



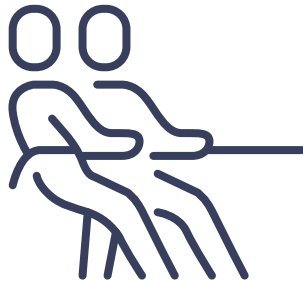
# The entrepreneur's post-pandemic predicament


The Covid pandemic has made life extra hard for the UK's self-employed. In our recent research, we discovered just how tough things have really been.

1

## Work more to earn less

While self-employed people have continued to work hard, over a quarter have seen their incomes drop by over 50%.



  
**28%**  
Decreased their income by 50% or more!

2

## Worry you won't get a mortgage

Over a third of self-employed people have felt it's become much harder to get a mortgage than pre-pandemic and the majority feel the amount they could borrow has reduced too.



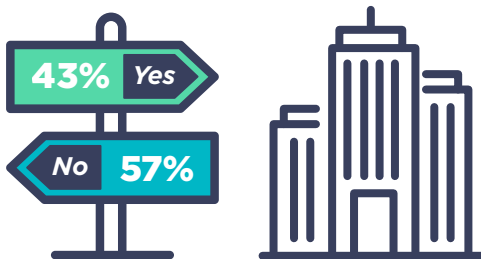
**55%**  
Think they won't be able to borrow what they owe

**30%**  
They don't know their borrowing options

3

## Consider going back to full-time employment

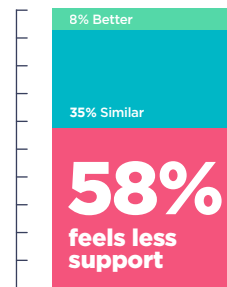
Over 40% of self-employed people have considered going back to employment within a business due to the pressures of the pandemic. This is a serious blow for the future of the economy.



4

## Get less support than full-time workers

Nearly 60% of self-employed people feel they've had less government support than full-time workers.



5

## BUT... DON'T put your house-hunting on hold

Despite the huge pressures the pandemic has put upon the self-employed, there is hope when it comes to their mortgage.



Our range of mortgages is designed to accommodate people with complex needs. Thanks to this range of products there is hope for the self-employed as we all deal with the post-pandemic predicament.

Ideal for self-employed people with complex circumstances:

- We look at their salary plus their share of profit before tax
- We consider customers who've been self-employed for just 12 months
- We go up to 85% LTV on residential mortgages
- We base contractors' annual income on working 48 weeks a year

For Intermediaries only