# **HEALTHCARE DATA GUIDE 2019/20**

### **INCOME TAX**

### **INCOME TAX ALLOWANCES**

	2018/19	2019/20
Personal allowance <sup>1</sup>	£11,850	£12,500
Income limit for personal allowance <sup>1</sup>	£100,000	£100,000
Transferable tax allowance for married couples <sup>4</sup>	£1,190	£1,250
Married couple's allowance (either party born before 6/4/1935) <sup>23</sup>	£8,695	£8,915
Income limit for married couple's allowance <sup>23</sup>	£28,900	£29,600
Minimum amount of married couple's allowance	£3,360	£3,450
Blind person's allowance	£2,390	£2,450
Dividend allowance <sup>5</sup>	£2,000	£2,000
Personal savings allowance - basic rate taxpayers <sup>6</sup>	£1,000	£1,000
Personal saving allowance - higher rate taxpayers <sup>6</sup>	£500	£500
Trading income allowance <sup>7</sup>	£1,000	£1,000
Property Income allowance <sup>7</sup>	£1,000	£1,000

- 1. The personal allowance reduces where the income is above £100,000 by £1 for every £2 of income above the £100,000 limit. For 2019/20, once income reaches £125,000 the personal allowance reduces to nil.
- 2. These allowances reduce where the income is above the income limit by £1 for every £2 of income above the limit, until the married couple's allowance minimum amount is reached.
- Tax relief for the married couple's allowance is given at the rate of 10%.
- 4. An individual who is taxable at no more than basic rate can transfer this part of his or her allowance to a spouse or civil partner who is also only taxed at basic rate.
- 5. Exempts the first tranche of dividend income from tax but the exempted income does use up tax bands and count towards other income thresholds
- 6. Exempts the first tranche of savings interest income by giving an effective tax credit of £200 to basic and higher rate taxpayers - not available to additional rate taxpayers.
- 7. Exempts the first £1,000 of income. Can be claimed where income is higher but related expenses cannot. be claimed where rent-a-room £7,500 exemption applies.

### **TAX RATES AND TAXABLE BANDS**

	2018	3/19		2019/20				
Band		Dividends 23	Other income	1	Dividends 23	Other		
Starting rate for savings <sup>1</sup>	£0 - £5,000	NA	Nil	£0 - £5,000	NA	Nil		
Basic	£0 - £34,500	7.5%23	20%	£0 - £37,500	7.5%23	20%4		
Higher	£34,501 - £150,000	32.5% 23	40%	£37,501 - £150,000	32.5% 23	40%		
Additional	Over £150,000	38.1% 23	45%	Over £150,000	38.1% 23	45%		
Scottish rates								
- Starting rate⁵	£0 - £2,000	N/A <sup>5</sup>	19%	£0 - £2,049	N/A <sup>5</sup>	19%		
- Basic rate band <sup>5</sup>	£2,001 - £12,150	N/A <sup>5</sup>	20%	£2,050 - £12,444	N/A <sup>5</sup>	20%		
- Intermediate rate band <sup>5</sup>	£12,151 - £31,580	N/A <sup>5</sup>	21%	£12,445 - £30,930	N/A <sup>5</sup>	21%		
- Higher rate band⁵	£31,581 - £150,000	N/A <sup>5</sup>	41%	£30,931 - £150,000	N/A <sup>5</sup>	41%		
- Additional <sup>5</sup>	Over £150,000	N/A <sup>5</sup>	46%	Over £150,000	N/A <sup>5</sup>	46%		
Trusts								
Income up to £1,0006	£0 - £1,000	7.5%	20%	£0 - £1,000	7.5%	20%		
Trust tax rates	Over £1,000	38.1%	45%	Over £1,000	38.1%	45%		

- The starting rate is for savings income only. If non-savings income is above this limit then the starting rate for
- Dividends are treated as the top slice of income applies for each band in which they fall.
- The dividend allowance effectively exempts the first £2,000 of dividends received.
- Includes the Welsh rate of income tax.
- Rates applicable to most taxable income of Scottish residents (after personal allowances). However, the UK threshold will still apply to their savings and dividend income and capital gains.
- 6. The first £1,000 of income limit is available to set against the additional rate tax liability where there is only savings and dividend income - but it must be set against savings income first then against dividends.





#### **INVESTMENT TAX RELIEFS**

Annual investment limits and income tax	2018/	/19	2019/20		
relief on initial investment	Limit	Relief	Limit	Relie	
Enterprise investment scheme	£2m <sup>6</sup>	30%	£2m <sup>6</sup>	309	
Venture capital trust	£200,000	30%	£200,000	309	
Seed enterprise investment scheme <sup>1</sup>	£100,000	50%	£100,000	509	
Social investment tax relief <sup>2</sup>	£1m	30%	£1m	309	
Individual savings account					
- Adults	£20,000345	N/A	£20,000345	N/	
- Junior ISA / Child trust fund (up to age 18)	£4,260		£4,368		

- 1. If you dispose of an asset which gives rise to a chargeable gain, 50% of the amount of gain reinvested in shares which also qualify for SEIS income tax relief will be exempt from CGT (this also applies where an SEIS investment is carried back to the prior year for income tax relief purposes).
- Relief limited to purchase of ordinary shares or loans made to a narrow range of social enterprises and charities.
- Help-to-buy ISAs are available to first time buyers (aged 16 or over) of homes worth up to £450,000 in London and £250,000 outside London. Savers can make a £1,200 initial deposit and save up to £200 per month each, to which the Government will add a 25% tax-free bonus of up to a maximum of £3,000, can be transferred to a LISA.
- Lifetime ISA (LISA) is available for people aged 18 to 40. Savers can invest up to £4,000 a year to which the Government will add a 25% tax-free bonus of up to a maximum of £1,000 a year. LISA funds can be used to buy a first home or as a pension (if funds are withdrawn for other purposes the Government bonuses are lost).
- 5. Savings in Help to buy, LISA and Junior ISAs (in tax year child becomes 18) are counted towards overall contribution limit for the year.
- 6. Any amount over £1m must be invested in one or more qualifying knowledge intensive companies

### **EMPLOYMENT**

### **COMPANY CAR BENEFITS**

	CO <sub>2</sub> emissions in grams per kilometre <sup>12</sup> not exceeding													
	0-50	75	94	99	104	109	114	>>	159	164	169	174	179	180+
2018/19*	13%	16%	19%	20%	21%	22%	23%	>>	32%	33%	34%	35%	36%	37%
2019/20*	16%	19%	22%	23%	24%	25%	26%	>>	35%	36%		37	%	

 $The \ vehicle \ list \ price \ is \ multiplied \ by \ the \ appropriate \ percentage \ (reduced \ for \ periods \ of \ unavailability) \ to \ calculate$ 

- 1. For each 5 grams per kilometre above 95 increase by 1%.
- 2. 4% supplement if car runs solely on diesel (subject to maximum of 37%).

#### **PROVISION OF FUEL FOR COMPANY CARS\***

Where any private fuel is provided	From 6 April 2018	From 6 April 2019
The company car percentage is multiplied by	£23,400	£24,100

#### **OTHER BENEFITS AND RATES**

Interest free loans up to £10,000	Tax and NIC free
Larger loans at less than the official rate (2.5% from 6 April 2017)	Discount taxable on employee and liable to employer's NIC
Car and motorcycle parking facilities/parking fees at or near place of work* Electricity that employers provide to charge an employee's electric or plug-in hybrid vehicle* Works bus services / support for public transport bus services* Employer supplied mobile telephones (one per employee)* Relocation costs not exceeding £8,000* Protective clothing and uniforms.*	Tax and NIC free unless provided through salary sacrifice arrangements (This list is not exhaustive.)
Employer pension contributions Workplace nurseries, childcare vouchers (within weekly limits) Cycles used partly for commuting	Tax and NIC free (This list is not exhaustive.)

s will trigger a tax charge it provided through salary sacrifice arrangements entered into after 5 April 2017.

#### **HMRC APPROVED MILEAGE RATES**

	2011/12 onwards	
Employees' own cars	up to 10,000 miles	additional
Cars and vans from 2011/12	45p	25p
Motorcycles	24p	24p
Bicycles	20p	20p
Each passenger in cars and vans only – same trip	5p	5p

#### **APPRENTICESHIP LEVY**

Applies from 6 April 2017, Charged on total earnings liable to employer Class 1 NIC (including the earnings for employees aged under 21 and apprentices under 25).

Rate for 2018/19 and 2019/20	Allowance
0.50%	£15,000 <sup>3</sup>

1. Effectively exempts employer (or groups of connected employers) from levy until total paybill exceeds

#### PENSION CONTRIBUTIONS

	2018/19	2019/20
Auto enrolment minimum contributions		
- employer	2%	3%
- employee	3%	5%
Maximum annual contribution value		
Individual's annual allowance (AA)	£40,000 <sup>456</sup>	£40,000 <sup>456</sup>
Employer – unlimited, but triggers tax charge on	£40,000 <sup>456</sup>	£40,000 <sup>456</sup>
individual if 'total pension inputs'12 exceed		
Individual's lifetime allowance (LTA) <sup>23</sup>	£1,030,000 <sup>3</sup>	£1,055,000 <sup>3</sup>
Maximum tax-fee lump sum <sup>3</sup>	25% of fund	25% of fund

- Total pension inputs include both individual's contributions and employer's contributions.
- 2. Statutory formulae are used to calculate deemed pension inputs and fund value for individuals who are members of defined benefit schemes.
- 3. If an individual's fund exceeds the lifetime allowance at the time benefits are drawn (at age 55 or later), the excess will be subject to a tax charge at an effective rate of up to 55%.
- 4. When pension contributions in the three prior tax years have been less than the AA for that year, it is possible to carry forward this unused relief to allow contributions of more than £40,000 to be made without incurring
- 5. Limited to £4,000 from 6 April 2017 for input periods starting from the date that certain pension benefits
- 6. The AA for individuals with 'adjusted' income over £150,000 is reduced by £1 for every £2 of excess subject to a minimum allowance of £10,000.

#### **NATIONAL MINIMUM WAGE / LIVING WAGE**

	Apprentices < 19				
Worker age	and/or in first year	Under 18	18-20	21 -24	25 and over
Hourly rate from 1 April 2018	£3.70	£4.20	£5.90	£7.38	£7.83
Hourly rate from 1 April 2019	£3.90	£4.35	£6.15	£7.70	£8.21

# **NATIONAL INSURANCE CONTRIBUTIONS**

#### CLASS 1 2018/19

	Employee			Employer	
Weekly pay	Monthly pay	Annual pay	Rate	Weekly pay	Rate
£0 - £116 (LEL)	£0 - £503	£0 - £6,032	Nil		
£116 - £162 (PT)	£503-£702	£6,032 - £8,424	Nil²	£0-£162 (ST)	Nil
£162 - £892 (UEL)	£702 - £3,863	£8,424 - £46,350	12%	£0 - £892 (UST,AUST)3	Nil <sup>3</sup>
Over £892	Over £3,863	Over £46,350	2%	Over £162 (ST) / £892	13.8%
				(ÚST, AUST) <sup>3</sup>	
			Er	nployment allowance	£3,000

### CLASS 1 2019/20

	Employee			Employer	
Weekly pay	Monthly pay	Annual pay	Rate	Weekly pay	Rate
£0 - £118 (LEL)	£0 - £512	£0 - £6,136	Nil		
£118 - £166 (PT)	£512 - £719	£6,136 - £8,632	Nil²	£0-£166 (ST)	Nil
£166 - £962 (UEL)	£719 - £4,167	£8,632 - £50,000	12%	£0-£962 (UST, AUST)3	Nil <sup>3</sup>
Over £962	Over £4,167	Over £50,000	2%	Over £166(ST) / £962	13.8%
				(UST, AUST) <sup>3</sup>	
			Em	ployment allowance	£3,000

- 1. The limits are defined as LEL lower earnings limit; PT primary threshold; ST secondary threshold; UST - upper secondary threshold; AUST - apprentice upper secondary threshold and UEL - upper earnings limit.
- 2. No NIC is actually payable but notional Class 1 NIC is deemed to have been paid in respect of earnings between the LEL and PT to protect contributory benefit entitlement.
- 3. UST applies only for employees aged under 21; AUST applies only for employees aged under 25 who

#### OTHER NIC CLASSES

Classes 1A + 1B employer	2018/1	9	2019/20	0
(A) Car, car fuel and other benefits		13.8%		13.8%
(B) PAYE settlement agreement		13.8%		13.8%
Class 2	over £6,205	£2.95 pw	over £6,365	£3.00 pw
Self-employed annual profits		-		
Class 3		£14.65 pw		£15.00 pw
Voluntary		•		
Class 4	£8,424-£46,350	9%	£8,632-£50,000	9%
Self-employed annual profits	over £46,350	2%	over £50,000	2%

### **CORPORATION TAX**

### **RATES**

	From 1 April 2018	From 1 April 2019
Full rate	19%¹	19%¹
Patent box - effective rate	10%	10%
Diverted profits tax <sup>2</sup>	25%²	25%²
Quarterly instalments threshold <sup>3 4</sup>	£1.5m <sup>3</sup> <sup>4</sup>	£1.5m <sup>3 4</sup>
Ring fenced profits <sup>5</sup>		
- Small (marginal relief fraction 11/400)	19%	19%
- Main	30%	30%
- Supplementary charge	10%	10%

- 1. The full rate is to reduce to 17% from 1 April 2020.
- 2. Applies to diverted profits where large companies have sales to UK customers in excess of £10m but no taxable presence in UK (by avoiding a permanent establishment in the UK or by routing transactions through a third party that lacks economic substance)
- 3. Companies whose profits for two consecutive accounting periods exceed £1.5m<sup>4</sup>, must pay quarterly instalments of CT starting six months and 14 days after the start of the second accounting period.
- From 1 April 2019 quarterly instalment payments for companies with profits over £20m will be brought forward
  to the third, sixth, ninth and twelfth months of their accounting period.

#### **CAPITAL ALLOWANCES**

Annual investment allowance (AIA)	From 1 Jan 2018	From 1 Jan 2019
Available to all businesses for general plant	100% on first £200,000	100% on first £1m
and machinery integral features (but not cars)		

New limit from 1 January 2019 applies for two years. Special apportionment rules apply for accounting periods straddling 1 January 2019 and 1 January 2021.

Other capital allowances	From 1 April 2018	From 1 April 2019
General plant and machinery <sup>145</sup>	18%	18%
Long-life assets12	8%	6%
Integral features (IFs)12	8%	6%
- includes: lifts; escalators; central heating; air		
conditioning; electrical lighting; power and water		
systems; external solar screening.  Energy and water-efficient plant and machinery <sup>3</sup>		
Energy and water-efficient plant and machinery <sup>3</sup>	100%	100%
Structures and buildings allowance	2%	2%
(from 29 October 2018)		
Cars with low CO, emissions and electric vans	100% on cars with CO,	100% on cars with CO,
•	emissions ≤75g/km	emissions ≤75g/km
Other business cars - CO, emissions ≤130g/km	18%	18%
- CO, emissions >130g/km	8%	8%

- Claim where annual expenditure exceeds the AIA limit
- Long-life assets and IEs are combined in one pool
- 3. These can be claimed to preserve the AIA limit for use against other expenditure. Abolished from 1 April 2020.
- 4. 100% first-year allowances available in certain enterprise zones.
- 5. For short life assets with a useful life of less than eight years, balancing allowances can be claimed where assets are disposed of within time limits, giving relief on full value.
- All allowances apply from 1 April for companies and 6 April for other businesses unless otherwise stated.

### **RESEARCH AND DEVELOPMENT RELIEF**

Small and medium-sized companies	From 1 April 2018	From 1 April 2019
Additional deduction for costs	130%	130%
Expenditure credit <sup>1</sup>	14.5%	14.5%
Research and development expenditure credit (RDEC) for large companies		
Above the line credit	12%	12%

<sup>1.</sup> Loss-making SMEs can surrender deduction in exchange for payment

### **VALUE ADDED TAX**

andard rate (from 1 January 2011)	20%
educed rate (domestic fuel, power and energy saving measures)	5%

Annual turnover thresholds	From 1 April 2018	From 1 April 2019
Registration	£85,000	£85,000
Deregistration	£83,000	£83,000
Flat rate schemes - entry	£150,000	£150,000
Flat rate schemes - exit	£230,000	£230,000
Cash or annual accounting - entry	£1.35m	£1.35m
Cash or annual accounting - evit	£1.6m	£1.6m

### **CAPITAL GAINS TAX**

#### **ANNUAL EXEMPTION**

	2018/19	2019/20
Individuals	£11,700	£12,000
Trusts <sup>1</sup>	£5,850	£6,000
Chattels exemption	£6,000	£6,000

1. Divided by the number of trusts settled by same settlor since 6 June 1978, up to a maximum of 10. Trusts for the disabled have the full individual exemption, subject to a similar anti-fragmentation rule.

### **RATES**

	2018/19	2019/20
Standard rate	10%	10%
Higher rate	20%	20%
Residential property standard rate	18%	18%
Residential property / carried interest higher rate	28% <sup>3</sup>	28%3
Entrepreneurs' relief rate	10% <sup>1</sup>	10% <sup>1</sup>
Investors' relief rate	10%²	10%²
Entrepreneurs' / Investors relief lifetime limit of gains	£10m <sup>12</sup>	£10m <sup>12</sup>

- 1. Entrepreneurs' Relief may be available for individuals (and trustees of settlements) on disposal of certain business assets including the sale of a business or the sale of a qualifying shareholding (5% or qualifying enterprise management incentive shares) in a trading company / holding company of a trading group.
- 2. Investor relief applies to qualifying investor gains on newly issued ordinary shares of an unlisted trading company bought by individuals from 17 March 2016 and held for at least three years starting from 6 April 2016.
- 3. Also applies to gains made by non-UK residents on sales of UK residential property (but corporation tax rate applies for corporates unless property within the ATED regime and disposed of prior to 6 April 2019).

### **INHERITANCE TAX**

#### **RATES ON DEATH**

	2018/19	2019/20
Nil (all chargeable assets)	£325,000	£325,000
Nil (main residence) <sup>1</sup>	£125,000	£150,000
40%	Excess	Excess

For married couples and civil partners, the proportion of the nil-rate band unused on the first death is available for use, at the rate then prevailing, on the death of the second spouse or civil partner on or after 9 October 2007. It is proposed that the nil rate band will remain at the current level until 6 April 2021. A reduced rate of 36% applies from 6 April 2012 where 10% or more of the net estate is left to charity

1. For deaths after 5 April 2017, a special nil rate band will apply where when a residence is passed on death to a direct descendant. The main residence nil band will rise annually to reach £175,000 by 2020/21.

#### LIFETIME TRANSFERS

Gifts to individuals and certain trusts for minor children and the disabled are potentially exempt transfers. If the donor survives seven years the transfers are completely exempt. All other lifetime transfers are chargeable at 20%. Where tax is charged at death on any gift made within seven years of death, taper relief may apply as follows:

Years before death	0-3	3-4	4-5	5-6	6-7
Death rate tax percentage	100%	80%	60%	40%	20%

### **RELIEFS AND MAIN LIFETIME EXEMPTIONS** (REDUCING VALUE TRANSFERRED)

Asset transferred	Reduction
Whole or part of business	100%
Quoted shares giving control	50%
Unquoted shares	100%
Agricultural relief - working farmer and property let on tenancies starting after 31 August 1995	100%
Agricultural relief – other let property	50%
Cash (or other) gift	Reduction
Annual exemption	£3,000
Small gifts (per donee)	£250
Gifts out of income	100%
Gifts on marriage:	£5,000
- parent	£2,500
- grandparent	£1,000
- other	
Charitable gifts	100%

1. Shares quoted on AIM and ISDX are treated as unquoted.

### **NHS DATA - ENGLAND**

#### **SENIORITY FUNDING**

#### Funding phase out

No new entrants from 1 April 2014. Payments cease after 31 March 2020.

Seniority phase out through to 31 March 2020 to continue as follows:

April 2019	Final reduction of remaining balance (circa 25%)
April 2020	No funding from this date

The reduction includes the impact of attrition (retirement and closing entrants to the scheme) and an annual reduction to seniority pay scales.

#### Abatement subject to superannuable profit levels

Abuttilitie	Subject to Superumuubte prometevets
Band 1	Full seniority for GPs earning > 2/3 deemed national average superannuable
	profits excluding seniority
Band 2	60% of full seniority for GPs earning 1/3 < 2/3 average superannuable profits
Band 3	Nil if earning < 1/3 average superannuable profits

#### Interim averages

2019/20	To be announced	2016/17	£94,982
2018/19	£95,419	2015/16	£95,001
2017/18	£93,540	2014/15	£96,097

#### Final Averages

2014/15	£89,573	2009/10	£93,678
2013/14	£88,724	2008/09	£92,955
2012/13	£91,050	2007/08	£90,375
2011/12	£92,034	2006/07	£92,140
2010/11	£94,080		

Based on information available at 26 April 2019

### **OUALITY & OUTCOMES FRAMEWORK**

2019/20		2018/19	
Total quality points	559	Total quality points	559
QOF point value	£187.74	QOF point value	£179.26
Contractor Population Index	8,479	Contractor Population Index	8,096

### **SUPERANNUATION RATES**

All practitioner (GP, General Dental Practitioner, Ophthalmic Medical Practitioner) and non-GP Provider NHS Pension Scheme members.

#### Employee rates

2019/20 - rates fixed until 31.3.22 and no change from 2018/19.

£0-£15,431	5%
£15,432-£21,477	5.6%
£21,478-£26,823	7.1%
£26,824-£47,845	9.3%
£47,846-£70,630	12.5%
£70,631-£111,376	13.5%
£111,377 plus	14.5%

#### Employer rate (fixed until 31.3.23)

20.68% (2018/19 14.38%)

The 6.3% increase in 2019/20 is centrally funded so practices will still pay 14.38% Arrangements beyond 2019/20 to be announced (but there is a commitment to provide funding towards this).

#### Added years capping

Added years capping			
2018/19	160,800	2015/16	149,400
2017/18	154,200	2014/15	145,800
2016/17	150,600	2013/14	141,000

# **NHS DATA - ENGLAND CONTINUED**

#### 2019/20 CONTRACT CHANGES SUMMARY

Contract uplifts per weighted patient	GMS	PMS	APMS
MPIG reinvestment	£0.39		
Seniority reinvestment	£0.44	£0.44	
Inflationary uplift	£0.09	£0.09	£0.09
Total uplift	£0.92	£0.53	£0.09

Uplifts above are AFTER the one off permanent adjustment to fund the state backed indemnity scheme. Global sum increased to £89.88 from 1 April 2019 (£88.96 2018/19).

OOH opt out percentage reduced from 4.87% (2018/19) to 4.82% (2019/20) (GMS).

#### New Clinical Negligence Scheme for General Practice from 1 April 2019

- Funded by one off permanent adjustment to global sum
- Includes all GPs and all staff working in delivery of primary medical service (incl locums)
- Members do not have to pay for scheme
- Some exclusions on services covered so a level of separate cover likely to be required.

#### **Practice Network Participation Payment**

- ▶ £1.761 per weighted patient
- For initial and then continued active participation in Primary Care Network (PCN)
- Practice entitlement, payable directly to practices.

#### QOF

- No changes to overall available points
- Value per point increases but negated by change in contractor population index
- Introduction of two quality improvement modules
- Introduction of personalised care adjustment (replacing current exception reporting).

#### Extended hours DES

- Practice payments cease after 30 June 2019
- From 1 July 2019 becomes a PCN requirement and funding stream
- Improving access schemes funding to transfer from April 2021.

### PRIMARY CARE NETWORK CONTRACT DIRECTED ENHANCED SERVICE (DES)

#### **National Service Specifications**

Details to be announced, requirements do not commence in 2019/20.

- Structured Medications Review and Optimisation
- Enhanced Health in Care Homes
- Anticipatory Care Requirements
- Personalised Care
- Supporting Early Cancer Diagnosis
- CVD Prevention and Diagnosis
- Tackling Neighbourhood Inequalities.

### Additional Roles Reimbursement

Role	Applies from	Reimbursement %
Clinical Pharmacist	From July 2019	70%
Social Prescribing Link Worker	From July 2019	100%
First Contact Physiotherapist	2020/21	70%
Physician Associate	2020/21	70%
First contact community paramedic	2021/22	70%

### **FINANCIAL ENTITLEMENTS 2019/20**

£1.50 per registered patient* £0.514 per registered patient*
1 0 0
70% of actual on-going salary costs**
100% of actual on-going salary costs**
£1.099 pre-registered patient

<sup>\*</sup>Registered patients based on 1 January 2019

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<sup>\*\*</sup>Subject to defined maximums