



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

Loan scheme(s) used / operator(s)

Garraway Limited

Approximate liability in £ (nearest £5K)

£300,000

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 :

Who is demanding repayment ?

Felicitas

How many months/years using loan arrangements

And for how much in £

3.5 years

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

After several harassment letters/visits to my house by HMRC, I initially negotiated a settlement before I realised there was LCAG fighting our cause.

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

I have been having serious panic attacks each time a "brown" envelope (HMRC's signature envelope) drops through my letter box. I was out of work for a few years and the sheer thought of another visit sent me into a very dark thought process. It has been a nightmare having something legal turned on you as ILLEGAL with incessant harassment in a country that has leaders.

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

If this is enforced it will bankrupt me and possibly render myself and my family homeless as there is no way I can afford that money, especially when I earned it legitimately through a system I trusted. Having this hang over me in the past few years has affected my disposition to life because it is an oppressive act which shouldn't be allowed in a civilised world.