

# SELF-EMPLOYMENT AND CANCER

Work and cancer series – for people living with cancer





**The support line was always my first point of call. They were just a phone call away and able to send me information, recommend support groups and advise me on benefits.**

**Sandra, self-employed beauty consultant diagnosed with breast cancer**

# The Macmillan work and cancer series

Macmillan produces a range of information about work and cancer.

## **For people living with cancer:**

- Work and cancer
- Questions to ask about work and cancer

## **For employers:**

- 10 top tips for line managers
- Managing cancer in the workplace

## **For people caring for someone with cancer:**

- Working while caring for someone with cancer
- Questions for carers to ask about work and cancer

## **For self-employed people with cancer:**

- Self-employment and cancer

## **More information:**

- Your rights at work when you are affected by cancer

# About this booklet

This booklet is about coping with cancer if you are self-employed or running a small business. It is for sole traders, freelancers, contractors or those running a micro business (one that employs fewer than 10 people).

It includes information and guidance about:

- how treatment might affect your work
- things to consider when making decisions about your business
- talking to clients or customers about your situation
- getting support with your business or personal finances.

## How to use this booklet

This booklet is split into sections to help you find what you need. You do not have to read it from start to finish. You can use the contents list on page 5 to help you.

It is fine to skip parts of the booklet. You can always come back to them when you feel ready.

On pages 90 to 97, there are details of other organisations that can help.

## Quotes

In this booklet, we have included quotes from self-employed people who are affected by cancer. Some are from our Online Community ([macmillan.org.uk/community](https://www.macmillan.org.uk/community)). The others are from people who have chosen to share their story with us. This includes Sandra, who is on the cover of this booklet. To share your experience, visit [macmillan.org.uk/shareyourstory](https://www.macmillan.org.uk/shareyourstory)

## For more information

If you have more questions or would like to talk to someone, call the Macmillan Support Line free on **0808 808 00 00**, 7 days a week, 8am to 8pm or visit [macmillan.org.uk](https://www.macmillan.org.uk)

If you would prefer to speak to us in another language, interpreters are available. Please tell us, in English, the language you want to use.

If you are deaf or hard of hearing, call us using NGT (Text Relay) on **18001 0808 808 00 00**, or use the NGT Lite app.

We have some information in different languages and formats, including audio, eBooks, easy read, Braille, large print and translations. To order these visit [macmillan.org.uk/otherformats](https://www.macmillan.org.uk/otherformats) or call **0808 808 00 00**.



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# HOW CANCER MAY AFFECT YOUR WORK

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# If you are self-employed

About 4.8 million people in the UK are self-employed. Running your own business can be very rewarding. But a cancer diagnosis can be especially worrying if you work this way.

You may have some of the following concerns:

- How will my business be affected?
- How will I cope financially?
- Who will support me?

You may need to make decisions about how to keep your business going during and after cancer treatment.

If you need to reduce your working hours, the cash flow of your business could be affected. It could also affect regular repayments of a business loan, for example.

Being self-employed may mean you work by yourself more. You may not have the same kind of support that someone working for a larger organisation might have after being diagnosed with cancer.

Being self-employed can also have advantages when you are going through cancer. You may be able to work in a more flexible way and set your own pace.

You may be able to get more support through:

- Charities such as Macmillan – call us on **0808 808 00 00** to find out how we can support you.
- Government schemes supporting small businesses and people who are self-employed – these include Business Support Helpline (England), Business Gateway (Scotland), Business Wales Helpline and Invest Northern Ireland.
- Financial support schemes to help you stay in work – such as the Access to Work scheme, or the Access to Work (NI) scheme if you live in Northern Ireland (see page 24).
- State benefits from the government to support you when you are ill or unable to work.



# How cancer may affect your work

How cancer affects your work life will depend on different things. These include the type of cancer and its stage (its size and whether it has spread).

You may have symptoms such as tiredness, weight loss, breathlessness or pain. Any of these can affect your ability to work or run your business.

We have more information about these symptoms in our booklet **Managing the symptoms of cancer** (see page 86).

Finding out as much as possible about the cancer can help you plan your business and finances. It is also important to learn as much as you can about your treatment plan. The treatment and its side effects may affect your ability to work.

Your GP will be able to give you general advice and support. Your cancer doctors, specialist nurses and other healthcare professionals can give you more detailed information.

We can also give you more information about the type of cancer you have (see pages 86 to 89).

# Treatments and side effects

Knowing more about the cancer and its treatments can help you understand the possible effects on your work life. Your cancer doctor or specialist nurse will give you more information.

The main treatments for cancer are:

- surgery
- radiotherapy
- chemotherapy
- hormonal therapies
- targeted therapies.

You may have a combination of treatments.

You could think about making changes that will make things easier for you while you work. For example, this could mean changing the hours you work or the type of job you take on.

Treatment side effects may change over time. For example, you may become more tired. As your situation changes, you may try new ways to manage your work.

We have more information about cancer treatments and side effects (see page 86).

## Surgery

You may be able to come home from hospital on the same day as an operation. This is called day surgery. For other types of surgery, you might need to stay in hospital for longer. How long you stay will depend on the type of operation and your recovery. This will affect the amount of time you need off work to adjust and recover.

After some operations, you may need to go back to hospital. For example, you may go to have speech therapy or physiotherapy.

If surgery affects how a part of your body works, it may prevent you doing certain parts of your job. For example, this could be:

- if you are a courier and your mobility is affected
- if you use the phone in your job and treatment affects your speech.

## Radiotherapy

Radiotherapy uses high-energy x-rays to destroy cancer cells. Treatment usually takes place from Monday to Friday, and a course of treatment may take up to several weeks.

Radiotherapy only takes a few minutes. But travelling to and from the hospital, and waiting in hospital for treatment, can take a large part of the day.

You may feel able to work during radiotherapy, but may need to work fewer hours. Or you may stop working completely during radiotherapy, and for a few weeks afterwards.

If you want to try and keep working throughout radiotherapy treatment, talk to the radiographers. These are the people who give the radiotherapy. They may be able to give the treatment before or after your work hours. You will have appointments with them before you start treatment. These are a good time to talk about planning your treatment around work.

## Side effects of radiotherapy

Radiotherapy can make you very tired. Some people find the more radiotherapy they have, the more tired they become. So you may need to reduce your hours of work after a few radiotherapy sessions. Tiredness (fatigue) can continue for weeks or months after treatment is over. Other side effects depend on the part of your body that is being treated. Side effects usually last for a few weeks after treatment and then slowly get better.

## Chemotherapy

Chemotherapy uses anti-cancer (cytotoxic) drugs to destroy cancer cells. You usually have chemotherapy as an outpatient. But it can take most of the day. Some people may need to stay in hospital overnight, or for a few days. Others may stay in hospital for a few weeks.

You usually have a break of a few weeks between treatments, to allow your body to recover. Some people cannot work because they are too unwell. Others may take a few days off after each treatment, and work fewer hours.

People who have to stay in hospital for a few weeks will usually need to be off work for longer. Your cancer doctor or specialist nurse can explain more about this.

## Side effects of chemotherapy

These can include:

- risk of infection
- bruising or bleeding
- fatigue (tiredness)
- hair loss
- feeling sick
- diarrhoea.

You may have an increased risk of infection due to the effects of chemotherapy on your blood cells. If you feel able to work, try to avoid infection (see page 19). You could work from home or work different hours so that you travel to and from work at quieter times. These adjustments mean you spend less time around people who could pass an infection to you.

Everyone has different side effects. Talk to your healthcare team to find out what is best for you.

## Hormonal therapies

Hormonal therapies reduce the level of certain hormones or block their effects on the cancer cells. You usually have these drugs as tablets for months or years. Some are given as injections every few weeks or months. We have more information about hormonal therapies on our website (see page 86).

## Side effects of hormonal therapies

Hormonal therapies do not usually affect your ability to work as much as some other cancer treatments.

But they can cause side effects such as:

- tiredness
- weight gain
- hot flushes
- sweats
- muscle pain.

## Targeted therapies

These drugs interfere with the way cancer cells grow. You can have them as a drip (intravenous infusion) or as tablets. You often have them as well as other treatments.

### Side effects of targeted therapies

Side effects will depend on the type of targeted therapy you have. They may include:

- flu-like symptoms
- chills
- headaches
- feeling sick
- diarrhoea
- tiredness.

You may be able to keep working if you are having a targeted therapy on its own. But tiredness and other side effects may make it difficult.

We have information about different cancer types and treatments and their side effects (see page 86).

# Coping with side effects or symptoms

You may be coping with some treatment side effects or symptoms at work. There are things you can do to help:

- Plan work days around treatment, if you can.
- Try to avoid physically demanding or stressful tasks the day before treatment and for a few days after it.
- Keep a diary of how you feel during treatment. You may find a pattern that will help you know when you are well enough to work.
- Ask your healthcare team if you can have appointments and treatments at times that suit your work. For example, having chemotherapy on a Friday afternoon may allow you to recover over the weekend.
- Try to make time to relax. Some people find complementary therapies such as relaxation or massage helpful.
- Eat as well as you can to keep your energy levels up.
- Plan to rest after any activity. Short naps and breaks can help. It may also help to rest after meals.

You may find our booklets **Side effects of cancer treatment** and **Cancer and complementary therapies** helpful. We also have a booklet called **Healthy eating and cancer** which might be helpful. See page 86.



## Fatigue

Fatigue means feeling tired or exhausted. It is a very common problem for people with cancer. You may feel extremely tired or exhausted all or most of the time. People with cancer-related fatigue may get tired more quickly. You may find it very hard to do their usual tasks at work. Tiredness can make it hard to concentrate or make decisions. You may also feel more emotional and less patient than usual.

If you want to keep working, see if you could make changes to make your work less tiring. Possible changes could include:

- regular rests and short naps – you may find this useful after an activity or a meal
- changing your working location
- avoiding physically demanding duties
- planning work around times when you have more energy.

See if there is a comfortable place you can rest during breaks from working. Using a fatigue diary may help you see what days or times you are usually more tired. This can help you decide when it is best for you to work or rest. You can download a diary from [macmillan.org.uk/fatigue](https://www.macmillan.org.uk/fatigue) or order our free booklet **Coping with fatigue** for a paper copy (see page 86).

Regular physical activity can help to reduce tiredness. Even taking a short walk on your lunch break can give you more energy. It can also help reduce stress. You may find our booklet **Physical activity and cancer** helpful (see page 86).

Explaining how fatigue affects you can help your customers or clients understand what you are coping with. It may be difficult for some people to know how tired you are, especially if you look well.

## Risk of infection

Some cancer treatments can reduce the number of white blood cells you have. Chemotherapy often has this effect. White blood cells fight infection. If you have fewer of these cells, you are more likely to get an infection. If your white blood cell count is very low, you may not be able to work. Your cancer doctor or specialist nurse will explain when it is likely to be low.

If you have a low white blood cell count, you need to avoid people with symptoms of illnesses that may be infectious, such as:

- a sore throat
- a cold
- flu
- diarrhoea
- vomiting
- other kinds of infection, such as chickenpox.

If you have been near someone with an infection, ask your cancer doctor or specialist nurse for advice as soon as possible.

If you work in busy places, you may be around with people with infections without knowing it. If you can, work from home so you are less likely to get an infection. It is also best to avoid crowds if you travel by public transport. If you can, change your working hours so you can travel when it is less busy.

The Access to Work scheme may provide funding for you to get taxis to work if travelling is a problem. Contact Access to Work (NI) if you live in Northern Ireland. See page 24 for more information about the scheme.

## **Bruising and bleeding**

Cancer treatments can reduce the number of platelets in your blood. Platelets are cells that help your blood to clot. If your platelet cell count is low, you may need to avoid physical jobs that could cause injuries or bruising.

## **Numbness or tingling of the hands and feet**

Some chemotherapy and targeted therapies can affect the nerves. This can cause:

- numbness
- pins and needles
- pain in your hands and feet.

This is called peripheral neuropathy. It may make it difficult to hold things, write or type. This can mean some tasks take you longer to do.

Peripheral neuropathy usually slowly gets better after treatment, but sometimes it is permanent.

## **Changes to your appearance**

Some cancer treatments may cause:

- skin changes
- changes to your weight
- hair loss
- scars from surgery.

Some people find these changes make them uncomfortable in meetings or in public.

It takes time to adjust to a change in your appearance and to feel less anxious. There are things you can do to manage other people's reactions and any anxiety.

If you have an obvious change in your appearance, you could ask someone at work to tell the people you work with. Or you may prefer to tell people yourself.

If you feel less confident because of a change in your appearance, it may help to:

- have a colleague go with you for a while when you meet new people
- work from home for a short while if you can, until you feel more confident
- talk to your cancer doctor or specialist nurse if this stops you working or socialising – they may be able to refer you to someone who can help.

We have more information about changes to your appearance online and in our booklets **Feel more like you** and **Body image and cancer** (see page 86).

## Other side effects or symptoms

There may be other side effects or symptoms depending on the type of cancer and your treatment. Let your cancer doctor know if you have other problems. These could include:

- pain
- feeling sick
- problems eating.

They can prescribe medicines to help or give you advice. If your symptoms do not improve, tell your cancer doctor or specialist nurse.

Some people who have finished treatment may develop long-term side effects. Talk to your doctor or nurse if you are experiencing any problems.

## Difficulty writing

If you write a lot for work and are finding it difficult, you might find it helpful to use speech recognition software. This lets you talk into a microphone to:

- write words on the screen using your voice
- use voice commands to control your computer.

If your computer does not have this software, you can buy it. For example, you can get this software from Nuance.

Visit **[nuance.co.uk](https://www.nuance.co.uk)**

# Questions to ask your healthcare team

- How long will each treatment take?
- Will I need to stay in hospital and, if so, for how long?
- How do people usually feel during and after this treatment?
- Will I need time off to recover?
- How can the side effects be reduced?
- Will treatment affect any physical demands of my job?
- Will I be able to concentrate, drive, work shifts or travel?
- Is there another treatment that works as well but could be better for me at work?
- Are there any options that could make working easier?  
For example, could I have my treatment at a hospital closer to my work?

It can be difficult to know for sure how treatment will affect you. Two people having the same treatment can have different reactions. You may not be able to make decisions about work until after your first treatment.

You might find our booklet **Making treatment decisions** helpful (see page 86).

# Access to Work

Access to Work is a government scheme. It offers grants and advice to help people with a disability or health condition stay in work.

The scheme may pay for:

- special aids and equipment you need in the workplace
- travel to work, if you cannot use public transport
- a support worker to help you in the workplace.

For the scheme in England, Scotland and Wales, you can download an employers' guide from [gov.uk/government/publications/access-to-work-guide-for-employers](https://www.gov.uk/government/publications/access-to-work-guide-for-employers)

In Northern Ireland, visit NiDirect for more information at [nidirect.gov.uk/articles/access-work-practical-help-work](https://nidirect.gov.uk/articles/access-work-practical-help-work)

# Your feelings

Being diagnosed with cancer and having to take time away from your business can cause many different emotions. You may have put a lot of time and money into your business to make it successful. You may feel:

- angry that you cannot work when you have a lot to do
- helpless and worried about the business or paying bills
- lonely and isolated, if you are unable to work for periods of time
- less confident in yourself and your work
- that you have lost the normality and independence work gives you
- tired and stressed
- that things you used to find easy are now much more difficult.

Taking a lot of time off can make you feel disconnected from your business and your trade or profession. Or you may worry that customers will feel disappointed or may use a different business instead of yours.

All these things can be hard to cope with. But with support you can find ways to adapt (see pages 47 to 50). You can find a new focus and sense of control. This can take some time, and you may need to build up your confidence and self-esteem gradually.

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## Talking about your feelings

Talking about your feelings can often help. You might worry that by asking for help, you are being a burden. However, people are usually pleased to be asked and are able to support you. It can be difficult to know who to talk to and what to say. It is important to speak to someone you feel comfortable with and trust. Our booklet **Talking about cancer** might be helpful (see page 86).

## Getting support

You may want to talk to a partner, family member or friend, or a health professional involved in your care. Or you may prefer to talk to a trained professional who is not involved in your care. For example, you may want to be referred to a counsellor. Counselling can help people cope with their feelings and find ways to talk to other people.

If you have lost your confidence, counselling can help you learn ways to start getting it back. Some GP surgeries provide counselling. Or your GP can refer you to a local counselling service.

You may want to join a support group, where you can talk to other people affected by cancer. Your hospital might be able to help you find a group (see pages 87 to 88).

Remember, it is normal to feel sad sometimes. Your mood may be low at times because you are tired. But if this goes on for more than 2 weeks, talk to your doctor or nurse. They can refer you for more help if you need it. If you are feeling very low and distressed, you can contact Samaritans. Call **116 123** or email [jo@samaritans.org](mailto:jo@samaritans.org) for 24-hour confidential support.



# MAKING DECISIONS

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# Making decisions about your business

It may be difficult to decide whether to work during your treatment. It depends on your situation. One of the most important things to think about is how your treatment is likely to affect you (see pages 11 to 22).

Some people keep working during treatment, either full-time or part-time. Some people need to keep working as much as possible for financial reasons.

You may find that working during your treatment gives you a sense of normality. It may help you focus on something other than the cancer. It may depend on the type of work you do, and whether anyone else can help out for a while.

'I had to take a substantial amount of time out of work, due to the physical nature of my business. This meant a loss of earnings. I'm fortunate that my partner has been able to pay the bills, and I am trying to get some employment support allowance to get my business back up and running.'

**Michelle, personal fitness trainer**

## Questions to ask yourself

When you are thinking about working while having treatment, ask yourself some questions:

- Will I need to do less with my business for a while?
- Will I need to run my business in a different way, to have treatment and rest?
- Will someone be able to help me in practical ways?
- Can I pay someone else to run my business for a while, and still make a profit?
- Will I need extra financial help during this time? If so, where can I get it?
- Will it be safe for me and for others if I keep working during treatment?
- Have I spoken to my insurers to check if I am still covered?

It may help to talk these questions over with someone who knows you well and understands the work you do. Then you can make a plan that works for you. It is a good idea to discuss your business decisions with another person, especially if you are feeling unwell, tired or upset.

## Decisions to make

The following table may help you write down the decisions you need to make and who can help you.

Decisions I need to make	Who can help me make decisions
Example: Should I work during treatment?	My specialist nurse can tell me more about how the treatment might affect me.

## Planning ahead

It is impossible to know how you will react to treatment until you start. This makes it hard to plan ahead and decide how much work to take on. It may help to let your colleagues or customers know you may need to change your plans at short notice.

It may help to think about what you could do in different situations. The following table may help you to plan ahead.

What might happen	If this happens	My plan
<p>Example: Once my treatment is finished, I may start to recover and feel able to work more again.</p>	<p>I could go back to my full working hours, and see how I cope.</p> <p>Or I could increase my working hours over several weeks, to get back to normal slowly. But I would need to be prepared to have less income.</p>	<p>I will slowly increase my working hours to make sure I give myself time to recover. I will call Macmillan's financial guides on <b>0808 808 0000</b> to find out if I can get any extra financial help during this time.</p>

What might happen	If this happens	My plan

# Returning to work after treatment

If you are not sure when you might be ready to go back to work, try to give yourself options. When you are ready, you may find returning to work helps you feel a sense of normality.

You might be tempted to do too much, too quickly. For example, if you are a manual worker, you may try to do too much physical work too soon. Or if your work is office-based, you may feel you should work long hours to catch up.

If you can, plan to return to work gradually. Try to decide what is most important and just do those parts of your work until you feel stronger. Give yourself regular breaks – you can even schedule them into your diary.

It helps to remember that your recovery may not always be straightforward. You may have some setbacks or your situation may change over time. Try to stay flexible.

It is important to also listen to advice and guidance from your healthcare team. Your cancer type or treatment may mean there are specific limits about how you can work. For example, if you had treatment for a brain tumour, you will usually not be allowed to drive for at least a year.

# Closing your business

## If your business is still successful

Some people make the decision to stop working completely when they are diagnosed with cancer. This allows them to focus on their health and other parts of their life, such as friends and family.

If you decide to close your business, speak to a financial adviser. Take the time to think through your options. You can go to [thepfs.org/yourmoney/find-an-adviser](https://www.thepfs.org/yourmoney/find-an-adviser) to search for a financial adviser. Depending on your situation, you may be able to sell the business or transfer the ownership.

## If your business is no longer successful

Some people may wish to continue their business. But despite their best efforts, it may start to fail. If you know your business is failing, you may want to close it down yourself before you are forced to.

It may take months to close a business fully. You will need to think carefully about the effect this will have on your finances. Consider the money you will get from other sources, such as a pension, savings, shares or benefits.

If you try to keep your business going but it continues to fail, there are many different outcomes to consider.

If you have a limited company that owes suppliers or lenders money it cannot pay, it may be forced into insolvency. An appointed person (a liquidator) will take control of your business. They will sell the assets in order to pay the debts. This process is called winding up.

If you are a sole trader or part of a partnership, you can be forced into bankruptcy. In Scotland, this is called sequestration.

If your business is struggling, you can get free and confidential advice from Business Debtline if you live in England, Wales and Scotland (see page 91). If you live in Northern Ireland, Citizens Advice Northern Ireland runs a free debt advice service.



## Writing a plan

Writing a plan that outlines everything you need to do can help you protect your personal assets and reputation.

Your plan should include the following:

- Collect all money owed to you. You could offer a discount for immediate payment. Try to do this before you notify your customers or clients that you will be closing your business. You may find it difficult to recover debts after.
- Sell any remaining stock – you could consider a clearance sale.
- Tell your creditors, including suppliers, banks and anyone else you owe money to.
- Tell your customers and deal with any outstanding obligations. Return payments for products not delivered or services not provided. You may be able to claim on your business or professional insurance if you cannot fulfil a contract.
- Give your landlord the agreed amount of notice to end your lease.
- Give notice to any employees and follow regulations to ensure they are treated fairly.
- Pay your company debts as far as possible. A financial adviser can talk to you about the best way to do this to protect yourself.

## Other financial and legal steps

If you are a sole trader, you must inform HM Revenue & Customs (HMRC) straight away that you are closing. This may also help your finances. If your income will be lower, you may be able to reduce your tax payments. There is helpful information about what you need to know about tax when you stop trading at [gov.uk/stop-being-self-employed](https://www.gov.uk/stop-being-self-employed)

If you are trading as a limited company, the process will depend on whether you can pay your company debts. Visit [gov.uk/closing-a-limited-company](https://www.gov.uk/closing-a-limited-company) for further guidance. While your company is being wound up, it must still file and pay tax returns. There is useful information on [nibusinessinfo.co.uk](https://www.nibusinessinfo.co.uk) for businesses in Northern Ireland.

## Getting support

It is important to speak to a financial adviser to follow the correct process. This can depend on whether you are a sole trader, a partner in a business or a director of a limited company.

If you are registered for VAT or employ staff, you will have extra responsibilities. This may include making redundancies. In England, Scotland and Wales, Jobcentre Plus can advise you if you need to make redundancies. Or you can visit [gov.uk/staff-redundant/getting-help](https://www.gov.uk/staff-redundant/getting-help) In Northern Ireland, visit [nibusinessinfo.co.uk/content/redundancy-options](https://www.nibusinessinfo.co.uk/content/redundancy-options) or contact the Labour Relations Agency (see page 90).

It is a good idea to ask a professional, such as an accountant, to advise you.

## Your feelings

Deciding to give up your business is a big step. If work has been a big part of your life, it can be difficult to adjust. It may help to talk to someone about your feelings. This could be a family member or a friend. Some people find it easier to talk to a counsellor. You may be able to contact a counsellor through the hospital, your GP, or a cancer support group.

You may find our booklets **Talking about cancer** and **How are you feeling? The emotional effects of cancer** helpful (see page 86).



# Early retirement

You may decide to take early retirement on health grounds or for personal reasons. Talk to your pension provider or a financial adviser if you are thinking about this.

## Ill-health retirement

You can normally only access private pension schemes from the age of 55. But you may be able to retire and claim your pension early because of ill health.

Your illness usually has to be permanent and stop you from working. But it may depend on the rules of your pension scheme.

If you qualify for ill-health early retirement, your pension scheme will tell you what your options are. You can also find out more from the Pensions Advisory Service on **0345 602 7021** or by visiting **[pensionsadvisoryservice.org.uk](https://pensionsadvisoryservice.org.uk)**

## If your life expectancy is less than 12 months

If you have a life expectancy of less than 12 months, you may be able to retire because of serious ill health. You will usually get the whole of your pension as a one-off lump sum.

The whole sum will usually be tax-free. A registered medical professional must give evidence to the scheme administrator that your life expectancy is less than a year.

Any money you take from your pension, but do not spend or give away before you die, will become part of your estate. Your estate is the money and property you leave behind when you die.

You can speak to one of our financial guides on **0808 808 00 00** about your options.

We have more information on our website and in our booklet **Pensions** (see page 86).





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# Maintaining your business

If you decide to keep running your business, it is important to be realistic about what you can do. It will help to:

- know as much as possible about how cancer and its treatment could affect your work (see pages 8 to 27).
- think carefully about your business demands and your finances.

You can get advice and information about work and business issues for free or at a low cost from:

- your local council
- your local Jobcentre (in England, Scotland and Wales), or your local Social Security or Jobs and Benefits office (in Northern Ireland)
- disability support organisations (see page 95 to 96)
- your local Law Centre (see page 92)
- your local Citizens Advice (see page 91)
- the Money Advice Service (see page 93)
- a financial adviser or your bank
- your chamber of commerce or other local business networks
- your trade union or professional association, if you belong to one
- **gov.uk** if you live in England, Scotland and Wales
- **nidirect.gov.uk** if you live in Northern Ireland.

If you have professional advisers, such as an accountant or a solicitor, ask for their guidance.

# Managing your workload

These tips may help you to manage your workload if you need to work fewer hours.

## Priorities

Decide what must get done soon, and what can be left until later. You might decide to prioritise tasks that need your skills and experience, and cannot be done by anyone else.

## Time management

Be realistic about deadlines. Allow yourself extra time in case you do not feel well or something unexpected happens.

Schedule in time for breaks and activities that help you to relax or feel better.

## Flexible working

Think about different ways of working. For example, you may be able to work from home instead of travelling to a customer.

## Delegation

Ask yourself who else can help. If you do not have employees, you might want to think about the following:

- Can you afford to hire a virtual secretary or bookkeeper who works from their own home or office?
- Can you use a subcontractor for some parts of a project?
- Could someone else manage your website for a while?
- If you ship goods, can a fulfilment house do this for a while?
- Which tasks have to be done every day at a regular time?
- Can someone cover the days you are not available or feel unwell?
- Which tasks do you least enjoy? They probably take more of your energy, so maybe someone else can do them for a while.
- Can you group tasks according to the skills needed to complete them? For example, you might group sorting post, filing and answering the phone, or driving and making deliveries. Then when someone offers to help, you have a list of things they may be able to do.
- Do you have friends in the same trade or profession who could do some of your work for a while?
- If other people offer to help, do they have the right skills and qualifications? Can they do the work legally and to the required standards? For example, a heating engineer will need to be listed on the Gas Safe Register.
- Are there jobs around the house that someone could help with, so that you can focus on your work?

Other people in the business, or your family, may really want to help. It can help to be open and honest about what is needed. But try not to let them take on more than is fair or more than they can cope with. Think about what is involved in any work someone is offering to do for you. Then think about whether they have the skills and time to help.

If you accept help make sure:

- they can update you regularly
- they feel able to ask questions
- they feel able to change their mind if it becomes too much work for them.

You can use the following checklist to think about things that may help you manage your business.



## Help with your business

Task or problem	Possible solutions
Handling new jobs temporarily	A contact in the same trade could help.
Emails	Set up a suitable automatic 'out of office' response, so people know when they can expect to hear from you.
Meetings	Use Skype™ or have a conference call.
Paperwork	Try to do as much of your paperwork as possible online.
Lifting heavy objects	Subcontract the work, or ask family or friends to help.
Delivering goods	Ask a family member or friend to drive or help you load and unload.

# Business finances

If you are not able to work for a while, it can have a big impact on your business finances. You may have to think about:

- cash flow (how much money is coming into, and going out of, your business)
- how to plan your business finances
- how much money you have available right now to meet your business expenses and to pay any staff (including yourself).

Visit [macmillan.org.uk/work](https://www.macmillan.org.uk/work) for more information about managing finances when you have a small business, if you or one of your employees is affected by cancer.

## Maintain your cash flow

There are things you can do to help maintain your cash flow:

- Chase up outstanding invoices and take appropriate action against late payers.
- Offer your customers incentives for early payment.
- Start thinking about other sources of income. You may qualify for a grant or emergency funding to help small businesses or members of your trade or profession.
- Check whether you are covered by critical illness insurance or income protection insurance.
- Check if you have insurance included within your business loans. If so, talk to your insurer. Or call the Macmillan Support Line on **0808 808 00 00** to talk to a financial guide about making a claim.

Taking on new work may not be the best solution at the moment.

It is also important to make sure you are claiming all the state benefits you are eligible for (see pages 71 to 74).

## Spend less

Some spending will be needed to keep your business going. This could be things like paying the phone bill or shipping goods. Other spending may not be needed for a while. Here are some examples:

- If you do not need your building for a while, you may be able to reach an agreement with your landlord. Or you may be able to rent it to someone else temporarily.
- If you rent a vehicle, check if you can return it.
- If your business involves selling merchandise, look at how you can manage your stock differently.
- You could also talk to your staff about working shorter hours for a while. Or you could reduce spending on non-essential areas of the business.

Before reducing important spending, consider the long-term impact on your business. How much will it cost you to put those resources back into place when you are ready?

## Deal with business debts

Here are some tips for dealing with business bills or debts:

- Do not ignore your debts. If you do not act, they will just get worse.
- If you have insurance, such as business insurance, find out whether it will pay out now because you have cancer.
- Create a budget that lists your income and outgoings.
- Deal with priority debts first. This means debts where non-payment could have serious consequences, such as losing your home or business.
- Get independent advice before you borrow any more money. The wrong decision could make your debts worse (see page 46).

You may not want to tell people about the cancer. But if you owe them money or need to claim insurance, you will probably have to. You may also be asked for a letter from your doctor confirming your diagnosis.

When you talk to creditors, it helps to have a plan in mind. Be open, honest and realistic about when you will pay them. Tell them where you expect the money to come from.

## Pay taxes

If you are worried about paying your tax on time, it is important to contact Her Majesty's Revenue and Customs (HMRC) straight away (see page 92). If you do not contact them and do not pay on time, you could need to pay interest and fines. If you talk to them, you may be able to delay paying certain taxes. Or you may be able to pay large bills over a longer period of time. If you think your income will be lower while you have treatment, you can also ask HMRC to reduce part of your tax payments on account. You can find out more about this at [gov.uk/understand-self-assessment-bill/payments-on-account](https://www.gov.uk/understand-self-assessment-bill/payments-on-account)

If you do not think you will be able to pay your tax in full on time, call the HMRC Business Payment Support Service on **0300 200 3835**. You should only call this number before the payment deadline.

If you miss the deadline and receive a letter asking for payment, you must contact the HMRC office that sent it. You will find the contact details on the letter. You can find out more at [gov.uk/difficulties-paying-hmrc](https://www.gov.uk/difficulties-paying-hmrc)

Macmillan cannot advise you on business debt and finances, but we can provide information about personal money matters (see page 89).

If you are worried about paying any business bills or debts:

- In England, Scotland and Wales you can get free, confidential advice and help from Business Debtline or Citizens Advice (see page 91).
- In Northern Ireland you can get free advice from Citizens Advice.

It is a good idea to get expert, independent advice before you approach your creditors or agree to new finance arrangements.

## Talk to the bank

Contact your bank manager if you expect to have problems making payments on money you owe, such as:

- an overdraft
- a business credit card
- a business loan.

If you are looking for short-term funding, you will need to explain why.

Before talking to your bank, be prepared to answer questions about your health as correctly as you can. This is especially important if you have insurance through your bank. Some forms of insurance, such as travel insurance, may become invalid if you do not give all the relevant facts about your health.

## Protection against discrimination

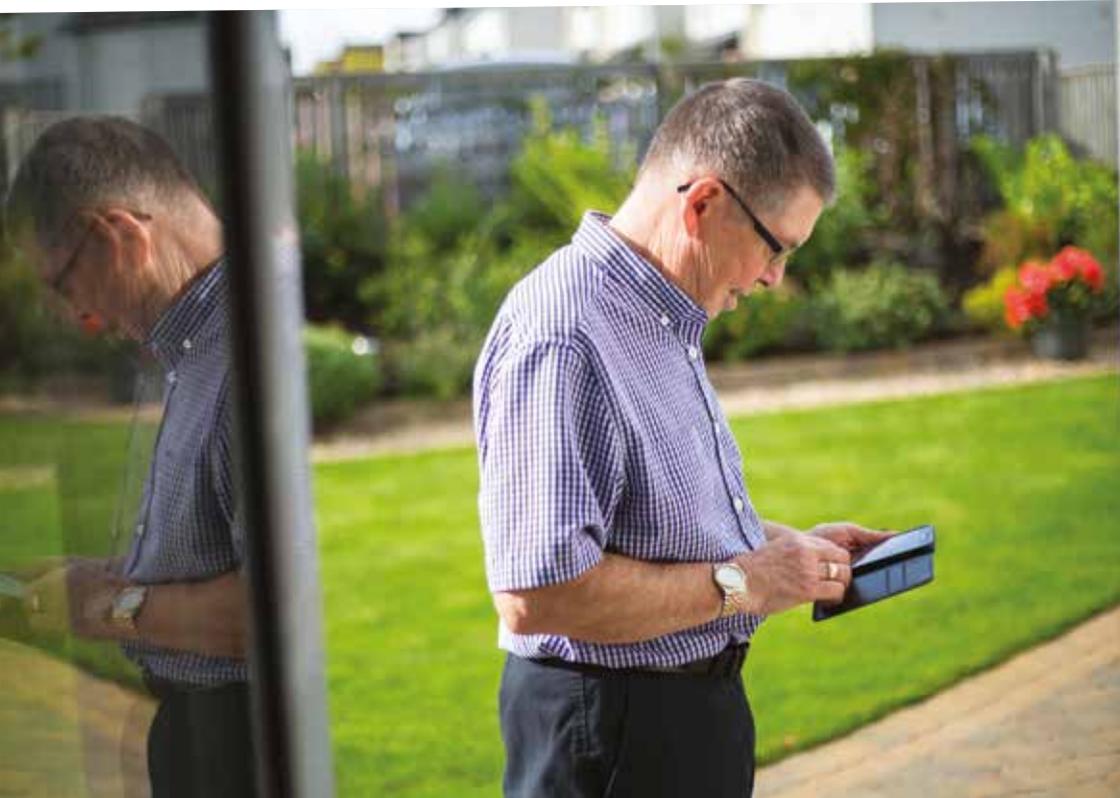
If you have, or have had, cancer, you are considered by law to be disabled. Banks are not allowed to discriminate against people with a disability when they are deciding on loans, except in certain circumstances. This protection comes from the Equality Act 2010 in England, Scotland and Wales and the Disability Discrimination Act 1995 in Northern Ireland.

A bank may only be able to discriminate against someone with a disability if they can show that there is a greater risk of you not being able to make repayments because of disability.

The bank also has a duty to make changes so that people with cancer can still use their services.

If you think your bank has treated you unfairly because you have cancer, contact their internal complaints department first. If you are not satisfied with their response, you can refer your complaint to the Financial Ombudsman Service. This service helps people with complaints about financial services.

The Equality and Human Rights Commission also has a helpline on **0808 800 0082** or text phone **0808 800 0084**. They can give you information and guidance about your rights.



## Get expert help

You may already have a bookkeeper or accountant. They can help you keep your finances under control while you are taking some time off. If you do not have this kind of help already, it might be a good idea to get it.

A good accountant may save you more money than you pay them. It might also be helpful to hire someone to send out your invoices and chase payments.

One of the best ways to find an accountant or bookkeeper is through personal recommendations. Ask your neighbours, friends and business contacts.

Your local Chamber of Commerce or small business group can also give you a list of providers.

The Register of Statutory Auditors lists accountancy firms that are approved to prepare and audit financial accounts. Visit [auditregister.org.uk](https://www.auditregister.org.uk)

If you are a member of a professional body, they might have a fund to help members dealing with health problems.

More information about running your own business is available at:

- [gov.uk](https://www.gov.uk) if you live in England, Scotland and Wales
- [nibusinessinfo.co.uk](https://www.nibusinessinfo.co.uk) if you live in Northern Ireland.

# Talking to business contacts

It can help to take some time to decide who to tell about the cancer and what to tell them. You might not want or need to tell any business contacts about the cancer. Or you might find that telling some people is helpful.

## Decide who to tell

When you are self-employed, other people or businesses may rely on you to:

- deliver your goods or services
- make payments to them.

They need to know if these agreements will be affected. This does not mean you must tell them you have cancer. But if you do, they may be more understanding.

It may help to consider the pros and cons of telling people.

Reasons to tell people about the cancer	Reasons to limit what you say
They will understand why you need longer deadlines or more time to pay.	They may worry you are not reliable.
You could find them very supportive and get practical help.	You might want privacy, and you cannot guarantee everyone will respect this.
It might prevent embarrassing mistakes or misunderstandings on their part.	The conversation might get emotional when that is not helpful to you or your business.
You might have to tell the other person, because it affects or protects your contract with them.	The other person or organisation might not respect your rights or treat you fairly (see pages 64 to 66).

It could help to imagine what the other person's concerns and reactions might be. You can then prepare responses to reassure them or give them more information.

Person	What they might worry about
Customer	<p>That is a shock. What do I say now?</p> <p>Will you be able to do the work? And will it be on time?</p> <p>Will the work be of the same standard?</p> <p>What if this changes our agreement?</p> <p>What are my health and safety responsibilities? (If you work on their premises or are a sub-contractor)</p> <p>What does the contract between us say (if anything) about this?</p>
Supplier	<p>Will you be able to pay me? Will it be on time?</p> <p>What are my alternatives?</p> <p>When will things go back to normal?</p> <p>What does the contract between us say (if anything) about this?</p>

Person	What they might worry about
Banker or creditor	<p>Can you meet your payments? How? When?</p> <p>Are you now a higher credit risk?</p> <p>What will happen if you cannot make payments?</p> <p>What alternative arrangement could be made?</p>
Employee	<p>Does this mean the business will close down?</p> <p>Will you be able to pay me?</p> <p>Will my workload increase or decrease, and can I cope with that?</p>

## Decide how to tell people

Everyone has different ways of communicating. Some people like to talk about their thoughts and feelings, while others are quite private. Cultural differences matter too.

If you decide to tell someone about the cancer, these tips may help:

- Think about what you are going to say. You could write down a few main points, especially if you will be talking on the phone.
- Try to choose a good time to talk. Are you feeling able to talk today? Does the other person have time to give you their attention?
- Is it better to tell them over the phone or in person? If face-to-face will be better, choose somewhere you feel comfortable.
- Be prepared for the emotions you may both feel. You may not know about their past experiences and you do not know how they will react.
- Be careful about telling people in writing. It is easy to get the wrong idea from an email or note, and it can seem impersonal.

You can decide:

- who to tell
- what to tell them
- how much you want them to know.

Ask people to respect your privacy and make it clear if you want them to keep your conversation confidential. Think about whether this will put them in an awkward situation.

If you have a business partner, you could ask them to tell people, if you feel this would be easier. It may not be fair to ask an employee to tell others about your situation. But make sure they know how to respond and who to turn to for advice if anyone asks questions.

As with any big decision, you may want to talk to someone you trust and ask for their opinion first. You can ask a professional adviser, such as your accountant. Try to have important conversations when you are feeling your best, and be clear what your goals are before you start.

We have more information in **Your work and cancer toolkit** or our booklet **Work and cancer** (see page 86).

## Risk to people you work with

There are many myths and misunderstandings about cancer. If you work with other people, they may worry they could be harmed if you are having treatments such as chemotherapy or radiotherapy. However, there is no risk to your colleagues. Chemotherapy is broken down in the body and cannot harm anyone you come into contact with. External radiotherapy treatment from a machine does not make you radioactive. If you have had internal radiotherapy, the radiation will only affect a small area of tissue around the cancer. It will not affect anyone you come into contact with.

Sometimes, colleagues may worry that they can get cancer from you. But cancer is not infectious and cannot be passed on to other people.

# Protection from discrimination at work

If you have, or have ever had cancer, the law considers you to be disabled. This means you cannot be treated less favourably than other people (who do not have cancer) because you have cancer, or for reasons connected to the cancer. That would be discrimination.

There are laws that protect people from being discriminated against at work because of cancer.

- If you live in England, Scotland or Wales, the Equality Act 2010 protects you.
- If you live in Northern Ireland, the Disability Discrimination Act 1995 protects you.

## What if I am self-employed?

If you are self-employed, you may not have legal protection against discrimination. In some cases, you may be protected against discrimination if you are employed under a contract. This means there is an agreement between you and an employer that you will personally do work and be paid for it. Citizens Advice has more information about this (see page 91).

People with their own business may not be protected from disability discrimination by a customer or client.

We have more information about different types of disability discrimination in our booklet **Your rights at work when you are affected by cancer** (see page 86).

Problems may happen because of a misunderstanding about cancer. Some examples of this are:

- a client thinking you can no longer do the same work
- a client thinking you may be less committed to work because of the cancer
- a client thinking cancer makes you unsuitable for certain contracts
- a fellow contractor thinking they will need to do extra work to make up for you being off.

Any of these attitudes towards people with cancer can lead to difficulties in your work life.

Even if the law does not protect you, talking to people you work with about the cancer diagnosis and its impact can often help (see pages 58 to 63).

## Getting advice

If you feel you are being treated unfairly, it is best to start by talking to your customer or client.

Talking openly about your needs and their needs may help fix the problem. You could suggest solutions to show your commitment to the job. This could include making small changes to your duties to fit with your needs (see pages 47 to 50). The Access to Work scheme may be able to help with the cost of these changes if needed. Visit Access to Work for more information about the scheme in England, Scotland and Wales (see page 24). Visit NiDirect for more information about the scheme in Northern Ireland (see page 94).

If you are contracted by another business, ask them or their human resources (HR) manager about relevant company policies. For example, they may have an equality and diversity policy, a bullying and harassment policy, or an equal opportunities policy. These are usually found in the employee handbook or on the intranet if they have one. You may not have access to these policies, but you can still ask to see them.

If you want to know how equality laws could help you, call:

- the Macmillan Support Line on **0808 808 00 00**
- the Equality Advisory Support Service in England, Scotland or Wales (see page 90)
- the Equality Commission for Northern Ireland (see page 90)
- Citizens Advice (see page 91).





# FINANCIAL SUPPORT

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# Help with personal finances

As well as financial support for your business, there is also support available to help you with your personal finances.

You can speak to Macmillan financial guides by calling **0808 808 00 00**. They can provide free, impartial guidance and support on all areas of personal finance, such as:

- insurance
- pensions
- mortgages
- financial planning.

In some cases, it may help to talk to a financial adviser to get advice on your options (see pages 91 to 94). A financial adviser can recommend products and decisions that may be the best for you. These advisers may charge a fee for their services.

'If it wasn't for Emma (Macmillan benefits adviser), I would never have questioned whether I was receiving the right benefits. I would have settled for the first payment because I knew very little about the system.'

**Lloyd, self-employed sound technician**

# Benefits

When making decisions about taking time off work, you may need to think about:

- your finances
- any benefits you may be eligible for.

Benefits are payments from the government to people who need financial help.

There are many benefits that you may be able to get when you are self-employed.

You can call our welfare rights advisers on **0808 808 00 00** for free. They are trained to help you to claim any benefits you may be eligible for. We also have more information about benefits in our booklet **Help with the cost of cancer** (see page 86).

Here are some of the more common benefits that you might be able to get.

## Universal Credit

Universal Credit is a benefit for people under State Pension age. It is for people who are either:

- out of work, for example due to an illness or caring
- on a low income.

From 2019, the State Pension age for men and women will start increasing in stages. It will reach:

- 66 by October 2020
- 67 between 2026 and 2028.

Universal Credit has replaced some other benefits. We have more information about Universal Credit on our website (see page 86).

## Personal Independence Payment (PIP)

This benefit is for people aged between 16 and 64 who have problems moving around and looking after themselves. You must have had these difficulties for at least 3 months and expect them to last for at least 9 months.

You can claim it if you are in or out of work. If you apply for PIP, you will need to complete a form that asks personal questions about how your health problems affect your daily life. We have more information about this. Our welfare rights advisers can also help.

## Housing benefit

This is a benefit for people who are having trouble paying their rent and have a low income.

Universal Credit has replaced Housing Benefit in most circumstances. You may need to apply for Universal Credit instead of Housing Benefit if:

- you are making a new claim
- there is a change in your circumstances.

This will depend on the type of housing you live in.

Local council tax reduction schemes, or rate relief in Northern Ireland, can also help towards the cost of your council tax if you are on a low income.

## Help with health and transport costs

In England, prescriptions are free for people with cancer. In Scotland, Wales and Northern Ireland, prescriptions are free for everyone.

You may also be able to get help with the cost of:

- travelling to hospital
- wigs or fabric supports
- dental treatment and eye care.

If you get the mobility component of PIP at the standard rate, you may qualify for a 50% discount on road tax.

If you get the higher mobility component of DLA or the enhanced component of PIP, you do not have to pay road tax. You can also get a Blue Badge. This allows you to park closer to where you need to go. It may also allow you to park for free in some private car parks, such as in hospitals or supermarkets. The benefit can also help you buy or hire a car, scooter or powered wheelchair, under the Motability scheme (see page 95).

You may find our booklet **Help with the cost of cancer** helpful (see page 86).

## Carer's Allowance

Carer's Allowance is a weekly benefit that helps people who look after someone with a lot of care needs.

If you are looking after someone for at least 35 hours a week and they are getting certain benefits, you may be able to claim. This is the main benefit for carers.

You must be earning less than £123 a week to claim Carer's Allowance. It can also affect the benefits claimed by the person you care for. Speak to a welfare rights advisor for more information.

If you do not qualify for Carer's Allowance, you can apply for Carer's Credit. This can protect your right to a State Pension if you are not working.

# How Macmillan can help

Dealing with money and benefits can be stressful at any time. But it can be particularly hard when you are already dealing with cancer.

You can call the Macmillan Support Line on **0808 808 00 00** for free to talk to a financial guide or a welfare rights adviser. You may find both services useful. They can give you information about:

- government benefits
- Macmillan Grants
- debt advice through our charity partner StepChange Debt Charity (see page 94).

## Financial guides

Our financial guides can assess your situation and help you understand your options. For example, you may have one or more insurance policies. These may cover you for income replacement, life and critical illness cover, or loan and mortgage payments.

Our financial guides can also tell you about other benefits that might apply to insurance policies you have. For example, this could be a waiver of premium benefit. This will pay your insurance or pension contributions (after a waiting period) if you are unable to work.

Our financial guides can also help you find an independent financial adviser. We have more information in our booklet **Insurance** (see page 86).

## Welfare rights advisers

Benefits are payments from the government to people who need financial help. Each benefit has rules about who can claim it. Our welfare rights advisers are trained to help you claim any benefits you may be eligible for.

You may also be able to meet a Macmillan welfare rights adviser in person through a local service. You can find out if this is available near you at [macmillan.org.uk/inyourarea](https://www.macmillan.org.uk/inyourarea)

Other organisations can also help, such as your local Citizens Advice (see page 91).

## Our financial support tools

You can use the following online financial support tools to find out which benefits you may be eligible for:

- quick benefits checker
- benefits calculator.

Visit [finance.macmillan.org.uk](https://www.finance.macmillan.org.uk) to use these tools.

## Macmillan Grants

Macmillan Grants are small, mostly one-off payments to help people with the extra costs that cancer can cause. They are for people who have a low level of income and savings.

If you need things like extra clothing, help paying heating bills or even a relaxing holiday, you may be able to get a Macmillan Grant.

How much you get will depend on your situation and needs. The average grant is around £380, but this may change. A grant from Macmillan would not normally affect the benefits you are entitled to. It is an extra bit of help, not a replacement for other support.



# Other loans and grants

You may be able to get the following help:

- Grants and loans through your local council to cover certain expenses. Contact them to find out what they offer.
- Grants, discounts or better payment arrangements from your energy supplier. There are also energy-saving schemes and government grants that could help. Call our energy advisers on **0808 808 00 00** to find out more.
- Grants from other charities. Turn2us helps people find specific charities that may offer financial help. Visit **turn2us.org.uk** for more details.
- Grants from other organisations. Your local library may have books about organisations that provide grants. This might include **A guide to grants for individuals in need**, published by the Directory of Social Change.

# Insurance

You, or your partner if you have one, may have insurance policies that will pay out because of your situation. Check what policies you have and their terms.

Insurance policies you could check include:

- mortgage payment protection insurance
- credit card and loan insurance
- critical illness insurance
- income protection insurance
- life insurance (sometimes these policies may pay out early if you have cancer or a terminal illness).

It is important to remember that insurance payouts or money from investments could affect some state benefits.

Our booklet **Insurance** may be helpful if you think you can make an insurance claim. It also has information about how having cancer can affect buying insurance (see page 86).

You can also call our financial guides on **0808 808 00 00** for more information.

# Pension lump sum

The State Pension can only be claimed once you reach a certain age. However, if you have a private pension, you may be able to take some of this money out early.

If you are 55 or older, you can take pension savings from a private pension in several different ways. Amounts of 25% or under are tax-free. You will be taxed for any amounts above 25% at your normal tax rate. You can even take your entire pension savings out as a lump sum.

You may be able to get your pension even earlier if you have to stop working due to illness. We have more information in our booklet **Pensions** (see page 86).

This can be a helpful source of income if you are unable to work because of the cancer. But it is important to get professional financial advice, and to think about how it will affect your retirement income. Taking money from your pension early can also affect any state benefits you get. Our financial guides can also help you understand your options (see page 89).

# Break from payments

Your insurer or financial adviser can give you advice about any life insurance policies or pension plans you have. You may be able to take a break from payments. Also check to see if your policy or pension plan includes something called a waiver of premium benefit. This will pay your insurance or pension contributions (after a waiting period) if you cannot work due to an accident or illness.



# Debt

If you are worried about debt, we can refer you to our charity partner StepChange Debt Charity (see page 94). Call the Macmillan Support Line on **0808 808 00 00**.

You could also get help from:

- Citizens Advice (see page 91)
- National Debtline in England, Scotland and Wales (see page 94)
- Advice NI in Northern Ireland (see page 91).

A woman with short dark hair, wearing a black sleeveless top with a lattice pattern and a gold watch, is sitting on a brown couch. She is holding a black mobile phone to her ear with her right hand and looking down at several papers on her lap with her left hand. The papers include a yellow envelope with a red seal and a white document with a purple header that says '92-5673' and 'JANITORS'.

**'Essential matters like heating were an issue for me. At times I would switch off the heating and wear my housecoat to save energy. I spoke to my supplier and asked if there was anything they could do to help.'**

**Sandra, self-employed  
beauty consultant**



# FURTHER INFORMATION

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# About our information

We provide expert, up-to-date information about cancer. And all our information is free for everyone.

## Order what you need

You may want to order more booklets or leaflets like this one. Visit [be.macmillan.org.uk](https://www.be.macmillan.org.uk) or call us on **0808 808 00 00**.

We have booklets about different cancer types, treatments and side effects. We also have information about work, financial issues, diet, life after cancer treatment and information for carers, family and friends.

## Online information

All our information is also available online at [macmillan.org.uk/information-and-support](https://www.be.macmillan.org.uk/information-and-support) You can also find videos featuring stories from people affected by cancer, and information from health and social care professionals.

## Other formats

We also provide information in different languages and formats, including:

- audiobooks
- Braille
- British Sign Language
- easy read booklets
- eBooks
- large print
- translations.

Find out more at [macmillan.org.uk/otherformats](https://www.be.macmillan.org.uk/otherformats)

If you would like us to produce information in a different format for you, email us at [cancerinformationteam@macmillan.org.uk](mailto:cancerinformationteam@macmillan.org.uk) or call us on **0808 808 00 00**.

# Other ways we can help you

At Macmillan, we know how a cancer diagnosis can affect everything, and we're here to support you.

## Talk to us

If you or someone you know is affected by cancer, talking about how you feel and sharing your concerns can really help.

### Macmillan Support Line

Our free, confidential phone line is open 7 days a week, 8am to 8pm. Our cancer support specialists can:

- help with any medical questions you have about cancer or your treatment
- help you access benefits and give you financial guidance
- be there to listen if you need someone to talk to
- tell you about services that can help you in your area.

Call us on **0808 808 00 00** or email us via our website, **macmillan.org.uk/talktous**

## Information centres

Our information and support centres are based in hospitals, libraries and mobile centres. There, you can speak with someone face to face.

Visit one to get the information you need, or if you'd like a private chat, most centres have a room where you can speak with someone alone and in confidence.

Find your nearest centre at **macmillan.org.uk/informationcentres** or call us on **0808 808 00 00**.

## Talk to others

No one knows more about the impact cancer can have on your life than those who have been through it themselves. That's why we help to bring people together in their communities and online.

## Support groups

Whether you are someone living with cancer or a carer, we can help you find support in your local area, so you can speak face to face with people who understand. Find out about support groups in your area by calling us or by visiting [macmillan.org.uk/selfhelpandsupport](https://www.macmillan.org.uk/selfhelpandsupport)

## Online Community

Thousands of people use our Online Community to make friends, blog about their experiences and join groups to meet other people going through the same things. You can access it any time of day or night. Share your experiences, ask questions, or just read through people's posts at [macmillan.org.uk/community](https://www.macmillan.org.uk/community)

## The Macmillan healthcare team

Our nurses, doctors and other health and social care professionals give expert care and support to individuals and their families. Call us or ask your GP, consultant, district nurse or hospital ward sister if there are any Macmillan professionals near you.

## Book reviews

Our volunteers review many books about cancer. These include people's stories of living with cancer, and books for children. Visit [publications.macmillan.org.uk](https://www.macmillan.org.uk/publications) and search 'book reviews'.

'Everyone is so supportive on the Online Community, they know exactly what you're going through. It can be fun too. It's not all just chats about cancer.'

Mal

## Help with money worries

Having cancer can bring extra costs such as hospital parking, travel fares and higher heating bills. If you've been affected in this way, we can help.

### Financial guidance

Our financial team can give you guidance on mortgages, pensions, insurance, borrowing and savings.

### Help accessing benefits

Our benefits advisers can offer advice and information on benefits, tax credits, grants and loans. They can help you work out what financial help you could be entitled to. They can also help you complete your forms and apply for benefits.

### Macmillan Grants

Macmillan offers one-off payments to people with cancer. A grant can be for anything from heating bills or extra clothing to a much-needed break.

Call us on **0808 808 00 00** to speak to a financial guide or benefits adviser, or to find out more about Macmillan Grants.

We can also tell you about benefits advisers in your area. Visit **macmillan.org.uk/financialsupport** to find out more about how we can help you with your finances.

## Help with work and cancer

Whether you're an employee, a carer, an employer or are self-employed, we can provide support and information to help you manage cancer at work.

Visit **macmillan.org.uk/work**

### Work support

Our dedicated team of work support advisers can help you understand your rights at work. Call us on **0808 808 00 00** to speak to a work support adviser (Monday to Friday, 8am to 6pm).

## Macmillan Organiser

This includes a records book to write down information such as appointments, medications and contact details. You can also download the app on IOS or Android.

# Other useful organisations

There are lots of other organisations that can give you information or support.

## Work support

### **Advisory, Conciliation and Arbitration Service (ACAS)**

**Helpline** 0300 123 1100

(Mon to Fri, 8am to 6pm)

**www.acas.org.uk**

Gives advice to employees and employers to help improve working life and relations. Offers information, advice and training.

### **Equality Advisory Support Service (EASS)**

**Tel** 0808 800 0082

**Textphone** 0808 800 0084

(Mon to Fri, 9am to 7pm, and Sat 10am to 2pm)

**www.equalityadvisoryservice.com**

Promotes equality and provides information to people about their rights in England, Scotland and Wales.

### **Equality Commission Northern Ireland (ECNI)**

**Tel** 0289 050 0600

**Email**

information@equalityni.org

**www.equalityni.org**

Aims to advance equality, promote equality of opportunity, encourage good relations and challenge discrimination through promotion, advice and enforcement.

### **Labour Relations Agency**

**Tel** 0330 055 5300

(Mon to Fri, 9am to 5pm)

**Email** info@lra.org.uk

**www.lra.org.uk**

Responsible for promoting the improvement of employment relations in Northern Ireland. Provides advice and support to both employees and employers, and helps resolve disputes.

## Financial support or legal advice and information

### Advice NI

**Helpline** 0800 083 8018

(Mon to Fri, 9am to 5pm)

**[www.adviceni.net](http://www.adviceni.net)**

Provides free, confidential and expert advice about business debt, personal debt and benefits to people in Northern Ireland.

### Benefit Enquiry Line

#### Northern Ireland

**Helpline** 0800 022 4250

(Mon, Tue, Wed and Fri, 9am to 5pm, and Thu 10am to 5pm)

**Textphone** 0289 031 1092

**[www.nidirects.gov.uk/money-tax-and-benefits](http://www.nidirects.gov.uk/money-tax-and-benefits)**

Provides information and advice about disability benefits and carers' benefits in Northern Ireland. You can also call the Make the Call helpline on **0800 232 1271** to check you are getting all the benefits you are eligible for.

## Business Debtline (England, Scotland and Wales)

**Tel** 0800 197 6026

(Mon to Fri, 9am to 8pm)

**[www.businessdebtline.org](http://www.businessdebtline.org)**

Provides free, confidential and expert advice for small businesses with cash flow or debt problems. The website has tools, information and a webchat service.

### Citizens Advice

Provides advice on a variety of issues including financial, legal, housing and employment issues. Use their online webchat or find details for your local office in the phone book or by contacting:

#### England

**Helpline** 0344 411 1444

**[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)**

#### Wales

**Helpline** 0344 477 2020

**[www.citizensadvice.org.uk/wales](http://www.citizensadvice.org.uk/wales)**

#### Scotland

**Helpline** 0808 800 9060

**[www.cas.org.uk](http://www.cas.org.uk)**

Northern Ireland

### **Civil Legal Advice**

**Tel** 0345 345 4345

Mon to Fri, 9am to 8pm,  
and Sat, 9am to 12.30pm)

**Textphone** 0345 609 6677

Text 'legallaid' and your name  
to 80010 for a call back

**[www.gov.uk/civil-legal-  
advice](http://www.gov.uk/civil-legal-advice)**

Has a list of legal advice  
centres in England and Wales  
and solicitors that take legal  
aid cases. Offers a translation  
service if English is not your  
first language.

### **Disability and Carers Service**

**Tel** 0800 587 0912

**Textphone** 028 9031 109

(Mon to Fri, 8am to 5pm)

**[www.nidirect.gov.uk/  
disability-and-carers-service](http://www.nidirect.gov.uk/disability-and-carers-service)**

Manages Disability Living  
Allowance, Attendance  
Allowance, Carer's Allowance  
and Carer's Credit in Northern  
Ireland. You can apply for  
benefits and find information  
online or through its helplines.

### **GOV.UK**

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

Has information about social  
security benefits and public  
services in England, Scotland  
and Wales.

### **HM Revenue & Customs**

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

Provides information about  
paying tax and VAT, changes  
in circumstances or closing  
a business. Also has contact  
details for local tax offices  
and phone numbers for  
specific enquiries.

### **HM Revenue & Customs Business Payment Support Service**

**Tel** 0300 200 3835

(Mon to Fri, 8am to 8pm,  
and Sat to Sun, 8am to 4pm)

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

Provides information and  
support if you cannot pay  
your tax bill on time.

### **Law Centres Network**

**[www.lawcentres.org.uk](http://www.lawcentres.org.uk)**

Local Law Centres provide  
advice and legal assistance.  
They specialise in social welfare  
issues including disability and  
discrimination.

## Local councils (England, Scotland and Wales)

Your local council may have a welfare rights unit that can help you with benefits. You can also contact them to claim Housing Benefit and Council Tax Reduction, education benefits, and for help from social services (the Social Work department in Scotland).

To find your local council's contact details, visit:

### England

[www.gov.uk/find-local-council](http://www.gov.uk/find-local-council)

### Scotland

[www.cosla.gov.uk/councils](http://www.cosla.gov.uk/councils)

### Wales

[www.wlga.gov.uk/welsh-local-authority-links](http://www.wlga.gov.uk/welsh-local-authority-links)

## Macmillan Benefits Advice Service (Northern Ireland)

Tel 0300 123 3233

## Money Advice Service (England and Wales)

**Helpline** (English) 0800 138 7777

**Helpline** (Welsh) 0800 138 0555

**Typetalk** 18001 0800 915 4622

(Mon to Fri, 8am to 6pm)

**[www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)**

Provides free, independent information and advice about money and other financial issues. Has a webchat service.

## Money Advice Scotland

**Helpline** 0800 731 4722

(Mon to Fri, 9am to 6pm)

**[www.moneyadvice.scotland.org.uk](http://www.moneyadvice.scotland.org.uk)**

Provides free, independent information and advice about money and debt problems.

### **National Debtline (England, Wales and Scotland)**

**Tel** 0808 808 4000

(Mon to Fri 9am to 8pm, and Sat, 9.30am to 1pm)

**www.nationaldebtline.org**

Provides free, confidential independent and expert advice people with debt problems. The website also has tools and information. Webchat is also available.

### **NiDirect**

**www.nidirect.gov.uk**

Has information about benefits and public services in Northern Ireland.

### **Northern Ireland**

#### **Housing Executive**

**Tel** 03448 920 902

(Mon to Fri, 8.30am to 5pm)

#### **Textphone**

18001 03448 920 902

**www.nihe.gov.uk**

Offers help to people living in socially rented, privately rented and owner-occupied accommodation.

### **Personal Finance Society**

#### **Find an Adviser service**

**www.thepfs.org/yourmoney/find-an-adviser**

Use this website to search for qualified financial advisers in your area.

### **StepChange Debt Charity**

**Tel** 0800 138 1111

(Mon to Fri, 8am to 8pm, and Sat, 8am to 4pm)

**www.stepchange.org**

Provides free debt advice through phone, email, and through a live webchat service with advisers.

### **Unbiased.co.uk**

**Helpline** 0800 023 6868

**Email** [contact@unbiased.co.uk](mailto:contact@unbiased.co.uk)

**www.unbiased.co.uk**

You can search the website for qualified advisers in the UK who can give expert advice about finances, mortgages, accounting or legal issues.

## Equipment and advice on living with a disability

### British Red Cross

**Tel** 0344 871 1111

**Textphone** 0207 562 2050

**Email** [information@redcross.org.uk](mailto:information@redcross.org.uk)

**[www.redcross.org.uk](http://www.redcross.org.uk)**

Offers a range of health and social care services across the UK, such as care in the home, a medical equipment loan service and a transport service.

### Disabled Living Foundation (DLF)

**Helpline** 0300 999 0004  
(Mon to Fri, 10am to 4pm)

**Email** [helpline@dlf.org.uk](mailto:helpline@dlf.org.uk)

**[www.dlf.org.uk](http://www.dlf.org.uk)**

Provides free, impartial advice about all types of disability equipment and mobility products.

### Disability Rights UK

**Tel** 0330 995 0400

**Equality Advisory Support Service Helpline**

0808 800 0082 (Mon to Fri, 9am to 7pm, and Sat, 10am to 2pm)

**Email** [enquiries@disabilityrightsuk.org](mailto:enquiries@disabilityrightsuk.org)

**[www.disabilityrightsuk.org](http://www.disabilityrightsuk.org)**

Provides information on social security benefits and disability rights in the UK. Has a number of helplines for specific support, including personal budgeting help, equality and human rights issues, and advice for disabled students.

### Motability Scheme

**Tel** 0300 456 4566

(Mon to Fri, 8am to 7pm, and Sat, 9am to 1pm)

**Textphone** 0300 037 0100

**[www.motability.co.uk](http://www.motability.co.uk)**

The scheme enables disabled people to exchange mobility allowances they have as part of benefits (including the enhanced rate mobility component of Personal Independence Payment) to lease a new car, scooter or powered wheelchair.

## Scope

**Helpline** 0808 800 3333

(Mon to Fri, 9am to 5pm)

**Textphone** Use Type Talk by dialling **18001** from a textphone followed by **0808 800 3333**

**Email** [helpline@scope.org.uk](mailto:helpline@scope.org.uk)

**www.scope.org.uk**

Offers advice and information on living with disability.

Also supports an independent, UK-wide network of local Disability Information and Advice Line services (DIALs) run by and for disabled people.

## General cancer support organisations

### Cancer Black Care

**Tel** 0208 961 4151

**www.cancerblackcare.org.uk**

Offers UK-wide information and support for people from Black and ethnic minority communities who have cancer. Also supports their friends, carers and families.

### Cancer Focus Northern Ireland

**Helpline** 0800 783 3339

(Mon to Fri, 9am to 1pm)

**Email** [nurseline@](mailto:nurseline@cancerfocusni.org)

[cancerfocusni.org](mailto:cancerfocusni.org)

**www.cancerfocusni.org**

Offers a variety of services to people affected by cancer in Northern Ireland.

### Cancer Research UK

**Helpline** 0808 800 4040

(Mon to Fri, 9am to 5pm)

**www.cancerresearchuk.org**

A UK-wide organisation that has patient information on all types of cancer. Also has a clinical trials database.

### Cancer Support Scotland

**Tel** 0800 652 4531 (Mon to Fri, 9am to 5pm)

**Email** [info@](mailto:info@cancersupportscotland.org)

[cancersupportscotland.org](mailto:cancersupportscotland.org)

**www.cancersupportscotland.org**

Runs cancer support groups throughout Scotland. Also offers free complementary therapies and counselling to anyone affected by cancer.

### **Macmillan Cancer Voices** **www.macmillan.org.uk/ cancervoices**

A UK-wide network that enables people who have or have had cancer, and those close to them such as family and carers, to speak out about their experience of cancer.

### **Maggie's Centres**

**Tel** 0300 123 1801

**Email** enquiries@  
maggiescentres.org

**www.maggiescentres.org**

Has a network of centres in many locations throughout the UK. Provides free information about cancer and financial benefits. Also offers emotional and social support to people with cancer, their family, and friends.

### **Penny Brohn UK**

**Helpline** 0303 300 0118

(Mon to Fri, 9.30am to 5pm)

**Email** helpline@pennybrohn.  
org.uk

**www.pennybrohn.org.uk**

Offers physical, emotional and spiritual support across the UK, using complementary therapies and self-help techniques.

### **Tenovus**

**Helpline** 0808 808 1010

(Daily, 8am to 8pm)

**Email** info@tenovuscancercare.  
org.uk

**www.tenovuscancercare.org.  
uk**

Aims to help everyone in the UK get equal access to cancer treatment and support. Funds research and provides support such as mobile cancer support units, a free helpline, benefits advice and an online 'Ask the nurse' service.

## Disclaimer

We make every effort to ensure that the information we provide is accurate and up to date but it should not be relied upon as a substitute for specialist professional advice tailored to your situation. So far as is permitted by law, Macmillan does not accept liability in relation to the use of any information contained in this publication, or third-party information or websites included or referred to in it. Some photos are of models.

## Thanks

This booklet has been written, revised and edited by Macmillan Cancer Support's Cancer Information Development team. It has been approved by the Working Through Cancer Programme team at Macmillan.

With thanks to: Louise Bain, Solicitor, The Glasgow Law Practice; Louise Dinsdale, Macmillan Financial Guide; Sarah Gregory, Macmillan Senior Policy Adviser – Social Care and Carers; Polly Guest, Macmillan Work Support Adviser; Laura Lee, Macmillan Financial Guide; Sharon McArdle, Employment Law Adviser, Mark Mason Employment Law; Fiona McLellan, Partner, Hempsons; Ross Milvenan, Associate, Digby Brown Solicitors; and Kathryn Phillips, Macmillan Welfare Rights Technical Lead.

Thanks also to the people affected by cancer who reviewed this edition, and those who shared their stories.

We welcome feedback on our information. If you have any, please contact [cancerinformationteam@macmillan.org.uk](mailto:cancerinformationteam@macmillan.org.uk)

## Sources

We have listed a sample of the sources used in the booklet below. If you would like more information about the sources we use, please contact us at [cancerinformationteam@macmillan.org.uk](mailto:cancerinformationteam@macmillan.org.uk)

[gov.uk](http://gov.uk) (accessed September, 2018).

[nidirect.gov.uk](http://nidirect.gov.uk) (accessed September, 2018).

[equalityhumanrights.com](http://equalityhumanrights.com) (accessed September, 2018).

# Can you do something to help?

We hope this booklet has been useful to you. It's just one of our many publications that are available free to anyone affected by cancer. They're produced by our cancer information specialists who, along with our nurses, benefits advisers, campaigners and volunteers, are part of the Macmillan team. When people are facing the toughest fight of their lives, we're there to support them every step of the way.

We want to make sure no one has to go through cancer alone, so we need more people to help us. When the time is right for you, here are some ways in which you can become a part of our team.



## **Share your cancer experience**

Support people living with cancer by telling your story, online, in the media or face to face.

## **Campaign for change**

We need your help to make sure everyone gets the right support. Take an action, big or small, for better cancer care.

## **Help someone in your community**

A lift to an appointment. Help with the shopping. Or just a cup of tea and a chat. Could you lend a hand?

## **Raise money**

Whatever you like doing you can raise money to help. Take part in one of our events or create your own.

## **Give money**

Big or small, every penny helps. To make a one-off donation see over.

## **Call us to find out more**

# 0300 1000 200

[macmillan.org.uk/getinvolved](http://macmillan.org.uk/getinvolved)

## Please fill in your personal details

Mr/Mrs/Miss/Other \_\_\_\_\_

Name \_\_\_\_\_

Surname \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

Postcode \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Please accept my gift of £ \_\_\_\_\_

(Please delete as appropriate)

I enclose a cheque / postal order /  
Charity Voucher made payable to  
Macmillan Cancer Support

OR debit my:

Visa / MasterCard / CAF Charity  
Card / Switch / Maestro

Card number

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Security number

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Signature \_\_\_\_\_

Date / / \_\_\_\_\_

## Don't let the taxman keep your money

Do you pay tax? If so, your gift will be worth 25% more to us – at no extra cost to you. All you have to do is tick the box below, and the tax office will give 25p for every pound you give.

- I am a UK tax payer and I would like Macmillan Cancer Support to treat all donations I make or have made to Macmillan Cancer Support in the last 4 years as Gift Aid donations, until I notify you otherwise.

I understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference. I understand Macmillan Cancer Support will reclaim 25p of tax on every £1 that I give.

Macmillan Cancer Support and our trading companies would like to hold your details in order to contact you about our fundraising, campaigning and services for people affected by cancer. If you would prefer us not to use your details in this way please tick this box.

In order to carry out our work we may need to pass your details to agents or partners who act on our behalf.



If you'd rather donate online go to [macmillan.org.uk/donate](https://macmillan.org.uk/donate)

Please cut out this form and return it in an envelope (no stamp required) to:  
Supporter Donations, Macmillan Cancer Support, FREEPOST LON15851,  
89 Albert Embankment, London SE1 7UQ

**This booklet is about coping with cancer while you are self-employed or running a small business. It is for sole traders, freelancers, contractors or those running a micro business (one that employs fewer than 10 people). There is also information for carers, family members and friends.**

We're here to help everyone with cancer live life as fully as they can, providing physical, financial and emotional support. So whatever cancer throws your way, we're right there with you. For information, support or just someone to talk to, call **0808 808 00 00** (7 days a week, 8am to 8pm) or visit **macmillan.org.uk**

Would you prefer to speak to us in another language? Interpreters are available. Please tell us in English the language you would like to use. Are you deaf or hard of hearing? Call us using NGT (Text Relay) on **18001 0808 808 00 00**, or use the NGT Lite app.

Need information in different languages or formats? We produce information in audio, eBooks, easy read, Braille, large print and translations. To order these, visit **macmillan.org.uk/otherformats** or call our support line.

**MACMILLAN  
CANCER SUPPORT**  
**RIGHT THERE WITH YOU**

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	<a href="http://www.theinformationstandard.org">www.theinformationstandard.org</a>
Certified member	

What's this logo? Visit **macmillan.org.uk/ourinformation**