



# All-Party Parliamentary Loan Charge & Taxpayer Fairness Group

[www.loanchargeappg.co.uk](http://www.loanchargeappg.co.uk)

## AGM of the Loan Charge & Taxpayer Fairness Group

**Tuesday 4<sup>th</sup> November 2025, 3:00pm**

**Room M, Portcullis House, Westminster, London. SW1A 2JR**

### Minutes

#### **Those present:**

##### **Parliamentarians**

Greg Smith MP (Chair), Gill Furniss MP (External Chair), Neil Coyle MP, Emily Darlington MP, Tim Farron MP, Richard Foord MP, Rt Hon Sir Julian Lewis MP, Angus MacDonald MP, Grahame Morris MP, Manuella Perteghella MP, Vikki Slade MP, Rt Hon Sir Desmond Swayne MP

##### **MP Aides**

Emily Batchelor (Office of Sarah Russell MP), George Bundock (Office of Greg Smith MP), Madelaine O'Brien (Office of Emily Darlington)

##### **Other Attendees**

Richard Clancey (APPG Secretariat)

#### **1. Introduction**

The External Chair confirmed that the meeting was quorate (eight members and at least one MP present) and could continue.

#### **2. Apologies**

Rachel Blake MP, Chris Coughlan MP, Sir Iain Duncan Smith MP, Lauren Edwards MP, Ben Lake MP, Ben Maguire MP, Martin Vickers MP, Sammy Wilson MP

#### **3. Annual Report**

The complete Annual Report was made available to all who attended. This has also been made available on the [APPG website here](http://www.loanchargeappg.co.uk).

The External Chair confirmed that this met with the APPG rules.

#### **4. Accounts**

The approved income & expenditure report was made available to all those who attended. This has also been made available on the [APPG website here](http://www.loanchargeappg.co.uk).

Co-Chairs: Sammy Wilson MP, Greg Smith MP  
Vice-Chairs: Emily Darlington MP, Sarah Olney MP

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The External Chair confirmed that this met with the APPG rules.

## 5. Due Diligence Statement

This was confirmed as an inclusion in the “Agenda Pack” and was thus available to all attendees in the meeting (also available on the [APPG website here](#))

The External Chair confirmed that this met with the APPG rules.

## 6. Election of Officers

The Chair explained that the group had four officers all of whom had confirmed they were prepared to re-stand.

| Role                                  | Name                   | Party                     |
|---------------------------------------|------------------------|---------------------------|
| Co-Chair (Chair & Registered Contact) | Rt Hon Sammy Wilson MP | Democratic Unionist Party |
| Co-Chair                              | Greg Smith MP          | Conservative              |
| Vice-Chair                            | Emily Darlington MP    | Labour                    |
| Vice-Chair                            | Sarah Olney MP         | Liberal Democrat          |

The meeting voted unanimously in favour of all officers being re-elected.

The External Chair confirmed that this met with the APPG rules and that as all was in order, she could leave the meeting.

## 7. Appointment of Secretariat

The re-appointment of the Loan Charge Action Group as the APPG’s secretariat was proposed by Greg Smith MP and seconded by Grahame Morris MP. All agreed.

## 8. APPG Activity

The Chair explained suggested activities the APPG could be conducting in the next 12 months

- **Response to McCann Review into settlement terms** - APPG Officers had recently met with the Exchequer Secretary to the Treasury (XST) and requested that he make a separate statement on the review to any made in the budget. They had also questioned the restrictive scope given to Ray McCann. Lastly the XST had been asked how this could be prevented happening again.
  - Proposed action:
    - Once published, the review results should be shared with APPG members.
    - The APPG should meet shortly after the results of the review are announced (in December if possible).
    - Request a meeting with the XST.
    - Request a follow-up meeting with Ray McCann.

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- **Letter on S.684 (pre 2010) cases** - from constituent feedback, it looks as though HMRC are ramping up demands from those where they have used this to circumvent the Government accepted recommendations of the Morse review. It's as though they want to do this prior to the results of the McCann review becoming available. The APPG had sent a letter to the previous Government on HMRC's use of s.684 notices on 8<sup>th</sup> April 2024 to which a reply was never received.
  - Proposed action: New APPG letter to be written on this to the current Government.
- **Meeting with accountancy / tax sector professional bodies (CIOT, ICAEW, ACCA)** - this follows publication of a damning report by the Loan Charge Action Group exposing the report of chartered accounts in recommending schemes.
  - Proposed action: Secretariat to setup a meeting with professional bodies to discuss the recent report, letter to be written to each one challenging them on this and inviting them to the meeting.
- **Meeting about HMRC powers** - HMRC have now got powers to take directly from individual's bank accounts. Given the mistakes that they have made with Loan Charge victims, the unrestricted powers that they have and taxpayer safeguards are a matter of concern.
  - Proposed action: Secretariat to share information on this and arrange a meeting in 2026.
- **Look into why illegitimate tax avoidance schemes are not shut down**
  - Look into which public body (if any – HMRC/FSA) is responsible for shutting down schemes.
  - Potentially have a meeting on this.

## 9. AOB

There was no other business.

Meeting closed at 3:25pm.

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