



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

Loan scheme(s) used / operator(s)

[Empty box for loan scheme(s) used / operator(s)]

Approximate liability in £ (nearest £5K)

£88,000

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

[Empty box for amount paid to HMRC]

If your loan has been subject to recall demands :

Who is demanding repayment ?

[Empty box for who is demanding repayment]

How many months/years using loan arrangements

And for how much in £

[Empty box for how much in £]

[Empty box for how many months/years using loan arrangements]

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

Previous dispute letters written to HMRC challenging, which were ignored. Appeal made to The Disguished Remuneration Repayment Scheme 2020 on 30/09/2021 - application recieved and confirmed uploaded - still pending case worker to be allocated for review as at 29/03/2022

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

The APNs are incorrect and not reflective of the actual situation. My letters challenging have been ignored with no response or proper review. This situation has severely impacted my mental health and causing me anxiety, stress and sleepness nights, and the sick feeling everytime a brown letter lands on my door mat, to the point where I am having suicidal thoughts so I can end this saga! Surely this is not what I have worked so hard for as a single parent to be harassed and constantly bullied for money that is NOT owed. I have operated my business following rules that were perfectly validate at the time and cannot believe that HMRC can be allowed to come back 14 years later and pick any year to demand money! This is appalling shameless behaviour abusing their power.

I have already paid settlements in the region of more than £22k for 2008 that were not to due as I barely worked that year. However, in order to stop the constant harassment and balliffs turning up at my door I was forced to make a payment that was originally lost by HMRC and ended up paying additional penalties and goods fees for their error!! I am still awaiting the refund for the settlement. And yet more is being demanded and if this carries on I have no choice but to shut down as a small business and end my life to make this go away!

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

This will totally wipe me out as a Business, and more so the personal impact on me and my family is so grave.