XXXX MP  
House of Commons

London SW1A 0AA

XXXX 2019

Dear Mr/Ms XX

**IR35 changes are crippling my business**

The changes to the ‘off-payroll’, or IR35, legislation are having a catastrophic impact on the UK’s smallest businesses, like mine. The legislation isn’t due to come into effect until April, but my clients – the companies my business relies on for its income – are already beginning to refuse to engage businesses like mine. This is because they are terrified of the nightmarish complexity of the IR35 rules; rules they will have to wrestle with if they want to continue to work with self-employed contractors, consultants and specialists.

The financial services sector – a huge market for contractors – has taken the approach we all feared it would. Lloyds Bank, Barclay and HSBC have announced they will no longer offer contracts to one-person companies at all. It is not that the legislation explicitly prohibits them from doing so, it’s just that it creates an inordinate administrative burden and imposes a significant tax risk on any clients that do.

These are the very biggest companies and they have reacted first. There is now deep concern that other companies will follow their lead. After all, if the large banks with their teams of legal and tax professionals cannot find a way to work with the legislation, how are other companies expected to cope?

The response by the banks makes a mockery of the claim that genuinely self-employed businesses won’t be impacted by this legislation. I am genuinely self-employed and I am being impacted. I value the freedom, flexibility and autonomy that contracting gives me and my clients value the ability to hire me for shirt term projects as the need arises. I do not want to be an employee and my clients don’t want to employ me, but I may be forced to close my business because of IR35.

IF YOUR MP IS A CONSERVATIVE – The Conservative Party is supposed to be the party of business. Why then is the government intent on introducing a measure which will unfairly penalise compliant businesses?

The next General Election will not only be decided on Brexit. This issue is absolutely central to the success or failure of my business and is of paramount importance to me and there are many others that feel the same way.

It’s not too late to abandon this appalling, anti-business legislation. As my MP, I urge you to raise my concerns with the Treasury and do everything in your power to prevent a policy that would be a disaster both for self-employed people like me and for the wider economy.

Yours sincerely,