

# Comment

It's that time of year when lot's of installers' minds turn to the pithy subject of tax – or more to the point 'how am I going to pay for Christmas and then find the money for my tax at the end of January'.

And of course this year could be tough on those of us that have been affected by lockdown. Fortunately, the government is offering a helping hand to the self-employed.

Firstly Self Assessment tax payers can apply online for additional support to help spread the cost of their tax bill into monthly payments without the need to call HM Revenue and Customs and the instalments plan threshold has gone from £10,000 or below to £30,000 or below – so even big earners who have been hit by cashflow problems with catch a break....but remember, the tax has all got to be paid in full eventually.

Check out the Time to Pay facility at [GOV.UK](http://GOV.UK)

The second helping hand is in the Self-Employed Income Scheme. A third grant is available from 1 November with the good news being it will now be paid out at 40 per cent when the original proposal was for just 20 per cent of what you might have earned in previous years. The other great news is the Chancellor already has plans in place for a fourth grant.

[You can find all the latest daily news, including those on tax and SEIS, at \*\*TheInstaller.pro\*\*](#)

## Scaffold Warning

This month's GGF Health & Safety Column on page 12 has been written to encourage you to make H&S a positive part of your business so it is not seen as something that gets in the way. It makes reference to making sure scaffolding is checked appropriately – as the cost in disruption from a fall from height can be devastating.

Unfortunately, we have just seen a case come to court (see News Page 5) where the effect was not just devastating to a business but was also devastating to a life and to the family of the dead man. It's worth reading both articles just for a bit of perspective.

## Remote Selling

Kestrel Home Improvements says the Framepoint sales and quoting App has helped the company embrace remote selling and kept the order books looking healthy during Covid – turn back to Page 6 for more and also to Page 27 for our marketing article that says right now, your website is your most important asset in attracting stay-at-home customers and if you don't invest, it may become your biggest regret.

[The Installer invested in its website – now it is the go to resource for the industry. You can find all the latest daily news at \*\*TheInstaller.pro\*\*](#)

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