The Little Blue Book

Issue 53 | Autumn 2024

Budget analysis

Chartered Accountants | Independent Financial Advisers

www.rnsca.co.uk | www.rns-ifa.co.uk

Welcome

to the Autumn edition of the Little Blue Book.

The Autumn publication is a little later than normal. We delayed this so we could include reaction and analysis of the recent Budget.

Labour's first in more than 14 years, it was trailed as big and significant. In that sense, the Chancellor did not disappoint.

The devil will always be in the detail but employers' National Insurance contributions, pensions being subject to Inheritance Tax and the increase in the national minimum wage – along with a raft of other changes – will impact on many clients.

The big changes will not happen until at least April next year, enabling businesses and individuals to plan.

The Budget will affect everybody differently, and those discussions with your RNS partner or contact become even more important.

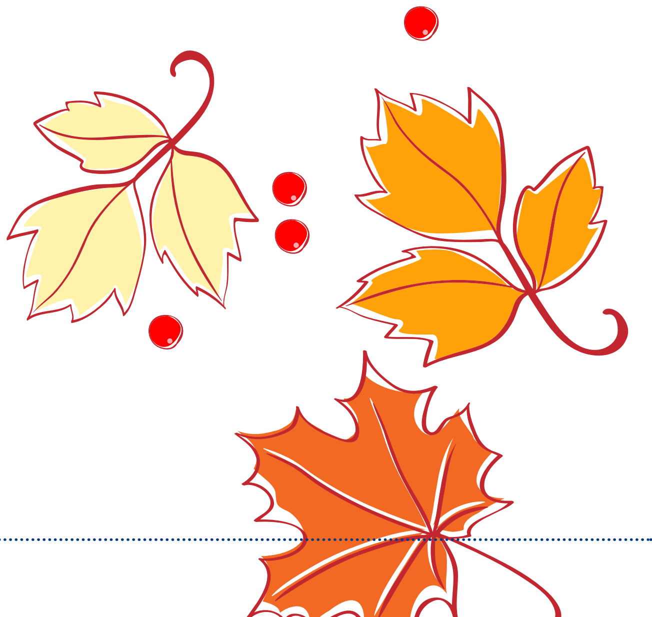
Other articles in this edition include important changes to Making Tax Digital, a warning about HMRC clampdowns and a profile on colleague Antony Burnett.

I hope you enjoy reading it.

Please feedback any comments through your partner or email action@rnsca.co.uk

John Heeney

Senior Partner



John Heeney
BA (Hons), FCA
jph@rnsca.co.uk
T: 01724 842713

HMRC crackdown

A crackdown by HMRC that has caught some clients unaware has gathered pace with the expected recruitment of 5,000 additional compliance officers.

So called 'nudge' letters have been received by an animal breeder and another deemed a person with significant control (PSC).

In both, HMRC invites the recipients to voluntarily disclose within a tight deadline all sources of income and gains.

They are invited to amend tax returns should there be any errors. Any payments due must be settled within 90 days of the disclosure being made.

HMRC makes it clear failure to do so may result in a penalty and interest being owed on late payments.

Associate Partner Sinéad Catchpole said the letters evidenced another crackdown and the recruitment announcement made in the Budget confirms as such. The recruitment of the first 200 of the 5,000 compliance officers starts this month.

There is also a plan to recruit 1,800 debt management officers, expected to raise £2.7 billion in additional revenue per year by 2029/30.

Significant financial investment to improve HMRC's use of IT has also been announced.

"HMRC seems increasingly determined to ensure people pay appropriate levels of tax," Sinéad said.

"It appears to be getting data from different sources helping it crackdown in certain sectors.

"With the animal breeder, we wonder if information has been shared by pet insurers, for example.

"However HMRC is getting the details, this is of little concern to those in receipt of the letters if they don't adhere to the requests.

"HMRC may decide to undertake a compliance check and investigate the matter. This can be very costly for the person targeted and, obviously, there is also potential for reputational damage should the case become public.

"If you do receive a nudge letter from HMRC, the best and most immediate course of action is to contact your manager or partner at RNS.

"If annual gross trading income is £1,000 or more from one or more trades, HMRC must be informed."

Sinéad said HMRC will be tasked with commencing more criminal investigations.

"The strategy to close the 'tax gap' appears to be threefold: recruit more HMRC officers, significant investment in IT and a more targeted approach to enquiry work.

"None of the ideas are new, but if the Government sticks to its plan, then it will undoubtedly lead to more tax investigations," said Sinéad.

Protect against an HMRC investigation – see page 11.

The PSC rules require a company to identify the people who can control it and to report this information to Companies House.

HMRC has reviewed this information and is writing to the PSC where it believes that person may need to act.

This may be because they have not filed a tax return or may not have declared all their income.

Where a return has not been submitted, HMRC has the option of raising a determination.

This allows it to estimate the amount of tax due and to collect that amount.

Sinéad Catchpole
ACA
sinead.catchpole@rnsca.co.uk
T: 01724 842713

The Budget: An overview

The Chancellor, Rachel Reeves, delivered Labour's first Budget in more than 14 years on 30th October.

There remains a lot to consider for RNS clients. Here is a summary before a more detailed look at the impact on employers and inheritance tax changes.

Employees and NICs

Employers' National Insurance rate will increase from 13.8% to 15% from April.

The Secondary Threshold, the point at which employers become liable to pay NICs on an individual employee's earnings, will reduce from £9,100 a year to £5,000 from April.

National Living Wage

The National Living Wage rises to £12.21 per hour from April.

Payroll changes

The use of payroll software to report and pay tax on benefits in kind will become mandatory, in phases, from April 2026. This will apply to income tax and Class 1A NICs.

Tax bands and rates

The basic rate of tax is 20%. Its band is frozen at £37,700 until April 2028. The NICs Upper Earnings Limit and Upper Profits Limit will remain aligned to the higher rate threshold at £50,270 for these tax years as well.

The personal allowance

The Income Tax personal allowance is fixed at the current level of £12,570 until April 2028.

Tax on dividends

Currently, the first £500 of dividends is chargeable to tax at 0% (the Dividend Allowance). This £500 is retained for 2025/26.

Dividends received above the allowance are taxed at the following rates for 2025/26:

- 8.75% for basic rate taxpayers
- 33.75% for higher rate taxpayers
- 39.35% for additional rate taxpayers.

The Corporation Tax due on directors' overdrawn loan accounts is paid at 33.75% and remains unchanged.

Pension tax limits

For 2025/26, the Annual Allowance (AA) is £60,000.

Individual Savings Accounts

For 2025/26, the limits are as follows:

- Individual Savings Accounts (ISAs) £20,000
- Junior ISAs £9,000

Corporation Tax rates

Rates of Corporation Tax will remain unchanged which means that, from April 2025, the rate will stay at 25% for companies with profits over £250,000. The 19% small profits rate will be payable by companies with profits of £50,000 or less. Companies with profits between £50,001 and £250,000 will pay tax at the main rate reduced by a marginal relief.

Capital Gains Tax rates

The Capital Gains Tax rates will increase for disposals, other than of residential property and carried interest, made on or after 30 October 2024. The basic rate of 10% will increase to 18% and the 20% rate will increase to 24%.

Double cab vehicles

Double cab pick-up trucks will be treated as company cars from April, dramatically increasing the benefit-in-kind (BIK) tax paid by drivers.

Business Asset Disposal Relief

The rate applying for individuals claiming Business Asset Disposal Relief and Investors' Relief will increase from 10% to 14% for disposals made on or after 6 April 2025 and to 18% from April 2026.

Inheritance Tax

The nil rate band has been frozen at £325,000 since 2009 and this will continue to be frozen up to 5 April 2030.

An additional nil rate band, called the 'residence nil rate band' is also frozen at the £175,000 level until 5 April 2030. Tapering continues, starting at £2 million.

Unused pension funds and death benefits

The government will bring unused pension funds and death benefits payable from a pension into a person's estate for inheritance tax purposes from 6 April 2027.

Agricultural Property Relief & Business Property Relief

From 6 April 2026 some agricultural and business property will continue to benefit from the 100% Inheritance Tax relief up to a limit of £1 million.

The limit is a combined limit for agricultural and business property. Property in excess of the limit will benefit from a 50% relief, as will, in all circumstances, quoted shares designated as 'not listed' on the markets of recognised stock exchanges, such as AIM.

The VAT registration threshold

From 1 April 2025, the VAT registration threshold remains at £90,000 and the deregistration threshold at £88,000.

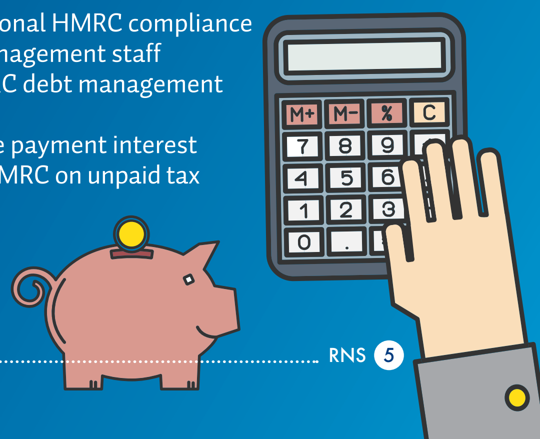
Stamp Duty Land Tax changes

Individuals who purchase additional residential properties, such as second homes or buy-to-let properties, saw Stamp Duty Land Tax (SDLT) surcharge increase from 3% to 5% with immediate effect.

Other changes

HMRC has announced a variety of compliance initiatives, which include the following:

- investing in additional HMRC compliance
- staff and debt management staff
- modernising HMRC debt management IT systems
- increasing the late payment interest rate charged by HMRC on unpaid tax liabilities by 1.5%.



The Budget: Impact on employers

Increases to costs announced at the Budget will only be mitigated by careful planning, said an RNS partner.

Alex Douglas said he had spoken to a number of clients following the Budget, all expressing concern about its impact on their business.

"The National Insurance increase is an understandable concern and, for many, it is a case of minimising the impact on the bottom line," said Alex.

"The reduction of the salary threshold by £4,100 to £5,000 at which an employer starts to pay NICs will also be widely felt.

"For some part-time staff, this could be the first time employers will have to pay NICs.

"The above inflation increases to the national living wage and national minimum wage could also impact profit.

"But the good thing is that none of the changes will come into force until April next year, allowing businesses to plan.

"All will be different.

"It's important those with concerns and wondering what to do make contact with RNS.

"We will be able to sit down and advise on the best course of action."

The Employment Allowance allows businesses with employer NICs bills of £100,000 or less in the previous tax year to deduct £5,000 from their employer NICs bill.

From April, the Government will increase the Employment Allowance from £5,000 to £10,500, and remove the £100,000 threshold for eligibility, expanding this to all eligible employers with employer NIC bills.

From 1 April 2025, the national minimum wage paid to workers aged 21 and over will rise by an inflation-busting 6.7%, from £11.44 an hour to £12.21 an hour. This will impact over three million workers, according to the Government.

The rate will also rise for those aged between 18 and 21 by a record-breaking 16.3%. This is part of the Government's plan to make the minimum wage the same for everyone regardless of age.

	NLW	18-20	16-17	Apprentices
From 1 April 2025	£12.21	£10.00	£7.55	£7.55

National Insurance changes

When will the increase in Employers National Insurance take effect, and what changes will be made to the rate and threshold?

The increase in Employers' National Insurance will take effect on 1st April 2025.

The rate will rise from 13.8% to 15.0%, and the threshold for contributions will be reduced from £9,100 to £5,000.

Consequently, from April 2025, employers will be required to pay NI at a rate of 15.0% for employees earning over £5,000.

The reduction in threshold will take mean that whereas previously an employer had to pay no employers NI on an employee earning £9,100 they will now have to pay £615 per employee.

The impacts of these changes will be greatest on those businesses with a higher proportion of part time or lower paid employees and those with a large headcount.

It goes without saying that the increased costs for businesses will need considering on a case by case business ahead of the changes in April 2025.

Budget impact on farming and Inheritance Tax – see pages 12 and 13.

Capital allowances

The Full Expensing rules for companies allow a 100% write-off on qualifying expenditure on most plant and machinery (excluding cars) as long as it is new and unused.

Similar rules apply to integral features and long life assets at a rate of 50%. The government will explore extending Full Expensing to assets bought for leasing or hiring, when fiscal conditions allow.

The Annual Investment Allowance is available to both incorporated and unincorporated businesses. It gives a 100% write-off on certain types of plant and machinery up to certain financial limits per 12-month period. The limit remains at £1 million.

The 100% First Year Allowances (FYA) for qualifying expenditure on zero-emission cars and the 100% FYA for qualifying expenditure on plant or machinery for electric vehicle chargepoints have been extended to 31 March 2026 for corporation tax purposes and 5 April 2026 for income tax purposes.

Alex Douglas
BSc (Hons), FCA, Dip PFS
alex.douglas@rnsca.co.uk
T: 01724 842713

The Budget: IHT changes

Unspent pension funds will be part of somebody's estate from April 2027, with "major implications" for Inheritance Tax planning.

It means the value of a pension when somebody dies will be added to other assets to calculate whether an estate will pay IHT.

If the estate value is above £325,000 (or £500,000 if a home is left to a direct descendant), any pension funds above that threshold will be liable for IHT at 40%.

In addition, the Chancellor has announced that the £325,000 threshold will now be frozen until April 2030. Previously the threshold was frozen until 2028.

RNS partner Andrew Clayton said: "The changes have major implications for Inheritance Tax planning.

"It will mean, over the next few years, a lot more estates will owe IHT on somebody's death.

"On the positive side, the Chancellor has given people time to plan.

"Every client's circumstance will be different, and it will be important to discuss any concerns with their contact at RNS."

Life Insurance

As a consequence of the new inheritance tax regime, an area of tax planning that may become increasingly useful is WOL (Whole of Life) Insurance.

It provides a guaranteed lump sum to beneficiaries when somebody dies, which can be used to settle any inheritance taxes, ensuring families are left with clean title to all of the insured's assets.

RNS can arrange WOL cover. Please contact us for more information.

Double cabs hit

Trucks' tax change

Double cab pick-up trucks will be treated as company cars from April, dramatically increasing the benefit-in-kind (BIK) tax paid by drivers and NI by employers.

The change, announced as part of the Budget, follows a U-turn on the same decision in February.

From 1 April 2025, for corporation tax, and from April 6, 2025 for, income tax, it says that double cab pick-ups will be treated as cars for the purposes of capital allowances, BIK and some deductions from business profits.

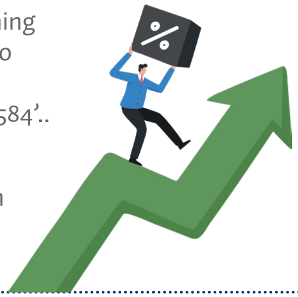
The existing capital allowances treatment will apply to those who purchase double cab pick-ups before April 2025.

Currently all pick-ups are subject to a fixed benefit of £3,960.

The most common in the UK is the Ford Ranger with a list price of around £60,000 and CO_2 emissions of more than 200g/km.

This puts it in the 37% tax bracket, meaning a BIK of around £22,200 a year, leading to employee tax of £8,880 a year for a 40% taxpayer compared to current rate of £1,584'..

Do get in touch with your usual contact who will be able help guide you through these changes.



The Budget: Farming

Farming hit

The Autumn Budget had significant tax changes affecting farmers. Our two agriculture partners Chris Driver and Gary Makinson discuss the changes below.

Inheritance Tax

Among the headline announcements were the changes made to Agricultural Property Relief (APR) and Business Property Relief (BPR).

As long as the conditions are met, currently there are no restrictions on the amount of assets that qualify for 100% relief.

From 6 April 2026, full combined relief is capped at £1 million of assets. After, only 50% relief is available, effectively subjecting property over £1 million to a 20% inheritance tax charge.

This affects not just farmland but the other assets of a farming business including the machinery and buildings.

Although with Nil Rate Bands (NRB) allowing for large sums to be passed on tax free, with rising property prices more farmers will soon be paying inheritance tax.

The Budget did announce an increase in the scope of activities that qualify for APR, widening the opportunity for tax planning to be undertaken.

Crucially the changes also affect trusts, including existing trusts in existence for decades. This may have significant repercussions even for those assets that were thought to be outside of IHT.

As the announcements to how inherited pensions are taxed, passing on wealth tax free to the next generation is becoming more challenging, making IHT planning more essential now than ever before.

Chris Driver
BA (Hons), ACA, CTA
Chris.driver@rnsca.co.uk
T: 01652 655111

Gary Makinson
FCA
gary.makinson@rnsca.co.uk
T: 01652 655111

Staff profile

Antony Burnett

When did you join RNS? October, 2019. Before that I'd had 2/3 years' experience after having almost eight years owning a pub!

School / college / university: I went to QEHS in Gainsborough for GSCEs and A-levels.

Qualifications: MAAT.

Interests out of work: I've just discovered the joy of the gym and go most mornings before work. I love to watch and play football, although being an Everton fan I'm not sure I get to watch much good football.

Favourite holiday destination (and why): Las Vegas. What's not to love? Sun, great food, great entertainment and maybe a little win at poker to complete my day.

Favourite TV programme (and why): I'm not much of box set binger, more likely to have sport on the TV or a film.

Favourite music: Although an r'n'b listener all my life, I'm branching out into the country tunes or some Taylor Swift as a guilty pleasure.

Favourite food: Nothing a great steak can't cure

Favourite book: Greenlights, the Matthew McConaughey autobiography.

Best thing about living in North Lincolnshire: Having Blyton Ice Cream on my doorstep.

What is the best thing about working at RNS: It's friendly, flexible and a good mixture of personalities to work with and a diverse mixture of clients to work for.

Tax enquiry fee protection

Tax enquiries have increased in number as HMRC looks to generate more tax to fund the enormous spend through the pandemic.

It is why, said RNS Partner Karen Lyth, clients should consider taking out Tax Fee Protection against such an enquiry.

"The firm has seen an uptake in the numbers of HMRC enquiries since Covid," said Karen.

"It's ensuring measures put in place to support the economy through the pandemic have been utilised correctly."

"Anyone who submits a tax return can come under scrutiny."

"Every year, HMRC start enquiries into many thousands of personal and business tax returns and accounts."

Most tax enquiries are generated by computer "risk profiling" while others are selected completely at random, said Karen.

"If you are subject to an enquiry we will represent you and our expertise will help save time and money in the long run."

"Our normal accountancy fees do not include the cost of dealing with enquiries which can be costly and complex, even if no additional tax becomes due."

"Our Tax Fee Protection protects against costs incurred dealing with HMRC enquiries."

"The potentially high costs of defending a client in an enquiry would be much less affordable than the small annual charge."

"It creates peace of mind in the event of an investigation."

Karen said, under the service, subscribing clients will be fully protected against:

- An HMRC enquiry into a personal or business tax return.
- An HMRC enquiry into any business accounts, including those of sole traders, partnerships and limited companies.
- A dispute with HMRC where additional VAT is being pursued.
- A dispute with HMRC where additional PAYE tax or National Insurance contributions are being pursued.
- A dispute with HMRC relating to the tax status of employees or subcontractors.
- An enquiry arising from a HMRC 'nudge' letters.

Some costs not protected under the service include outstanding taxes, penalties, interest or any other amounts due to HMRC.

For further details about Tax Fee Protection, contact Karen or your usual RNS partner or manager.

Karen Lyth
FCCA
karen.lyth@rnsca.co.uk
T: 01652 655111

Making Tax Digital

What is it and who will be affected?

Making Tax Digital for Income Tax Self-Assessment (ITSA) is a new way of reporting income and expenses for sole traders and landlords with an income greater than £50,000.

Individuals who fall into this category will be required to comply with MTD for ITSA from April 2026.

The new process will replace the self assessment tax returns for sole traders and landlords.

It will require the taxpayer or their agent to:

- Use software compatible with Making Tax Digital for ITSA
- Keep digital records of business transactions
- Send quarterly updates to HMRC which summarise those business transactions. Separate quarterly updates will be required for UK property, foreign property and each self-employment.
- Provide details of any tax and accounting adjustments and reliefs to finalise your taxable income from property and self-employment within a final declaration.
- Provide details of other income sources and other information such as tax allowances and reliefs you wish to utilise that would have previously been included on your self assessment tax return.
- Confirm the information you have provided is 'complete' by making a 'Final Declaration' by 31 January the following year

Those with an income greater than £30,000 must comply from April 2027.

The inclusion of general partnerships has been postponed with a commitment to introduce MTD at a later date.

Although the frequency of reporting is to change, the timing of tax payments will not. The current system of payments on account and balancing payment by 31st January after the tax year is expected to remain in place for the foreseeable future.

Software

Individuals within MTD for Income tax will be required to use software to keep their records and submit returns to HMRC via their Application Programming Interface (API).

There are essentially three different types of MTD compliant software:

- Software packages that can be used to keep digital records and file returns via HMRC's API.
- API enabled spreadsheets – spreadsheets with an inbuilt function allowing them to file returns via HMRC's API.
- Bridging software which can take return information from an existing spreadsheet and submit this to HMRC via their API.

Where a spreadsheet is used, the relevant data must be digitally transmitted from the spreadsheet or other source where the digital records are kept, directly to HMRC.

The summary information for completion of the quarterly and final returns must not be physically re-typed into another software package.

Karen Lyth
FCCA
karen.lyth@rnsca.co.uk
T: 01652 655111

Reporting requirements

All businesses within MTD for ITSA will have to provide quarterly updates of their income and expenses.

These quarterly updates will be cumulative, and cover the following periods, with the following deadlines, regardless of the accounting period end of the business:

	Period covered	Filing deadline
Quarterly update 1	6 April to 5 July	7 August
Quarterly update 2	6 April to 5 October	7 November
Quarterly update 3	6 April to 5 January	7 February
Quarterly update 4	6 April to 5 April	7 May

Alternatively, businesses can make a 'calendar quarter election' which allows them to draw up quarterly updates to the end of the previous month.

Where this election is made, the quarterly updates will be as follows

	Period covered	Filing deadline
Quarterly update 1	1 April to 30 June	7 August
Quarterly update 2	1 April to 30 September	7 November
Quarterly update 3	1 April to 31 December	7 February
Quarterly update 4	1 April to 31 March	7 May

Separate quarterly updates will be required for each trade or property business carried on by an individual.

Final declaration

The Final Declaration will bring together all business and personal information needed to determine the final tax liability.

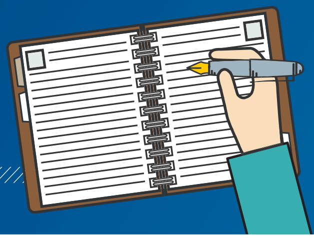
It will include information from all MTD sources of income (e.g. trading and property income) and non-MTD sources of income (e.g. dividends and interest), allowances and reliefs.

Only a single final declaration will be required for each taxpayer. This will be due by the normal self-assessment deadline of 31st January following the relevant tax year.

What next?

If you will be affected, your usual RNS contact will be in touch over the coming months to discuss what digital options are most suitable for your circumstances and how you can prepare for the change.

More news



Class 2 error

Class 2 National Insurance contributions paid voluntarily on or slightly before 31 January this year were not processed by HMRC and could have been refunded or put against other tax due.

If this is the case, the 2022-23 tax year would not be a qualifying year and this may affect those self- employed clients' state pension entitlement.

The onus is on the client or their accountant to contact HMRC to seek a resolution.

If you think you are affected, please do not hesitate to communicate with your usual RNS contact who will check

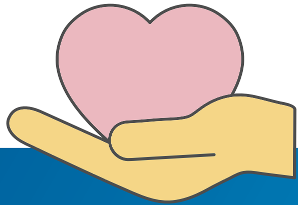
Staff News

Congratulations to trainee accountant George Neal who has passed his Level 3 AAT.

He is now working towards level 4 on his way to being fully qualified.

Thank you to everybody who keeps asking after Sarah Foster who is battling cancer.

She continues to have ongoing treatment and appreciates the good wishes.



Brigg Town under 7s, who play in the Jack Kalson Junior League, in their new jackets sponsored by RNS Chartered Accountants.

Finley's switch pays dividends

From triathlete to successful entrepreneur – with a little help from RNS.

Finley Thompson's career path has run in a different direction to the one he had envisaged.

But his window shutters venture is working well and his days competing in triathlons at the highest level are behind him.

A former pupil at Grimsby's Wintringham School and Franklin Sixth Form College, he studied for his degree in Sports Business Management at Leeds Beckett University.

At that point, his triathlon career was blossoming – but then Covid struck.

Opportunities to compete, and earn any sort of living, disappeared and he worked for his dad who owns a joinery business.

"He dabbled in shutters around 20 years ago but there was a lot involved in manufacturing them," said Finley.

"It just struck me as an idea as they were getting quite popular."

"I found a supplier that imports them from China and it went from there."

RNS Partner Robert Smith and the team have supported Finley in establishing Cleethorpes Plantations Shutters Ltd.

Finley still runs and is a member of Cleethorpes Athletics Club, but he does not do so much on the triathlon side now.

"Unless you are doing really well at triathlon, it is hard to make a living, what with the travelling and everything else."

"I'm now into a fifth year of running my shutters business and I haven't looked back."

"At the start, I was doing them for friends and family, then it just snowballed."

"I promote the business through Instagram and Facebook and this generates the business."

"It is all local to the Cleethorpes and Grimsby area."

"The more people who see shutters, the more want them. They look smart and, in a way, are like fitted furniture."

"They concertina vertically and the blades open and close."

"They are a bespoke item, individual to the property and what the owner wants. I measure them, which is not as easy as it sounds, and they are made in China, exclusively for that window or windows."

The RNS team look after the firm's VAT returns, bookkeeping, company accounts and Finley's personal tax.

"Rob's really good and oversees everything," said Finley. "He's been a really big help at times."

"It is not easy running a business and it is reassuring to know they are there to help and advise."

Rob was pleased to support.

"Finley's a terrific example of somebody who's seen an opportunity and grasped it," Rob said.

"His life was going in one direction and it's taken quite a turn. But he's embraced it and is an inspiration to aspiring entrepreneurs."

Find the business @cleethorpesplantationshutters

RNS Chartered Accountants' Partners

John Heeney
BA (Hons), FCA
jph@rnsca.co.uk

Rob Smith
BSc (Hons), FCA
rob.smith@rnsca.co.uk

Alex Douglas
BSc (Hons), FCA, Dip PFS
alex.douglas@rnsca.co.uk

Andrew Clayton
FCA, Dip PFS
andrew.clayton@rns-ifa.co.uk

Karen Lyth
FCCA
karen.lyth@rnsca.co.uk

Gary Makinson
FCA
gary.makinson@rnsca.co.uk

Sinéad Catchpole
ACA
sinead.catchpole@rnsca.co.uk

Chris Driver
BA (Hons), ACA, CTA
Chris.driver@rnsca.co.uk

RNS Independent Financial Advisers

Andrew Clayton
FCA, Dip PFS
andrew.clayton@rns-ifa.co.uk

Alex Douglas
BSc (Hons), FCA, Dip PFS
alex.douglas@rnsca.co.uk

Catherine Snell
BSc (Hons,) ACA, Dip PFS
catherine.snell@rns-ifa.co.uk

Jayne Mumby
MAAT, MATT, Dip PFS
jayne.mumby@rns-ifa.co.uk

Income tax rates and bands 2024/25	£ per year
Basic rate - 20%	0-37,700
Higher rate - 40%	37,701-125,140
Additional rate - 45%	Over 125,140

The tax rates for dividends are 8.75% basic rate, 33.75% higher rate and 39.35% additional rate.

Income tax allowances 2024/25	£ per year
Personal allowance	12,570
Income limit for personal allowance	100,000
Dividend allowance	500
Marriage allowance	1,260

Give us a call for a free, no obligation meeting.

Scunthorpe - 01724 842713
50-54 Oswald Road,
Scunthorpe,
North Lincolnshire,
DN15 7PQ

Brigg - 01652 655111
The Poplars, Bridge Street,
Brigg,
North Lincolnshire,
DN20 8NQ

Barton - 01652 655111
41 High Street,
Barton-Upon-Humber,
North Lincolnshire,
DN18 5PD

e: action@rnsca.co.uk
e: action@rns-ifa.co.uk

If you no longer wish to receive this newsletter, please email action@rnsca.co.uk
or call (01724) 842713.

Design & print by Nettl of Scunthorpe: 01724 282 971

RNS