

# Work (self-employment)

Running your own business can be very rewarding. But a cancer diagnosis can be worrying if you are self-employed. You may need to make decisions about how to run your business during and after cancer treatment.

If you are self-employed, you may not have the same support as someone working for an organisation. But you may be able to work in a more flexible way and at your own speed. Some people keep working during treatment, either full-time or part-time. You may decide to do this for financial reasons or to give you a sense of normality. Other people stop working for a while or decide to close their business when they are diagnosed with cancer.

Knowing more about the cancer and its treatments can help you understand the possible effects on your work life.

## Tips for managing work when you have cancer

- Talk to your healthcare team about how the cancer and its treatments are likely to affect your work. This can help you plan your business and finances.
- It is a good idea to talk about your business decisions with someone you trust. This could be a professional adviser.
- You can get free advice from government schemes that support small businesses and self-employed people. These schemes include Business Support Helpline (England), Business Gateway (Scotland), Business Wales Helpline and Invest Northern Ireland.
- If you need to work fewer hours, it can help to prioritise tasks and think about different ways of working. For example, you may be able to work at home instead of travelling to a customer.
- If you do not have employees, you could ask for help from family or friends. Consider whether they have the skills and time to do the work required. To get expert help, you could hire a bookkeeper or an accountant.
- Think about whether to tell your business contacts or customers about the cancer and what to say to them.
- Contact the government's Access to Work scheme. This may pay for special aids and equipment, transport costs or a support worker to help you stay in work.
- If you cannot work for a while, think about how to manage your finances. Try to maintain your cash flow, spend less, deal with any business debts and pay your taxes on time.
- Call the Macmillan Support Line free on **0808 808 00 00**. They can provide guidance on all areas of personal finance, such as insurance, pensions, mortgages and financial planning. The team can also tell you about government benefits you may be able to get.
- If you are returning to work after treatment, try not to do too much too soon. Focus on the most important parts of your job until you feel stronger. Make sure you have regular breaks.
- If you decide to stop working and close your business, speak to a financial adviser. You may be able to sell the business or transfer the ownership. It is important to follow the correct process.

**Local resources:**

Resource	Contact details

**National resources:**

Resource	Contact details
<ul style="list-style-type: none"> <li>• Macmillan Work Support Service</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="http://www.macmillan.org.uk/rightsatwork">www.macmillan.org.uk/rightsatwork</a> Tel 0808 808 00 00 (Mon to Fri, 8am to 6pm)</li> </ul>
<ul style="list-style-type: none"> <li>• Business Support Helpline (England)</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="http://www.gov.uk/business-support-helpline">www.gov.uk/business-support-helpline</a> Tel 0300 456 3565 (Mon to Fri, 9am to 6pm) Email <a href="mailto:enquiries@businesssupporthelpline.org">enquiries@businesssupporthelpline.org</a></li> </ul>
<ul style="list-style-type: none"> <li>• Business Gateway (Scotland)</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="http://www.bgateway.com">www.bgateway.com</a> Tel 0300 013 4753 (Mon to Fri, 8am to 6pm)</li> </ul>
<ul style="list-style-type: none"> <li>• Business Wales Helpline</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="http://www.businesswales.gov.wales">www.businesswales.gov.wales</a> Tel 0300 060 3000 (Mon to Fri, 8.30am to 5.30pm)</li> </ul>
<ul style="list-style-type: none"> <li>• Invest Northern Ireland Helpline</li> </ul>	<ul style="list-style-type: none"> <li>• Tel 0800 181 4422 (Mon to Fri, 8.30am to 5pm)</li> </ul>

**Further information**

[macmillan.org.uk/information-and-support/organising/work-and-cancer](http://macmillan.org.uk/information-and-support/organising/work-and-cancer)

Our booklets and leaflets are available to order free on [be.macmillan.org.uk](http://be.macmillan.org.uk)

- **Self-employment and cancer**
- **Questions to ask about work and cancer**
- **Your rights at work when you are affected by cancer**

**More information and support**

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

Deaf or hard of hearing? Call using NGT (Text Relay) on **18001 0808 808 00 00**, or use the NGT Lite app. Speak another language? Telephone interpreters are available. Please tell us in English the language you would like to use.

We produce information in a range of formats and languages. To order these, visit [macmillan.org.uk/otherformats](http://macmillan.org.uk/otherformats) or call our support line.