

## All-Party Parliamentary Loan Charge Taxpayer Fairness Group

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

Loan scheme(s) used / operator(s)		Approximate liability in £ (nearest £5K)
SP Management part of the Knox Group		
		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 ?		How many months/years using loan arrangements
And for how much in £		4 Years
Report of any action to date by and latest communication from HMRC		
I have been marked as a vunurable person due to my PTSD caused by the demands being send in the middle of lock down. so my Agent WTT receives all my communications or should as i still get them comming through every now and again around weekends.		

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

Its caused PTSD for me, imagine getting a demand more than your yearly salary stating you need to pay it within 30 days, without any prior communication in the middle of Lockdown where you had access to no one. In fact the one demand was out of time and when we requested evidence of when the communications was send we were told that due to Covid its difficult getting the details, however it does not matter anyway as they will just hit me with the Loan Charge. That was the threat from HMRC. The PTSD has caused my hormones to shut down, and my healtd has been a battle ever since, it also caused me to not be able to have more children, which means HMRC manage to steal my future family too. My Son is a late talker and so far the issue seem to be driven by the severe stress my falimy is under. This will effect me for the rest of my live no matter what the future outcome is, as a TAX payer who have only take one day of in the last 20 years i am devasted on how a suposed democrazy can destroy families to this extent. And MPs are just standing by letting this happen, my MP Clive Efford does not respond to any of my communications, which now exceed over a hundred.

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

It would Ruin me, and as the post office schandal no amount of futrure payouts would ever give me the years, family, health, opportunities lost. I am devestated and soo disapointed on how our democrazy is a utter failure.