



Loan Charge Update - Personal Statement  
Individual facing the Loan Charge - Form 2(a)

Loan scheme(s) used / operator(s)

K2 Contractor Solutions, Lighthouse Trustees Solutions

Approximate liability in £ (nearest £5K)

£82,000

Amount in £ of any money paid to HMRC so far e.g. APNs, Penalties (nearest £5K)

If your loan has been subject to recall demands :

£1,000

Who is demanding repayment ?

FS Capital

How many months/years using loan arrangements

And for how much in £

2 Years

Report of any action to date by and latest communication from HMRC

Charges for late payment of "Tax" (£1200) even though I have a payment plan of £75 per month (half of my disposable income) for the next 28 years.  
APN late penalty notices just chased payment (over £1200)

The personal impact (financially and in other ways) so far

Contemplated suicide on many occasions and regularly in my thoughts.  
HMRC want £30K for the Loan Charge plus £8K in APN's plus late penalties for both.  
Mentally exhausted.  
Constant anxiety about receiving a "brownied" in the post.  
Marriage close to breaking down.  
Not sleeping.  
Depressed.

The personal impact (financially and in other ways) if HMRC enforce the Loan Charge as laid down in the legislation

Bankruptcy!!  
Losing everything  
Marriage breaking down