



Help While You Build: DWP Support for Self-Employment Masterclass

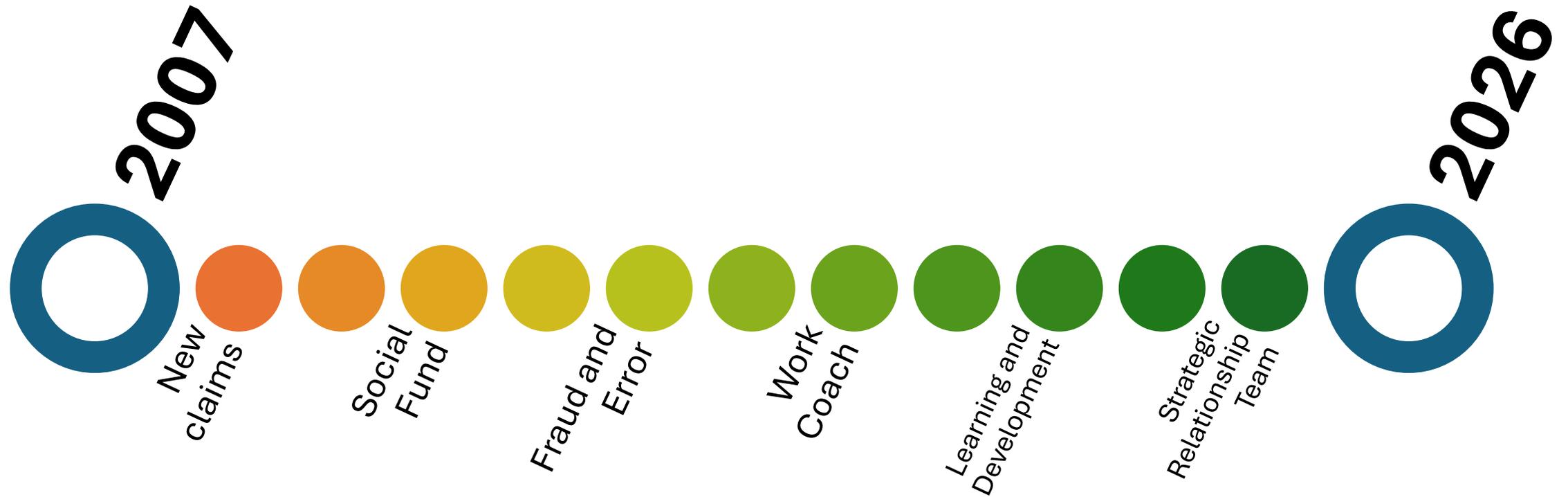
February 2026



Welcome and Introduction



My career in DWP



Making a Fresh Start



Department
for Work &
Pensions



Start Up Loans: Fresh start guide

startuploans.co.uk



Start Up Loans programme provides £150m to help unemployed start businesses

Story by Peter Harris • 2w • 3 min read

MARKETS TODAY ...

UKX ▲ +0.08%

MCX ▲ +0.16%

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A brand-new guide to support and encourage unemployed people to set up a business has been launched by Start Up Loans, in collaboration with the Department for Work and Pensions (DWP) and HMRC. The Fresh Start Guide is tailor-made to help people choose a new direction.



Disclaimer

This session provides general guidance only and does not replace personalised benefit advice.

Universal Credit decisions are based on individual household circumstances assessed by DWP.

Funding schemes, eligibility rules, and support programmes may change over time — always check the latest information on GOV.UK.

We cannot discuss personal claims, calculations, or case details in this session



About DWP

DWP's aim is to improve people's day to day lives and help them build financial resilience and a more secure and prosperous future.

We are responsible for:

- helping people to move into work and supporting those already in work to progress, with the aim of increasing overall workforce participation
- helping people to plan and save for later life, while providing a safety net for those who need it now
- providing effective, efficient, and innovative services to the millions of claimants who rely on us every day, including the most vulnerable in society
- improving experience of our services while maximising value for money for the taxpayer



What is Universal Credit?

Universal Credit is a monthly payment from the Department for Work and Pensions (DWP) designed to support people on low incomes, out of work, or unable to work. It replaces six legacy benefits:

- Income Support
- Housing Benefit
- Child Tax Credit
- Working Tax Credit
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)



UC *Universal
Credit*

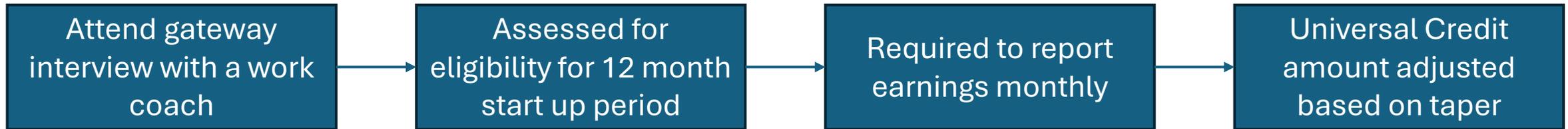


How we support self-employment

- Help to start or grow a business
- 12-month Start-Up Period (new businesses)
- Access to Work
- Role of self-employment work coaches

How Universal Credit works for people who are self-employed

Newly Self-Employed – Process once Universal Credit claim is made



Existing business – more than 12 months old





Financial Support Options



Finance and Support for your business

- Central hub to search government-backed finance and support schemes
- Filters by type of support, business stage, industry, size, region
- Includes loans, grants, mentoring, advice, and local support programmes

[Finance and support for your business - GOV.UK](https://www.gov.uk/finance-and-support-for-your-business)

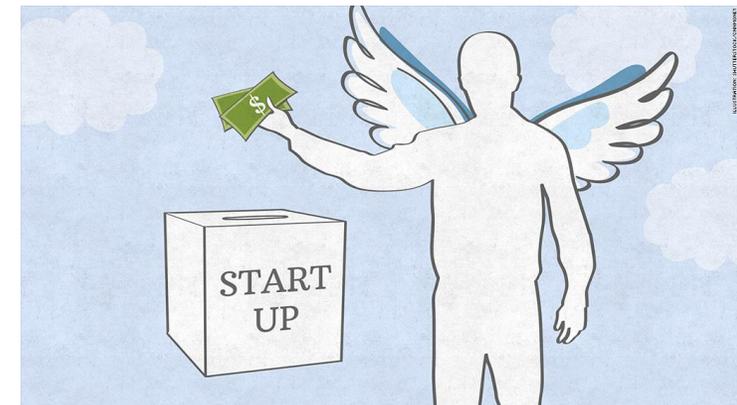




Angel Investment

- Angel investors invest their own money into small businesses in exchange for a minority equity stake (10–25%).
- Commonly successful entrepreneurs or experienced business professionals.
- Investment typically ranges from £5,000 to £500,000, depending on business needs and growth potential.

[Angel investors | British Business Bank](#)





Start up Loans

What a Start-Up Loan Is

A government-backed personal loan designed to help individuals start or grow a business.

Loans are fixed-interest (6%) and offer up to £25,000 per applicant.

Who It's For

Aimed at new founders, early-stage businesses, or people who don't yet consider themselves entrepreneurs but want to turn an idea into a business.

[Start Up Company - British Business Bank](#)



Case Studies – Start up Loans





Seed Investment

A government initiative (launched 2012) supporting early-stage UK start-ups by encouraging private investment.

Helps new businesses raise capital by offering generous tax reliefs to investors who buy shares.

[Enterprise Investment Scheme Association \(EISA\)](#)

[Apply to use the Seed Enterprise Investment Scheme to raise money for your company - GOV.UK](#)





Growth Hubs

- Local Growth Hubs act as the gateway to the government's Business Growth Service, providing easy access to business advice and support.
- They support starting, growing, and scaling businesses with free, expert, locally tailored guidance.
- Over 1.6 million businesses received Growth Hub support in the last year.



[Business Board Network Growth Hubs | The Business Board Network](#)



Key takeaways

- **Universal Credit supports self-employment**, with a 12-month Start-Up Period for new businesses and tailored guidance from work coaches.
- **Monthly reporting** of earnings and expenses ensures your UC award reflects your real business income.
- **Funding options are wide-ranging** — including Start-Up Loans, grants, angel investment, and SEIS for early-stage businesses.
- **Non-debt support** such as Growth Hubs, mentoring, and business development programmes can help you build and grow sustainably.
- **DWP signposting and support** can connect you to trusted organisations, tools, and resources as you develop your business.



Useful Links

- [Help with moving from benefits to work: Starting or running your own business - GOV.UK](#)
- [Business.gov.uk - Find the right support for your business](#)
- [Start Up Loans: Fresh start guide](#)
- [Benefits calculators - GOV.UK](#)

