



Your Care

A Guide to Becoming a Self-Employed
Care Professional

Your step-by-step guide to working independently with Your Care



Taking the First Step into Self-Employment

We understand that the idea of becoming self-employed can feel daunting at first - especially when it's unfamiliar territory. But rest assured, you are not alone. We're here to guide you every step of the way.

Below, you'll find a simple, step-by-step guide outlining what's needed to become self-employed. These steps are straightforward, and with the right support - which we're always happy to provide - you'll quickly find your confidence growing.

While it may feel like a big change, becoming self-employed offers many advantages, especially in the care sector. With the right approach, it can lead to a more flexible, rewarding, and empowered career.

Benefits of becoming self-employed as a carer:

- **Greater flexibility** – choose the hours and days that suit your life and commitments.
- **More control** – decide the type of work you take on and who you work with.
- **Improved earning potential** – higher rates of pay compared to the traditional care agency.
- **Professional independence** – take pride in building your own service and reputation.
- **Personal satisfaction** – create more meaningful connections through one-to-one care.
- **Tax benefits** – claim allowable expenses to reduce your taxable income.

Remember, although it might feel like a leap, you won't be taking it alone. We're here to support and guide you throughout the process - and long after you've taken that first step.

Step-by-Step: How to Become Self-Employed



1. Register as Self-Employed with HMRC

This lets you legally operate as a sole trader. You can do this online in just a few minutes at: www.gov.uk/register-for-self-assessment

You'll need:

- Your National Insurance number
- Your contact details
- A few minutes to complete the form



Top tip: You don't need to start paying tax straight away. You'll report income once a year and only pay what's due.

Don't worry – we can either register on your behalf or sit down and go through it with you step-by-step, whichever feels easiest for you.

2. Get a UTR Number (Unique Taxpayer Reference)

Once you register, HMRC will send you a UTR by post. This number is your reference for submitting tax returns. It usually arrives within 10 working days.

3. Securing Insurance

You'll need Public Liability Insurance to protect yourself while working in people's homes. This covers potential accidents and damages that might occur during your care work. We can recommend trusted providers if you're unsure.

'This costs on average around £8 per month dependant on the provider you choose.'

4. Get an Enhanced DBS Check

All care professionals must have a valid Enhanced DBS (Disclosure & Barring Service) check. If you already have one, it must be dated within the last year, or registered on the 'Update Service'. We'll guide you through this if you need to apply or renew. We will need to submit the application on your behalf (you cannot register for an enhanced DBS as an individual).



5. Invoicing

As a self-employed carer, you'll need to submit a monthly invoice to get paid for your hours worked. But don't worry – we've made this super simple. You'll use an app on your phone to clock in and out of each visit. This automatically creates a timesheet, which you'll use to generate your invoice. When you join us, we'll show you exactly how it works and support you every step of the way.

Prefer not to manage it yourself? We also offer a simple service where we take care of your invoicing for you each month for a small fee – just let us know.

6. Submit a Self Assessment

As a self-employed carer, you'll need to complete a Self Assessment tax return each year. This tells HMRC how much you've earned and calculates the income tax and National Insurance you need to pay.

💡 *Don't panic – we'll make sure you feel confident and supported every step of the way.*

Here's how we help:

- You'll already have a record of your hours through the app, which makes everything simpler
- You can book an appointment with us, and we'll help you submit your first tax return
- We can support you each year after that too, if you'd like ongoing help
- Prefer to use an accountant? We can introduce you to someone trusted who works with other carers like you

Top tip: Set aside around 20–25% of your income throughout the year to cover your tax and National Insurance. That way, you won't get caught short when payment is due.

If you'd rather go through it with us in person, you're very welcome to book an appointment at the office. We'll sit down with you and take it step by step. You're never on your own – we're here whenever you need support.

Your tax return must be submitted by 31st January each year, so keeping on top of your records will make things much easier when the time comes.



Understanding Take-Home Pay: PAYE vs Self-Employed



One of the common reasons care professionals consider self-employment is because of how earnings work. While you'll need to manage your own tax return each year, many self-employed people find they take home more of what they earn, thanks to greater flexibility and fewer deductions.

Take-Home Pay at a Glance

Here's a simple comparison to help you see the difference:

	Typical PAYE Role	Self-Employed with Your Care
Hourly Rate	Typically lower pay, often near minimum wage	Earn more per hour with clear, agreed rates
Claimable Expenses	No option to claim back work-related expenses	Reduce your tax bill by claiming allowable expenses – often on things you're already paying for
Tax Deducted Monthly	Tax and NI deducted automatically – less monthly take-home	Pay tax annually – with the chance to reduce what you owe through expenses
Tax You Pay	You pay tax and NI on all your earnings – no deductions	Tax is calculated after deducting expenses – not on full earnings
Typical Take Home	Less take-home pay each month after tax and deductions	Higher take-home thanks to better rates and deductible costs

Most care professionals we support find they're better off financially once they make the switch.

Top Tip: You don't need to be a tax expert. A simple spreadsheet, an app like QuickBooks Self-Employed, or help from a local bookkeeper can make it all very manageable. And remember - you'll only submit your tax return once a year, usually by 31st January.



Frequently Asked Questions



Do I need qualifications to become self-employed with Your Care?

No formal qualifications are required. What matters most is your character – we're looking for kind, caring people who are committed to providing great support. We'll guide you and help you build the right skills along the way.

Will I be running a business on my own?

Technically, yes – but you'll never feel on your own. You'll have full support from Your Care, and you'll be part of a wider team who are all working with the same values. We're here whenever you need advice or help.

Do I need to pay for my own training and DBS?

Training is completely free and provided by us. If you don't already have a valid Enhanced DBS, you'll need one before you can start. You can't apply for this type of check yourself – but don't worry, we'll submit the application on your behalf and guide you through the process. There is a cost involved, but we'll help keep it as straightforward and affordable as possible.

What if I've never been Self-Employed before?

That's absolutely fine! Many of our team had never been self-employed before joining. We'll take you through everything step by step, so you always know what to do and when.



What You'll Need to Get Started

Requirement	Details / Notes
Register as Self-Employed	You'll need to register with HMRC – we can support you if needed
UTR Number	Sent to you by HMRC after registering – keep it safe
Enhanced DBS Certificate	Must be valid and in-date – we'll guide you through applying if needed
Public Liability Insurance	Required before you begin – protects you and your clients
Simple Way to Track Income	A spreadsheet or free app (like QuickBooks or HMRC tools) is all you need
Warm, Kind Approach to Care	This is essential – we're looking for people who truly care and want to make a difference

What Happens Next?



Now that you've got a clearer picture of what self-employment looks like, we're here to guide you through it - step by step.

Whether this is all new to you or just something you've been thinking about for a while, we'll take the time to answer your questions, help with the setup, and make sure you feel fully supported from day one.

We believe in building genuine, long-term working relationships - and that starts with getting to know you properly.

"You bring the kindness and care - we'll be with you every step of the way."



Let's Chat!

If you haven't already had your first chat with us, we'd love to speak with you soon.

And if we've already met - we're looking forward to supporting you through the next stage.

Got a question?

Call us on 0117 9477422

Or email admin@your-careuk.co.uk



Your Care