



**Rhys Jones | Spokesperson**  
Aberconwy Liberal Democrats  
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Janet Finch-Saunders MS  
Welsh Parliament  
Cardiff Bay  
Cardiff  
CF99 1SN

Friday 18<sup>th</sup> December 2020

Dear Janet,

### **ABERCONWY'S SELF EMPLOYED EXCLUDED FROM COVID SUPPORT**

I am writing on behalf of Aberconwy's residents. I write this with deep concerns following the news of several members of Excluded UK taking their own lives due to the financial situations they have found themselves in as a result of actions taken by Government. The reality of a hard working Aberconwy family that has been hung out to dry due to bad policy decisions is given below, they are very eager for you to hear their story.

*"My husband is a self employed chef, he has worked since 2009 as a relief chef. He worked long 12-15 hour days sometimes over a week with no day off, always away from home. Since the mid March 2020 he has had no work and no income because the Government has shut his industry down. There are no dividends to get, no wages to claim furlough."*

*"We have draw down on his pension twice, and got a second mortgage on the house (to clear debts due to not working as much as he normally would have). The first draw down was to cover bills in 2018 and then again at the end of last year to cover the time off to recover from surgery."*

*"He has been excluded from SEIS."*

*"We have also applied for the other following options with no success;*

- Universal credit (I earn too much - roughly £300 a week),*
- Job Seekers Allowance (no response from application),*
- Business grants (no business rateable premises)*
- Disability allowance (he is not incapacitated enough)"*

*"The only thing we have managed to get is one small grant from the local council, and we also managed to get a foodbank parcel."*

I am deeply concerned for this family and cannot understand why the actions of government have resulted in them entering food poverty relying on foodbanks. You surely must agree that this family cannot be deemed a "fraud risk" and should immediately receive full financial support. These hard working self-employed are core to our workforce and will be vital in achieving a quick economic recovery following this pandemic.

I would also be grateful if you could explain as to why in the case above, Aberconwy's hard working families has been excluded from being supported by their Government.



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I should therefore be grateful if you could outline what actions you personally intend to take to ensure that all of Aberconwy's residents are financially protected from the effects actions taken as a result of the pandemic by Government.

Yours ever

A handwritten signature in black ink that reads 'Rhys Jones' in a cursive script.

**RHYS JONES**  
Spokesperson, Aberconwy Liberal Democrats