

I feel when applying via the different support phases that a comparison month on month with 2019 or the previous year isn't always a true reflection of earnings lost due to restrictions. Average turnover by month would be more applicable in my case.

The majority of my income comes from weddings and events. Of which the main income is earned from April/ May through to September/October. The other months tick over but are very much subsidised from the more lucrative months. I could not apply for help in November because I earn't a similar amount to the previous November. Yet the income was only about £1000.

My fixed costs are approx £600 per month alone and I had no money to top this up with as I hadn't earned for most of the peak months. Similar in a sense, to a tourism biased hotel. With offices closed and restrictions on entering households I am also not getting the steady but smaller revenue from smaller shoots. I am not sure how long gov assistance of any kind will continue, but it should be considered that events are being cancelled now. Especially weddings in panic for what might or might not happen later this year. So should everything, fingers crossed, return to normal in May (for example). I still won't have any income from couples forced to cancel due to the present circumstances / ambiguity of what they can plan for and what might be.

Although I don't blame anyone for covid. It is frustrating and crippling to have my business be shut down by government restrictions, but, at the same time the government expect me to take on loans and take on debt before I will be considered for assistance re fixed costs.

I look forward to hearing your opinions on what I have written.