

Work (self-employment)

Running your own business can be very rewarding. But a cancer diagnosis can be especially worrying if you are self-employed. 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. You may be worried that you do not have cash to pay your employees or repay a business loan.

Being [self-employed](#) may mean you work by yourself. It may mean that you can work in a more flexible way and set your own pace.

It may be difficult to decide whether to work during your treatment. There is no right or wrong answer. It depends on your personal situation.

You may want to keep working during treatment 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. Or you may want to take time away from your work. This can depend on the type of work you do and whether anyone else can help for a while.

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

- Finding out as much as possible about the cancer can help you plan your business and finances. It is also important to learn how your [treatment](#) and its side effects may affect your ability to work. Your cancer doctor, nurse and other healthcare professionals can give you detailed information.
- It is a good idea to discuss your [business decisions](#) with another person, especially if you are feeling unwell, tired or upset. This could be a professional adviser.
- You can get free advice from government schemes that support small businesses and people who are self-employed. 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.
- 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. Or you might find that it is helpful to tell some people.
- Contact [Access to Work](#) or [Access to Work Northern Ireland](#). This may pay for special aids and equipment, transport costs or a support worker to help you stay in work.
- If you are not able to work for a while, it can have a big impact on your business finances. If you expect to have problems making payments, you could talk to your bank.
- Call the Macmillan Support Line free on **0808 808 00 00** to speak to our money advisers.
- If you are returning to work after treatment, try not to do too much too soon. 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.
- If you decide to stop working and [close your business](#), speak to a financial adviser. It is important to follow the correct process.

Macmillan Cancer Support resources

We have more information on our [website](#), including audiobooks. Or you can order our free booklets and leaflets on orders.macmillan.org.uk such as:

- [Self-employment and cancer](#)
- [Work and cancer](#) – Easy read
- [Your rights at work when you are affected by cancer](#)

We produce information in a [range of formats](#) and [languages](#). To order these, visit our website or call our support line on **0808 808 00 00**.

Further Macmillan 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 to [chat online](#) to one of our team.

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

If you want to share your experiences or ask questions, you can find others who understand on our [Online Community](#). Our free [Macmillan Buddy service](#) can arrange weekly calls or visits with a friendly volunteer who understands what you're going through.

Other useful contact details

- Business Support Helpline (England) – visit gov.uk/business-support-helpline or call **0300 456 3565**
- Business Gateway (Scotland) – visit bgateway.com or call **0300 013 4753**
- Business Wales Helpline – visit businesswales.gov.wales or call **0300 060 3000**
- Invest Northern Ireland Helpline – visit investni.com or call **0800 181 4422**
- Macmillan Work Support Service – visit macmillan.org.uk/rightsatwork or call **0808 808 00 00**

Notes and questions
