The Little Blue Book

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Cheers!

Here's to the recovery

Chartered Accountants | Independent Financial Advisers

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Welcome

to the latest edition of the Little Blue Book.

While the world lurches from one crisis to another, we are focusing only on the things we can influence.

None of us like uncertainty. The devastation wreaked on the people of Ukraine and the subsequent impact on global markets, particularly around the cost of fuel, has been unsettling.

But businesses have built resilience over the last two years and, while it has been tough in some sectors, we see plenty of evidence to suggest many companies are fighting back stronger.

One success story is the Abey Group, which has added a country pub to its growing portfolio. We raise a glass to its owners in this issue.

We also highlight a new offer we can make around Lifetime Mortgages, discuss the option of buying an electric car through a business, look at rising taxes and welcome new faces to our offices.

I hope you enjoy reading it.

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

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Covid Recovery

It is just over two years since the nation went into lockdown – but evidence from RNS suggests the bounce back has been strong.

Partner Robert Smith said new enquiries across all service areas were up 23% in 2021 compared to the previous 12 months. A 19% increase on tax return services was experienced over the same period.

Six new faces have joined the RNS team across its three offices in Scunthorpe, Brigg and Barton to support the firm's growth.

"We are optimistic about the future and the new faces reflect the partners' confidence," said Robert.

"I think our business reflects what is going on elsewhere. Some sectors were hit badly by the lockdown while others fared better.

"Businesses do not like uncertainty, but what many are now experiencing is increased demand for services as life returns to something like normal.

"Two thirds of our new enquiries in 2021 came from existing clients, something that has been the case for years.

"It gives us comfort that we are a trusted partner.

"However, we are not complacent and know how important it is to maintain our reputation for first class customer service."

The firm saw increasing numbers using it as an outsourcer as well as an advisor.

Robert said: "The move to Making Tax Digital for VAT has seen more clients go digital.

"Sometimes, clients are doing this themselves, and sometimes the whole function is outsourced to RNS.

"This increase in digital data has seen more clients realise they can have more up-to-date monthly or quarterly management information.

"They often won't have the skills or time to prepare it, or to be able to digest it easily, but with more digital data we can prepare and fine tune reports to discuss with clients.

Associate Partner Chris Driver welcomes (from left) Sarah Airey, Oliver Scott and Jenny Johnson to the business (also see page 14).

"This gives them up-to-date information to make quick decisions if needed as they can see, for example, gross profit margins slipping or costs increasing, vitally important when coping with today's high inflation environment."

Video conferencing has become an important communication tool for colleagues across RNS and it will continue to be used where appropriate. But nothing beats meeting people face-to-face, said Robert.

"Coming out of Covid and getting back in front of clients and businesses is important to them and ourselves.

"It is obvious that a lot have been thinking it's time to crack on with new plans and opportunities.

"That optimism may be tempered by the uncertainty caused by Russia's invasion of Ukraine, but there is much more resilience to deal with such major events.

"Businesses dislike uncertainty, but what they can be certain of are ever-changing tax regulations, rates and nuances that need guidance.

"Hopefully, RNS can also provide a level of certainty to clients as the firm looks towards its 90th anniversary next year."

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Introducing Lifetime Mortgages

Our range of retirement planning solutions has expanded with the introduction of Lifetime Mortgages.

What is a Lifetime Mortgage exactly?

A Lifetime Mortgage is a specialist type of mortgage available to people over 55 with their own property.

It is different to a conventional mortgage because affordability is not based on income, so it can be used by people who have retired.

The amount you can advance depends on your age, usually the older you are the more you can advance.

You can repay the loan or there are various interest only options, usually with a fixed rate of interest for life.

Lifetime Mortgages are fully regulated and there are a growing number of financial planning opportunities that can be realised by releasing some of the equity in residential property, especially with the combination of low interest rates and high property values.

Some of the situations we have seen where releasing equity with a Lifetime Mortgage can be beneficial include:

Reduce Inheritance Tax; release money from the home for giving to family now

Maintain lifestyle when 'asset rich and cash poor'

Mitigate Capital Gains Tax; raise funds without selling assets

Care planning

To defer Pension and SIPP drawdown and retain Inheritance Tax reliefs

Release money to help children and grandchildren onto the property ladder

Raise money to invest in your business or to help a family business

To bridge a shortfall and move or downsize without selling straightaway

The Loan and Interest

The loan and interest can be a monthly repayment of capital and interest; monthly repayment of interest only; or pay nothing and have interest rolled up until the property is sold. Interest rates are fixed at the outset so you know exactly what the cost will be.

Loans can be for between 31% and 58% of the property value depending on your age. They are available from age 55, where the maximum loan can be up to 31% of the property value. There is no upper age limit.

Loans can also be flexible and work like a drawdown facility, so you only pay interest on what you use.

Able to retire

Mrs A was 63 and had lived in her property for the last 32 years, the first 27 years of which were with her husband who had sadly passed away five years ago. Due to insufficient pension provision and little in the way of savings, she was still having to work and was desperate to retire. With costs rising, she saw no other option but to downsize from her existing property that she loved and was full of memories. But instead, she was able to release some of the equity from her property by means of a Lifetime Mortgage and this meant she could afford to retire without having to sell her home or cut back on her standard of living.

Gift for grandson

Mr & Mrs E were in their early 60s and had one daughter and one grandson. Their grandson had recently finished his education and had started full time employment and was desperate to buy his own home with his girlfriend who had just become pregnant. Due to the cost of houses in the area, they couldn't foresee being able to save the deposit they needed for a property for many years to come. Mr & Mrs E, who owned their property outright, released sufficient equity from their own property to be able to give their grandson enough money for a deposit on a property.

Mortgage in retirement

Mr and Mrs F had been loyal clients of a major high street bank for more than 20 years. They had sold their business and retired early and lived off their investment income. They wanted to move and increase their mortgage, which they could easily afford to service. But then they were told they could not extend their mortgage at all and, in fact, they needed to repay the existing mortgage within a few months or face dire consequences. Being retired, even though they had investment income, they could not pass the high street bank's narrow and restrictive affordability test, even though their income was pretty good. Instead, they were able to re-finance to a Lifetime Mortgage with affordable Interest Only payments at a fixed rate and are actually in a better position than previously, especially knowing the new mortgage rate would be fixed for life.

Please speak to your usual partner or one of our financial advisers if you would like to make an appointment.

RNS does not give advice on Lifetime Mortgages directly and we will refer you to a qualified adviser from outside our group. Meetings are available with no obligation for clients, family and friends, in our offices, over the telephone or by video call.

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Electric drive

New vehicle buyers are facing the dilemma when they walk into a car showroom. Do they opt for full electric, a hybrid or stick to the tried and tested petrol or diesel?

The incentives around them take some unravelling and the switch or not question has probably become the most asked query of colleagues over the past six months.

The Government's decision that no new petrol or diesel car will be sold after 2030 is driving the push towards electric.

Partner Gary Makinson said: "In the past, the advice has generally been to steer clear of the company car.

"It was heavily taxed and, for a number of clients over the years, when you highlight the amount per month in tax per mile it leads to a sharp intake of breath.

"I have even had a couple of clients ditch the company car and then had to explain to spouses that the accountant told them to!

"They ended up with commercial vehicles instead, hence the large number of "smarter" vans on the roads.

"The electric vehicle question and discussion often crops up because the tax incentives are great. But then there is the range fear, logistics around charging, residual values, and their premium cost."

It has meant electric Porsches and high-end vehicles have been popular although, increasingly, day-to-day electric models are coming into the equation, said Gary.

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The all-electric Porsche Taycan – a possible choice.

"As with most "lifestyle" taxes there isn't always a right or wrong answer. It depends on individual circumstances and the amount of annual motoring they do," he added.

Issues to consider when buying an electric car

It is critical to know the following about the vehicle prior to purchasing:

- The emissions position
- The stated electric range according to HMRC
- The full retail price of the car and any extras
- The finance arrangements

The above play a part in deciding, from a tax perspective, whether the company purchase is worthwhile or not. It is certainly well worth a discussion before driving off the forecourt in your new car!

The HMRC calculator looks at the impact of these factors on your personal tax www.gov.uk/calculate-tax-on-company-cars

Company car tax

Right now in the UK, fully electric cars are zero-rated for road tax – otherwise referred to as Vehicle Excise Duty (VED) – as well as being exempt from the London Congestion Charge until 2025.

The company car tax, or Benefit in Kind (BiK), on electric cars was 1% during the 2021/22 financial year, which ended at the beginning of April, and rose to 2% this year. Previously, it had been 0%.

The BiK rate will stay at 2% up to April, 2024, so there are still huge savings compared to running petrol or diesel-engined cars, which can incur BiK rates up to 37% based on their emissions.

Introduced in 2002, company car tax applies to vehicles bought by employers for their employees' private use.

It was brought in to encourage businesses and workers to choose low-emission vehicles, primarily by linking tax payments to CO2 emissions.

There are around a million company cars on UK roads, generating almost £2.5 billion in revenue for the Treasury every year.

Company car tax is more complicated than VED, as the value depends on the vehicle's emissions, its list price and the salary of the employee using it.

How company car tax and BiK work for electric cars

When an employee receives a vehicle for personal use from their employer, this is classed as a 'perk' or Benefit in Kind, which is taxable.

How much tax the company and the employee each pay depends on the vehicle's value, its CO2 emissions, and the income tax bracket of the employee.

How much the company has to pay is determined by the car's 'P11D' value – the value of the car including VAT, options and the delivery fee – as well as its CO2 emissions. The employee pays tax on the benefit, and the employer pays National Insurance on the benefit.

First year allowance

An electric car qualifies for a 100% first year allowance (FYA) if purchased new prior to April 2025, meaning the cost of the new car is fully deductible in the period of purchase for tax purposes.

A company can claim a 100% first year allowance for the cost of buying and installing an electric vehicle charging point at its premises and a company driver can choose to apply for a government grant to fit a charge point at home. Some of the capital allowances are reversed when its sold.

For limited companies, electric vehicles may qualify for tax relief at 130% if purchased new before 1 April, 2023 under the super-deduction rules. Some of the capital allowances are reversed when its sold.

Popularity of electric vehicles

There are more than 420,000 pure-electric cars on the road in the UK, and more than 780,000 plug-in cars (pure-EV & PHEV), compared with just 3,500 in 2013.

This huge increase in electric car sales has come about because of a greater level of choice for drivers, a shift in the public's attitude towards electric cars and a constantly improving public recharging network.

The Society of Motoring Manufacturers and Traders (SMMT) said electrified vehicles made up more than one in every four cars produced in the UK in February, at nearly 16,000 units.

It would appear electric vehicles are here to stay.

Therefore it is important that clients consider their motoring options carefully with RNS helping them to navigate through the ever changing company vehicle tax position.

A charging point has been installed at the RNS office in Brigg.

Partner's role in pub joining group

A popular, top-rated Lincolnshire pub has new owners – but they are not going to change its successful recipe.

RNS partner Alex Douglas advised Mike and Kirsty Abey before they bought The Black Horse at Blyton near Gainsborough on the deal and its potential.

The acquisition is something of a departure for the couple, owners of the Abey Group, under which the pub will trade.

They established Abey Air Conditioning Ltd in 2006, based on Scunthorpe's South Park Industrial Estate, and it now employs more than 20 staff.

Abey Homes, which invests in property for rental, was then formed by Mike and Kirsty and, he said, they were always looking for a new challenge.

"The Black Horse was known to us as we live in nearby Scotter," said Mike.

"In terms of an investment, it is something a bit different. Kirsty and I have always wanted to get into the hospitality business.

"The Black Horse is renowned for its decent food but also has a bar area. It's all you expect from a quality, country pub.

"We bought the freehold, so we don't have any ties. It's an independent pub and our real ales are from Bateman's Brewery.

"It has been really busy since we bought it. It was important for us to keep the same staff, including the chefs, so there is continuity.

"We want to make it the 'go to' place in the village, although it already has its regulars and is busy."

"We won't be making any radical changes because we don't want to spoil the character of the place. Our plans are to take The Black Horse Inn to the next level."

They are planning events and growing a quiz night.

"We'd also like to establish it as a destination pub, where people travel to taste its quality food and beer.

"It's busy now but we feel there is scope for growing it."

Down the side of the pub, there are six letting rooms and these also have potential, said Mike.

"Once we get it established. We will look for another challenge. It keeps your brain active."

Mike thanked Alex for the support he receives on a regular basis. He advised on creating the umbrella Abey Group two years ago.

"Alex is there whenever I need him," he said. "There's always some question I need to run past him and ask whether he thinks it is a good idea."

Alex congratulated the couple on their latest acquisition.

"Hospitality is quite a departure from air conditioning and property but Mike and Kirsty bring their enthusiasm and passion for business to the table," Alex said.

"For them, the team they employ is key to their success.

"When we looked at The Black Horse, we agreed with Mike and Kirsty's view. It's a sound investment with potential to grow.

"We wish them all the best."

To book or find out more details about The Black Horse at Blyton, go to its Facebook page.

Alex with Mike and Kirsty at The Black Horse Inn

Taxes

Rules change

The basis period rules are being reformed for sole traders and partnerships – and the impact on some could be dramatic.

Partner Sinéad Catchpole said the move from current year basis to tax year basis was significant.

“The changes affect sole traders and partnerships only,” Sinéad said. “Clients with 31 March or 5 April year ends won’t notice the transition to the tax year basis.

“But for all others, the impact could be dramatic. They will need a profit figure for the period from the end of their normal accounting date, up to 31 March / 5 April 2024, to bring them onto the tax year basis.”

Sole traders and partnerships impacted by the changes in the law will be contacted by a member of the RNS team.

Corporation Tax increases

Companies are reminded Corporation Tax will increase from 19% to 25% from 1 April next year.

The Treasury says businesses with profits of £50,000 or less, around 70% of actively trading companies, will continue to be taxed at 19%.

A tapered rate will also be introduced for profits above £50,000, so only businesses with profits of £250,000 or greater will be taxed at the full 25% rate.

Super deduction

A 130% super-deduction capital allowance for companies investing in qualifying new plant and machinery, which began in April last year, will also end in March 2023.

The super-deduction currently allows companies to cut their tax bill by up to 25p for every £1 they invest.

Staff profile

Name: Sarah Dennie

Title: Manager

When did you join RNS: Scunthorpe office in March, 2013, and moved to Brigg in May, 2016.

School / college / university: Sir John Nelthorpe, Brigg Sixth Form, University of Hull

Qualifications: I have a degree in History with Economics and qualified as a Chartered Accountant in 2017.

Interests out of work: I'm a 3rd in black belt in taekwondo and train a couple of times a week and I hold a season ticket for Hull City; a habit my dad got me into when I was younger that I just can't break! When it's not a football weekend you'll probably find me walking somewhere hilly.

Favourite holiday destination (and why): The last couple of years I've loved escaping to the Lake District; overseas my favourite destination is the north coast of Croatia.

Favourite TV programme (and why): I don't really watch a lot of TV; if the TV is on it's usually to watch sport.

Favourite music: I like most kinds of music and listen to whatever is on the radio; though the concerts I have planned this year are Bastille, Ed Sheeran and Coldplay.

Favourite food: I eat most foods and like trying new things; though I don't think you can beat a Sunday roast.

Favourite book: I read a lot of thriller books but my favourite book is probably Around the World in 80 days.

Best thing about living in Lincolnshire: I've lived here all my life so I'm relatively close to all my family here.

What is the best thing about working at RNS: The people and the variety of work. No one day is the same.

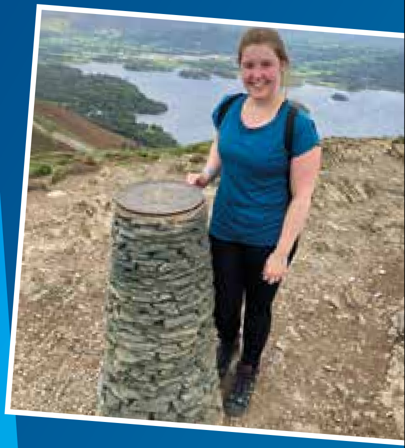

Photo captions
Top: Sarah in the Lake District
Middle: Competing in taekwondo in Harrogate
Bottom: At an ICAEW dinner with her mum, also a chartered accountant at RNS.

Property update

One question colleagues are asked is whether Capital Gains Tax (CGT) needs to be paid if property is gifted?

If it increased in value since you bought it, the answer's yes.

You don't need to pay CGT if:

- You've lived there the entire time (it was your home)
- You give it to your spouse
- Or you put it into a trust for the benefit of your child. In this situation, it will be deferred until they sell the property.

For the 2022/2023 tax year the Capital Gains Tax rates for property are:

- 18% for your entire Capital Gains profit from property if your overall annual income is below £50,270
- 28% for your entire Capital Gains profit from property if your overall annual income is above the £52,270 threshold

Since April, 2020, all UK tax residents who gifted property and were liable for CGT have had to use the Real Time Capital Gains Tax Service.

You will need to declare and pay your CGT bill within 60 days. RNS can help with this and have already guided several clients through this process.

Let property campaign

The let property campaign gives an opportunity to bring tax affairs up-to-date if you're an individual landlord letting out residential property in the UK or abroad.

If tax is owed on letting income, HMRC needs to be told about it through a voluntary disclosure.

HMRC is targeting tax evasion by residential landlords and, by not disclosing, there is a risk of it using information held about property rental in the UK to identify people who have not paid what they owe.

Whether somebody has deliberately avoided paying the right amount or misunderstood the rules, notifying HMRC voluntarily will get the best possible terms (with lower penalties) to pay the tax owed instead of waiting until HMRC uncovers the errors.

Remember, people become landlords for many different reasons - and might not think of themselves as such - because they have inherited a property, rented out a flat to cover mortgage payments, or moved in with someone and rented out an existing house.

Property taxes

Decisions around property and the taxation consequences remain one of the most popular types of enquiries from existing and prospective RNS clients.

This is probably because this area can be very complex and there is no "one size fits all" for most property transaction decisions.

What is vital is that a proper discussion tailored to your individual needs is required with your RNS contact prior to you completing, or seriously considering, a property transaction.

Clients may only decide on a property transaction (be that sale, purchase, renting, gifting, extending etc.) once in their lifetime while, at RNS, we see these cropping up every week, so it is invaluable to get our input.

Please contact your usual RNS contact for more assistance.

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Financial planning opportunities!

The new tax year is here!

The 2022/23 tax year started on 6 April 2022 and means that your new tax free savings allowances are ready to use.

This tax year you can invest:

- Up to £20,000 per person in a tax free stocks and shares ISA
- Up to £40,000 (potentially more using carry forward allowances) in a Pension or SIPP

And there are also allowances for children and grandchildren too, including pension allowances!

- Up to £9,000 in a Junior ISA
- Up to £3,600 in a Pension; this includes a £720 tax credit

For people aged 18 – 40 who are saving for a home consider up to £4,000 in a Lifetime ISA which can attract a 25% tax free bonus

Pension savers

We like to discuss pension contributions with people because they can be very tax efficient. The starting point is a 20% tax credit, and usually an extra 20% deduction can be claimed for higher rate tax payers; so 40% tax savings in total.

Tip: Earnings between £100,000 and £125,000? The effective tax saving can be up to 60%!

When and how to use your allowances

If you can invest at the start of the tax year, you get the tax benefits sooner and your money has more time to grow tax free so it could be worth more in the long run.

Or, some people like to wait until later in the year, to see how their finances have fared or how their businesses have performed.

Consider also regular savings; if you haven't got a lump sum to invest at the start of the year or you would rather not invest all in one go, regular savings can go into ISAs and into Pensions.

Please speak to one of our financial advisers or ask your usual partner. We will be pleased to provide independent whole of market financial advice and make new ISA and pensions investments for you.

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Staff news

Three new members of staff have joined the Brigg office.

Jenny Johnson is a trainee bookkeeper and payroll clerk and joins our team of 10 working on those services.

Born in Grimsby, she attended Wintringham Secondary School and Grimsby Institute.

Jenny has bought a house in Cleethorpes and loves living by the sea.

She thanked everybody for being so welcoming and supportive with her training.

Away from work, Jenny enjoys spending time with her family and walking her dog. She loves to binge watch a Netflix series with a bag of sweets and keeps fit by running and swimming.

Sarah Airey also joins the Brigg team as a payroll clerk and was born in Grimsby too.

She attended Tollbar Academy, Grimsby Institute and Franklin College in the town where she still lives.
She loves the variety of payrolls and the way the team pulls together.

Her hobbies and interests include crocheting, cross stitch, swimming and reading.

The third new face at Brigg is trainee accountant Oliver Scott.

Born in Scunthorpe, he attended St Bede's Academy before studying A-levels at John Leggott College.
In his spare time, Oliver plays golf and supports Manchester United.

New faces Sarah, Jenny and Oliver.

The Scunthorpe office has welcomed two new starters.

Financial planning support assistant Victoria Setford was born and raised in Rotherham but now lives in the Ashby area of Scunthorpe.

She attended Swinton Comprehensive School in South Yorkshire and college in Lincoln.

Victoria works in Financial Services with Karen, Jayne, Aiden, Andrew and Alex.

She is enjoying learning the role and has been made to feel welcome.

Her hobbies include socialising with friends and family. She has a holiday let in Mablethorpe, a new and exciting venture.

Trainee accountant George Neal was born in Scunthorpe and attended St Bede's Catholic Academy before studying A-levels at John Leggott College.

George plays football and golf and watches Scunthorpe United Football Club. He enjoys travelling and learning new things.

Joe Robertshaw

Trainee accountant Joe Robertshaw has passed Association of Taxation Technicians' level 4, with exams in business tax, personal tax and VAT plus ethics and law.

Joe, who joined the firm in 2016 from John Leggott College, studied remotely from home during the pandemic and is grateful to the firm for allowing him study days.

He is looking forward to starting work towards his ACA exams with the Institute for Chartered Accountants in England and Wales.

A new face at the Barton office is Sharron Simpson.
She was born in Scunthorpe but grew up in South Africa in Amanzimtoti and attended its High School. She lives in Saxby all Saints.

Sharron shares responsibility for the Yorkshire Building Society side of the Barton office and is an administrative assistant. She works alongside Carol, Sarah, Sandra and Leann.

She loves the customers and the warm welcome they receive from the team, who know them all.

Out of work, she enjoys spending time with her family, walking their two dogs, gardening and sewing.

Congratulations to Kerry Alliss, pictured receiving her certificate from ICAEW President William Brooks, after passing its Chartered Accountant qualification the ACA exam.

Kerry is also pictured (top) with RNS associate partner Chris Driver, President of the ICAEW's Humber branch, also at the awards ceremony.

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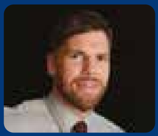

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Income tax rates and bands 2022/23	**£ per year**
Basic rate - 20% [1]	0-37,700
Higher rate - 40%	37,701-150,000
Additional rate - 45%	Over 150,000

[1] There is a 0% starting rate for savings income only. The starting rate limit is £5,000 for 2022/23.
The tax rates for dividends are 8.75% basic rate, 33.75% higher rate and 39.35% additional rate.

Income tax allowances 2022/23	**£ per year**
Personal allowance	12,570
Income limit for personal allowance	100,000
Dividend allowance	2,000
Marriage allowance	1,260

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

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