starter Pack. There's a CD-ROM that takes you through payroll work as well as a number of other products designed to help new employers.

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**08**  
Importing  
and exporting



# If you are buying products from suppliers outside the EC, or selling to customers outside the EC, you are engaged in International Trade: importing and exporting.

**Customs National Advice Service (NAS)**  
0845 010 9000

**HMCE website**

[www.hmrc.gov.uk](http://www.hmrc.gov.uk)

Click the 'Import & Export' tab for the Starter Pack for Importers and Exporters: Breaking Down the Barriers

**International Trade Business & Education & Support Teams (BESTs)**

Contact the NAS for details. BESTs help businesses comply with their legal obligations. They provide technical seminars and workshops on importing and exporting

**UK Trade Info website**

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

A website with up-to-date information on trade data

**Small Business Service**

[www.sbs.gov.uk](http://www.sbs.gov.uk)

Helps small businesses exploit new technologies, secure finance, and become more efficient, competitive and profitable. They deliver a lot of services through the Business Link network

**Business Link**

[www.businesslink.gov.uk](http://www.businesslink.gov.uk)

Providing straightforward business information and giving access to a wide network of business support organisations

**UK Trade & Investment**

[www.uktradeinvest.gov.uk](http://www.uktradeinvest.gov.uk)

Helps UK companies achieve their export potential, with expert advice for businesses exporting for the first time or expanding into new markets

This will involve some extra paperwork for your business. For example, you must declare all commercial goods - imports or exports - to HM Customs & Excise and pay any duties or VAT due.

There's plenty of help available, including information on how to deal with customs frontiers and how to make the best use of any duty relief schemes and simplified procedures that might be available.

09

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Keeping records  
and controlling  
finance



**Keeping appropriate records, particularly where money is concerned, is vital for working out how much you have earned and how much you have spent during the course of the tax year.**

**Leaflet SA/BK4 – Self Assessment: A general guide to keeping records**  
[www.hmrc.gov.uk/pdfs/sabk4.pdf](http://www.hmrc.gov.uk/pdfs/sabk4.pdf)

It also helps you work out how profitable your business has become.

Without proper records, you could end up paying the wrong amount of tax – either not enough, which incurs penalties, or too much, which damages your business. Record keeping is a legal requirement and Self Assessment relies on it. You are responsible for the entries you make on your tax return, and if we have any queries about them, you will need to refer back to your records.

**What kind of records should I keep?**

As a rule, keep anything that will help you, or your accountant, fill in the annual Self Assessment tax return. If you have purchased something for your business, keep the receipt so that you can deduct it from your gross earnings. If you have issued an invoice, keep a copy.

Keeping bank statements and building society books is vital, especially if you don't have a separate business account. You should be able to show clearly what's personal and what's business. And if you deal in cash, you will need till receipts and a record book of some description to keep track of it all.

Also, think about property – if you are using part of your home for business then you should keep copies of the heating bills so that you can work out the amount spent in relation to your business.

Details of employees' wages are important too – see Section 7: Employing other people.

**How long should I keep records?**

You should keep records dating back at least five years from your last Self Assessment tax return. Even though you will probably only need the most recent year's information to complete the form, older records are useful for resolving queries, working out long-term profits and keeping track of spending.

**Are computer records OK?**

If a document started life on paper, like a bank statement or a dividend voucher, you should always keep hold of the original, even if you have since transferred it to a computer. If you have records that exist only on computer, such as correspondence sent via email or posted on websites, then it's sufficient to save a copy on the computer itself. However, printing things out can often be a more reliable system - or at least a viable backup.

# 10

**10**  
Getting  
more help



# If you need a local source of advice, why not contact one of our nationwide Business Support Teams?

## **Business Support Teams**

[www.hmrc.gov.uk/bst/](http://www.hmrc.gov.uk/bst/)

## **Business Link**

[www.businesslink.gov.uk](http://www.businesslink.gov.uk)

0845 600 9006

## **Government's Achieving Best Practice in Your Business programme**

[www.dti.gov.uk/bestpractice](http://www.dti.gov.uk/bestpractice)

0845 715 2000

## **Additional help from the local Business Support Teams**

If you need a local source of advice, why not contact one of our nationwide Business Support Teams? They can talk to you about keeping records, filling in tax returns or paying your National Insurance, either online or on paper. Business Support Teams also provide free local workshops for people starting out on their own, where experienced advisers walk you through practical examples of real-life business situations.

## **Special help for small businesses**

The Small Business Service (SBS) offers advice on planning for the future of your business. Contact Business Link, details opposite.

## **Help with computers and IT**

The Government's Achieving Best Practice in Your Business programme helps small businesses use modern IT. There's practical advice available, as well as booklets, CD-ROMs and an e-commerce resource centre. See contact information opposite.

## Getting things done online

Throughout this guide you will have noticed many references to websites and online facilities. Controlling your business online has never been easier, and there's a range of different services on offer from the Inland Revenue to help you get started.

These include help for:

- individuals and employees
- employers
- businesses and corporations
- agents and tax practitioners

Visit the Inland Revenue's website at

**[www.hmrc.gov.uk](http://www.hmrc.gov.uk)**

for more information.

## Helpful phone numbers, addresses and websites

### Newly Self-Employed

[www.hmrc.gov.uk/startingup/](http://www.hmrc.gov.uk/startingup/)

### Helpline for the Newly Self-Employed

**08459 15 45 15**

### Self Assessment

[www.hmrc.gov.uk/startingup/](http://www.hmrc.gov.uk/startingup/)

### Self Assessment Helpline

**0845 9000 444**

### National Insurance

[www.hmrc.gov.uk/nic/](http://www.hmrc.gov.uk/nic/)

### Self-Employment Contact Centre

**08459 15 46 55**

### Companies House

**0870 33 33 636 (England, Wales & Scotland)**

**0845 604 8888 (Northern Ireland)**

### Construction Industry Scheme website

[www.hmrc.gov.uk/cis/](http://www.hmrc.gov.uk/cis/)

### Contractors' Helpline

**0845 733 55 88**

### Subcontractors' Helpline

**0845 300 05 81**

### Self Assessment

[www.hmrc.gov.uk/sa/](http://www.hmrc.gov.uk/sa/)

### Self Assessment Helpline

**0845 9000 444**

### Self Assessment Orderline

**0845 9000 404**

**VAT information**  
[www.hmrc.gov.uk](http://www.hmrc.gov.uk)

**VAT National Advice Service**  
0845 010 9000

**National Insurance Contributions website**  
[www.hmrc.gov.uk/nic](http://www.hmrc.gov.uk/nic)

**Self-Employment Contact Centre**  
08459 15 46 55

**Deferment Services Helpline**  
0845 915 71 41

**Research and development tax credits website**  
[www.hmrc.gov.uk/randd/index.htm](http://www.hmrc.gov.uk/randd/index.htm)

**Tax credits website**  
[www.taxcredits.hmrc.gov.uk](http://www.taxcredits.hmrc.gov.uk)

**Tax credits helpline**  
0845 300 3900 (England, Scotland and Wales)  
0845 603 2000 (Northern Ireland)

**The employer's website**  
[www.hmrc.gov.uk/employers](http://www.hmrc.gov.uk/employers)

**New Employer's Helpline**  
0845 60 70 143

**National Minimum Wage Act information line**  
0845 6000 678

**England: Business Link**  
0845 600 9006  
[www.businesslink.gov.uk](http://www.businesslink.gov.uk)

**Wales: Business Eye**  
08457 969 798  
[www.busesseye.org.uk](http://www.busesseye.org.uk)

**Scotland (Lowlands): Small Business Gateway**  
0845 609 6611  
[www.bgateway.com](http://www.bgateway.com)

**Scotland (Highlands): Highlands and Islands Enterprise Information Source**  
01463 715 400  
[www.hie.co.uk](http://www.hie.co.uk)

**Northern Ireland: Invest NI**  
028 9023 9090  
[www.investni.com](http://www.investni.com)

**Customs National Advice Service (NAS)**  
0845 010 9000

**HMRC website**  
[www.hmrc.gov.uk](http://www.hmrc.gov.uk)

**UK Trade Info website**  
[www.uktradeinfo.com](http://www.uktradeinfo.com)

**Small Business Service**  
[www.sbs.gov.uk](http://www.sbs.gov.uk)

**Business Link**  
[www.businesslink.gov.uk](http://www.businesslink.gov.uk)

**UK Trade & Investment**  
[www.uktradeinvest.gov.uk](http://www.uktradeinvest.gov.uk)

**Business Support Teams**  
[www.hmrc.gov.uk/bst/](http://www.hmrc.gov.uk/bst/)

**Business Link**  
[www.businesslink.gov.uk](http://www.businesslink.gov.uk)  
0845 600 9006

**Government's Achieving Best Practice in Your Business programme**  
[www.dti.gov.uk/bestpractice](http://www.dti.gov.uk/bestpractice)  
0845 715 2000

