

SELF EMPLOYED CARER GUIDE

www.pocketcarer.com



Pocket Carer

Many carers have considered setting up on their own and going self employed but it can be a daunting process. Registering as self employed, completing self assessments, finding clients etc. This guide has been put together to give you a brief overview to help you on your self employed journey.

Finding Clients

Finding new Clients can be difficult but there are a several options available, such as advertising on your local community Facebook Groups, creating leaflets to leave at G.P Surgeries, Libraries, Day Centre' s and Café' s etc.

It is a good idea to also contact your local Council as they often have either a list or in some cases a website where private self-employed carers can advertise their services. You can create leaflets and Facebook post templates on websites such as www.canva.com for free.

Registering as Self Employed (HMRC)

To set up as a self-employed carer/PA you will need to register with HMRC as a sole trader. Once your registered as a sole trader you will be issued a UTR number, this is similar to a national insurance number and is used whenever you need to contact HMRC. Many clients, especially individuals receiving Direct Payments from local authorities will request you put your UTR number on any invoices you submit to them. You will also need your UTR number when filling out your tax returns each year. You can register as self-employed here: [Set up as self-employed \(a 'sole trader'\): step by step - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/set-up-as-self-employed-a-sole-trader)

Carers Business Insurance Page

Carers & PAs help individuals with specific needs in numerous aspects of their day to day lives. By providing emotional, physical & mental support, they aim to promote happiness and well-being while enabling those in their care to live life as independently as possible. However, as with any other profession, **caring for people is not without risks** with many potential scenarios and accidents that can happen. As a self-employed carer, it is essential you have public liability insurance to cover risks, such as:

- Accidental Injury to any person in relation to your work (e.g., your client, a member of the public) Injury to yourself as a result of your work
- Loss or damage to property
- Allegations of negligence or abuse

PocketCarer has partnered with a specialist Self Employed Carer business insurance company. Download our app and check out the partners section to get the best value specialist insurance available.

DBS and Update Service

It is important that as a self employed carer you have a portable DBS on the update register. If you can't remember if the last DBS you had done is on the update service and you have no log in details for the DBS update service, you can check here: [DBS CRSC \(crbonline.gov.uk\)](https://www.crbonline.gov.uk). To access this service you must have a copy of your DBS certificate as you will need the certificate number printed at the top of the page on the right hand side. Where it asks for organisation just put your name and then fill in the additional boxes. If your DBS is on the update service it will show here, if it says no certificate found you will need to get a new DBS.

It is very difficult as a self employed person to get an enhanced DBS check as you can not apply for one as an individual. The National Association of Care and Support Workers (NACAS) may be able to help with this. You can find more information here: [National Association of Care & Support Workers - Home \(nacas.co.uk\)](https://www.nacas.co.uk)

Managing Business Income

A sole trader and their business are considered one entity, therefore legally you don't need to have a business account. However, it's highly recommended that you create a business account to keep your personal account separate as it will be easier to deal with your business finances.

There are multiple advantages to having a business account even if you are self-employed. The main benefit being that it is easier to identify business income and expenditure which also makes it easier to file your [self-assessment tax return](#).

In order to be able to pay your taxes when the self-assessment deadline comes round, you need to put a certain amount away every month. It is recommended that you put away at least 20% of your income away to pay your taxes and National Insurance Contributions. This will make paying the tax bill more manageable. To be able to effectively deal with taxes and pay them on time, preparation is key.

View the partners section in the PocketCarer app to find a great deal with business banking.

Paperwork, Contracts, Invoicing etc

All carers/PA's should be keeping client records, regardless of if they are employed or self-employed. As a self-employed carer/PA it can be difficult to find the documents you need. PocketCarer is an app developed by carers for carers that includes:

- Daily Logs
- All your paperwork needs, Care Plan templates, Risk Assessments, Medication Logs, Meal Logs, Bowel Charts, Body Maps, Fluid Input and Output logs and Observation Logs.
- Mileage Tracker
- Invoicing
- Income and Expenditure

- Contract Templates
- Family and Relatives Messaging System

PocketCarer is available on both the App Store and Playstore, alternatively visit www.pocketcarer.com

Business Support

Setting out on your own can be daunting but there is help available. Reach out to your local business enterprise teams, they will be able to offer advice and support and there may be funding available in your area to help establish your business. While the cost of setting up as a self-employed carer is quite low, any additional funding support is always useful. To find out how to contact your local business enterprise or support team, go to your local council website and look in the business support section, they should display either a contact number or an email address to contact them.

Training

It is important to keep up to date with mandatory training, although you will often find conflicting information of how regular your training should be up dated. I would advise to discuss this with your insurance company to find out what they require, as you do not want to find yourself ineligible to make a claim as your training is out of date.

There are many online training providers out there offering health and social care training with prices differing greatly. We would suggest registering with the NHS e-learning platform as they offer many free courses, you can find more info here: [Home - elearning for healthcare \(e-lfh.org.uk\)](http://Home-elearningforhealthcare.org.uk) another useful website is Skills for Care, who offer Government funded refresher training, you can learn more here: [Essential training \(skillsforcare.org.uk\)](http://Essentialtraining.skillsforcare.org.uk)

Self Assessment

As a self-employed carer it is important that you keep a record of all income and expenditure you have throughout the tax year. Each tax year runs from 6th April until the 5th of April the following year. After each tax year you will be required to submit a self-assessment of all income and expenditure you have received as a sole trader. Your expenditure can include things like travel costs, clothing allowance for work clothes, training costs, DBS costs, Insurance costs, Accountants fees, Membership and App fees that support you to run your business etc PocketCarer is a business management app built by carers for carers that offers everything you need to successfully run your self-employed business from care paperwork to income and expenditure logs and mileage tracking, which is ideal for storing all your income and expenditure logs in a safe and secure place ready for completing your self-assessment.

You can register for self-assessment here: [here to be taken straight to the HMRC website and register.](#)

Alternatively, if you would prefer to use an accountant, we have an excellent deal available with our accountancy partner, who charge just £119.99 to complete your self-assessment, you can find more info in the partners section of the pocketcarer app.

This guide is to give you a brief overview or starting point when considering to transition into self-employment. For much more in depth advice and support we recommend Independent Carers, a company whose main aim is to support carers wanting to become self employed, you can find more info here: [Independent Carers - Welcome | Independent Carers Ltd](#)