



**ASSOCIATION of  
ILLUSTRATORS**

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## **Extension to the SEISS Scheme in line with JRS THE ASSOCIATION OF ILLUSTRATORS**

### **About the Association of Illustrators (The AOI)**

1. The AOI is a membership organisation founded in 1973 to support and sustain illustrators and the illustration industry. The AOI is based in London, with members across the UK and a small percentage globally.
2. The AOI has 2,700 members, which is a significant proportion of the working illustration community.
3. **One-third** of the UK's creative workforce are self-employed – more than twice the national average of 15% - but the vast majority (c. 98%) of illustrators are freelancers **operating as sole traders or limited companies**. Our members work across the creative industries – in publishing, editorial, advertising, gaming, animation, medicine and research etc. They are sought by commissioners in the UK and worldwide and many are recognised as leaders in their field.

### **Government's financial support of the Self Employed**

4. We welcome the Government's unprecedented support and recognition of the freelancers through the SEISS scheme and its timely introduction following the JRS. However, as the JRS furlough scheme has been extended, it is imperative that the same extension is now provided for freelancers via the SEISS.
5. During this extension, we would urge the Government to review the elements that mean it excludes or unfairly disadvantages freelancers and make it fully comprehensive. In particular:
  - 5.a **The 50% self-employed income rule.** The nature of freelance work is that it commonly involves a juggle with PAYE work, whether as an employee or as a limb (b) worker, for example with teaching and/or on a zero-hours contract in another field. The 50% rule operates to exclude such freelancers from the SEISS, which itself does not run in parallel with the JRS. The two schemes need to be complementary in policy terms. We would ask that all income – both PAYE and freelance – is considered within the totality of SEISS and JRS calculations in the second phase and that compensating payments omitted from the first phase of the schemes are made to ensure that freelance creatives are not disproportionately disadvantaged throughout the duration of each.
  - 5.b **Calculating Profit.** Profits for many illustrators and creatives are low but have served to largely cover business expenses. This raises a serious challenge for those individuals who have low profits but who are nonetheless obliged to cover their business expenses. Creatives with a business premises eligible for small business rates relief are likely to have benefitted from a grant of £10,000 yet those creatives without a business premises but with ongoing commercial costs are being forced to take on extra debt. Currently, the latter group appear to be facing catastrophic losses under the Government's scheme and we would ask that the Government addresses this fundamental unfairness as a matter of urgency.

### **Patrons**

Glen Baxter  
Sir Peter Blake  
Quentin Blake  
Raymond Briggs  
Chloe Cheese  
Marion Deuchars  
Carolyn Gowdy  
Brian Grimwood  
Sir John Hegarty  
David Hughes  
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Sue Huntley  
Mick Inkpen  
Oliver Jeffers  
Donna Muir  
Ian Pollock  
Tony Ross  
Paul Slater  
Ralph Steadman  
Peter Till  
Janet Woolley



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6. **'Bounce Back' Loan Scheme.** We welcome this scheme, which can support micro business directors, and some individuals without returns. However, the 12-month interest-free period is not long enough, particularly given the extent of time that is likely to be required before the creative industries are able to pre-crisis levels. It will take time for freelancers to rebuild their work portfolio and this scheme is invaluable in supporting them through an elongated period. We would ask that any **interest-free period is extended to 24 months** for applicants in the creative industries sector or a student-loan style **introduction of a *de minimis* threshold for repayments.** We would also ask that the Government seeks to protect sole traders and micro businesses from disproportionately harsh terms and conditions being attached to such loans by commercial lenders after this period has elapsed.

We welcome the opportunity to work with you to support our members and the freelance community.

Yours sincerely

Ren Renwick  
CEO

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