



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

Loan scheme(s) used / operator(s)

Opus Best Pay Ltd,Best Employment Services Ltd

Approximate liability in £ (nearest £5K)

£350,000

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 ?

And for how much in £

How many months/years using loan arrangements

7

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

Letter approx 15 months ago re Best pay from HMRC, a courteous response was sent on my behalf by WTT , no further Letters recieved on the subject

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

Personally, mental health affected never an hour goes by with out the regret of whats coming, Divorced in 2019, house Sold , my equity paid "Family Debt"and helped furnish new rented property.  
Used schemes from 2011-2018, Umbrella company used post 2018 now appears to be on HMRC Radar as announced today, Purple Pay, (they are trading as Rypay next week). Ive gone Ltd now.  
  
Gained Weight, Stress levels higher, High Blood Pressure, Disturbed Sleeping every night.  
Contemplated Suicide but thankfully away from that issue now.  
  
Cannot put down roots and buy a property for fear of it financially being taken away by HMRC enforcement.  
Cannot own a vehicle or any Assets for fear of being taken away

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

I only have one option which would be Personal Bankruptcy, But i have no assets so who gains from this.  
  
May lose SC clearance affecting working in the future, Unable to rent a property for myself and sons.  
  
Only 17 years from "Retirement"(currently 50) so how do i buy a home in that period if trying to pay charge on 350K Loans.  
  
House prices constantly going up but fear getting on the ladder. will have to register for Council Housing if cannot purchase before retiring, no extra money to Rent post age 67.