



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

Loan scheme(s) used / operator(s)

Lighthouse (Cirrus), Hyrax Resourcing Ltd

Approximate liability in £ (nearest £5K)

£65,000

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 ?

How many months/years using loan arrangements

And for how much in £

Not settled

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

July 2020 - The amounts you want to settle and about your finances  
June 2021 - Schedule of information needed  
August 2021 - About your finances (income and expenses)

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

Depression  
Anxiety attacks  
Broken marriage  
Stressed children  
Suicidal

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

Bankruptcy  
Divorce  
Suicide