

# WORKING AS A SELF-EMPLOYED PA

Working as a self-employed PA can seem like the attractive option. However, self-employed PAs have extra responsibilities compared to PAs who are employed by the person they are supporting. A self-employed PA has to:

- Complete a self-assessment HMRC return each year
- Provide a self-employment agreement to the client detailing the agreed tasks
- Submit invoices for the work they perform
- Pay tax and National Insurance through an annual tax return with HMRC
- Accept there is no pay while you are not working if you are on holiday or are unwell
- If you cannot work for any reason for example sickness and holidays then you must arrange for another PA to work with the person you are supporting
- Source and pay for your own public liability insurance
- Arrange your own enhanced DBS check and pay for this on an annual basis or via the update service
- Arrange their own training for all mandatory training which may include First Aid, Manual Handling, Infection Control, Fire Safety, Food Hygiene and Safeguarding
- Accept that the arrangement you have to work with the person you are supporting may end with little or no notice.



## TAX/HMRC

Everyone is legally obliged to declare any earnings they make for providing a service or selling goods. If you earn over the tax threshold you will need to pay tax and National Insurance.

If you are an employed PA, tax and National Insurance would be worked out by your employer or their payroll service. If you are a self-employed PA, you must work out your tax and National Insurance and submit an annual tax return.

<https://www.gov.uk/set-up-self-employed>

## CREATING AN INVOICE

Each month, the self-employed PA must provide the person they are supporting with a signed and dated invoice detailing their name, address, UTR number, and hours worked.



Employed (PAYE) PAs	Self-employed PAs
Paid every 4 weeks or monthly (depending on the role), with National Insurance and tax already deducted	Submit an invoice every month, National Insurance and tax submitted by an annual tax return by the PA
Holiday pay of 5.6 weeks per year (full time equivalent – the payroll company will work out your actual holiday entitlement according to your hours, when you start work)	No holiday pay
Contract of employment detailing your rights as an employee	Provide the person they are supporting a written agreement, signed by both parties detailing the service to be provided; service may be terminated at short notice
Opportunities for free training	Need to have up-to-date First Aid and Safeguarding training
Enhanced DBS check paid for and provided by the council	Need to provide and pay for own enhanced DBS check

## SELF EMPLOYMENT CHECKLIST

Please provide KCIL the following information when you start as a self-employed PA -

Up-to-date enhanced DBS	<input type="checkbox"/>	Up-to-date First Aid training certificate	<input type="checkbox"/>
Proof of right to work in the UK	<input type="checkbox"/>	Up-to-date Safeguarding training certificate	<input type="checkbox"/>
Public liability insurance policy	<input type="checkbox"/>	Self-employment declaration form with your Unique Taxpayer Reference (UTR)	<input type="checkbox"/>

## USEFUL LINKS

KCIL Personal Assistant Support and Vacancies  
<https://kcil.org.uk/personal-assistant-support/>

Public liability insurance providers for PAs  
<https://markbatesltd.com/schemes/personal-care-assistant-insurance>

<https://www.fishinsurance.co.uk/carer-employer/carers-insurance/>

## CONTACT US!

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