

David Allen

Tax



Spring Budget 2021

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Overview

Spring Budget 2021

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Rishi Sunak delivered his second Spring Budget today promising to continue to do “whatever it takes” to support people and businesses through the current Coronavirus pandemic, announcing extensions to the Furlough Scheme and Self-Employment Income Support Schemes to name but a few.

The magnitude of the unprecedented Government support will mean that we will be paying for the crisis for many years to come, with the national debt forecast to rise from 88.8% of GDP this year to a peak 97.1% in 2023/24, before stabilising and falling slightly to 97% and 96.8% in the final two years of the forecast.

To continue to support the economy through the crisis, and balance the books going forward, the Chancellor set out a three-point plan to:

1. support people and businesses
2. fix the public finances
3. build a better future

The extension of the support for businesses and employees was welcome and will help locked down businesses reopen over the summer.

Whilst the Chancellor resisted announcing another “help out to eat out scheme” at this point in time, the extension of the 5% reduced rate of VAT to 30 September 2021, with a 12.5% rate until 31 March 2022, will help the struggling hospitality sector as they open up as lock down measures are eased.

We have long known that this unprecedented level of Government support would come at a cost and the Chancellor outlined a few tax raising measures in this Budget, with no doubt more to come in the future, and we will be paying close attention to the announcements made on ‘Tax Day’ 23 March 2021.

The Chancellor also used other stealth ways of raising tax by freezing some allowances that will inevitably bring more people within the tax net.

Raising tax is only one way of reducing the debt to GDP ratio, and both the Chancellor and Prime Minister are keen to grow the economy, and maximise the new freedoms that Brexit has brought with the announcement of eight new English Freeports.



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The extension to the £500,000 Stamp Duty nil-rate band until June 2021, then £250,000 until September 2021, is clearly meant to continue the stimulus to the housing market and protect and create jobs, along with a new mortgage guarantee scheme that will enable all UK homebuyers to secure a mortgage up to £600,000 with a 5% deposit.

Companies are being encouraged to invest with the announcement of a new "super-deduction" which will cut companies' tax bills by 25p for every pound they invest in new equipment. This is worth around £25 billion to UK companies over the two-year period that the super-deduction will be available.

Pre-Budget there had been much speculation that there could be major changes to the Inheritance Tax and Capital Gains tax regimes, and whilst these were largely not addressed in the Budget, the comprehensive review of capital taxes by the Office of Tax Simplification, and the continued need to raise taxes, means that a major overhaul of capital taxes could come in a future Budget, or as part of the announcements made on 'Tax Day', 23 March.

As always, the content of the speech is the tip of the iceberg with many more announcements contained in the press release that followed.

Our experts have been busy dissecting all the information from the Chancellor's statement and have created useful, jargon free summaries so you can understand how the Budget affects you and your business.



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Business and Corporation Tax

Lots of great announcements which continue to support businesses through the pandemic and encourage growth, but a sting in the tale for large companies down the line.

Pros

- ✓ **C Business Rates Relief**
Business rates relief of 100% will continue for the first three months of the current tax year, to 30 June 2021, for eligible retail, hospitality and leisure businesses.
- ✓
Thereafter, for the period from 1 July 2021 to 31 March 2022 the relief will be reduced to two thirds (66.67%).
- ✓ **C Restart Grants**
The current Local Restrictions Support Grants come to an end on 31 March 2021.
- ✓
To support businesses re-opening in England, the Government has set aside £5 billion for a new Restart Grant to help them get back up and running.
- ✓
A one-off cash grant of up to £6,000 will be available for non-essential retail businesses and up to £18,000 will be available for hospitality, leisure, personal care and gym businesses, dependent on their rateable value.
- ✓ **C Recovery Loan Scheme**
The current Bounce Back Loans (BBL) and Coronavirus Business Interruption Loan (CBIL) schemes come to an end on 31 March 2021.
- ✓
These will be replaced by a new Recovery Loan Scheme where businesses can borrow between £25,000 and £10 million as a term loan or overdraft. There will also be invoice and asset finance available of between £10,000 and £10 million. The Government will guarantee 80% of the finance to the lender.
- ✓
The Recovery Loan Scheme launches on 6 April 2021 and is open until 31 December 2021. Finance will be available through a network of accredited lenders.

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Business and Corporation Tax (continued)

Corporation Tax

- ✓ **C** To encourage investment by businesses there will be a 'super deduction' of 130% of the cost of investment in new equipment for the next two years.

From 1 April 2021 to 31 March 2023 companies investing in qualifying new plant and machinery will be able to claim 130% capital allowances.

This will cut a company's tax bill by 25p for every £1 they invest.

- ✓ In addition to the above, losses of up to £2,000,000 will be able to be carried back for three years to obtain a tax repayment, as opposed to the current legislation which only allows losses to be carried back for one year. This is a temporary measure and is effective for accounting periods ending between 1 April 2020 to 31 March 2022.

Sole trade/partnership businesses

- ✓ **C** Where an unincorporated business suffers a loss as a result of the pandemic, then a loss which arises in the tax years ended 5 April 2021 and 5 April 2022 can now be carried back for three years instead of just one, thus providing a greater opportunity to reclaim tax paid in previous years.

Apprenticeship Scheme

- ✓ **C** The Government will extend and increase the payments made to employers in England who hire new apprentices between 1 April 2021 and 30 September 2021. Under this scheme employers will receive £3,000 per new apprentice compared to the previously announced rate of £1,500.

Cons

Corporation Tax

- ✗ The current rate of Corporation Tax of 19% is set to increase to 25% from 1 April 2023.
- ✗ Businesses with profits of £50,000 and under will continue to pay the current rate of 19%, this applies to around 1.5 million smaller companies.
- ✗ Companies with profits of between £50,000 and £250,000 will pay a tapered rate of tax and companies with profits over £250,000 will pay the full 25% Corporation Tax rate.

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Capital Gains Tax

With Capital Gains Tax (CGT) forming part of the Governments 'Triple Tax Lock' there were no announcements regarding increases in the rates from April 2021 onwards.

Pros

- ✓ No increase in rates of CGT announced. These remain at 10%/20% for non-residential property disposals and 18%/28% for residential property sales.

Cons

- ✗ The CGT annual exempt amount is frozen at the current amount of £12,300 until 2026 for individuals, personal representatives, and some Trusts. It will remain at £6,150 for most Trusts.



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Planning should be undertaken before disposing of any assets to ensure that the annual exemption and any other available reliefs are taken advantage of. Please contact a member of our Tax team on 01228 711888 if you have any queries or are thinking of making a disposal.



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Inheritance Tax

In the weeks leading up to the Budget there was much speculation around reforms to Inheritance Tax (IHT), in particular an increase in the current IHT rate of 40%.

However, the Chancellor focused on other things in his Budget and did not make any changes to current legislation. It is likely he has saved any IHT reforms for a later date.

Pros

- ✓ No restrictions or changes to the IHT reliefs available or an increase in the IHT tax rate.

Cons

- ✗ The nil-rate band has remained frozen at £325,000 – the same rate since 2009. This rate will remain in place till April 2026.
- ✗ The residence nil-rate band will also remain frozen at £175,000 through to April 2026.
- ✗ The residence nil-rate band taper continues to start at £2 million from 6 April 2021. This also remains frozen through to April 2026.

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Inheritance Tax is a complex subject, however with careful planning your exposure can be minimised. If you would like to review your IHT position, please do not hesitate to contact one of our Tax Specialists on 01228 711888



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National Insurance (NIC)

With National Insurance forming part of the Governments 'Triple Tax Lock' there were no announcements regarding increases in the rates from April 2021 onwards.

Pros

- ✓ From April 2021 the National Minimum Wage rates are:
 - employees aged 23 and over: £8.91
 - employees aged between 21-22: £8.36
 - employees aged between 18-20: £6.56
 - employees aged between 16-17: £4.62
 - apprentices up to age 19 or in their first year of apprenticeship: £4.30 (unless rates specified in apprentice training contract)
- ✓ Class 1 National Insurance Contributions threshold to rise to £9,568 from April 2021.
- ✓ Class 4 National Insurance Contributions threshold will rise to £9,568 from April 2021.
- ✓**C** Employers with fewer than 250 employees will continue to be able to reclaim up to two weeks of eligible Statutory Sick Pay (SSP) costs per employee from the Government whilst the Covid pandemic remains. This temporary extension is available from the first day of sickness.

Cons

- ✗ Although staying in place, there will be no increase to the Employment Allowance which is to remain at £4,000 from April 2021.

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Personal Income Tax

With the focus of the Budget very much being Covid related, there were few announcements on the Personal Income Tax front.

Pros

- ✓ The tax free personal allowance remains as previously announced at £12,570 for the upcoming 2021/22 tax year.
- ✓ The higher rate tax threshold remains as previously announced at £37,700 for the upcoming 2021/22 tax year, meaning that higher rate tax will not be paid until income exceeds £50,270.
- ✓ The 0% starting rate band for savings income remains at £5,000 for the upcoming 2021/22 tax year.
- ✓ There were no increases in the personal tax rates for the upcoming 2021/22 tax year, these remain as follows:

	Basic rate	Higher rate	Additional rate
General and savings income	20%	40%	45%
Dividend income	7.5%	32.5%	38.1%

Cons

- ✗ The tax free personal allowance of £12,570 and the higher rate tax threshold of £50,270 will be frozen through to April 2026.

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Savings and Investments

The Chancellor decided to avoid making any significant changes to the savings and retirement planning landscape, however for house buyers there was a welcome announcement.

Pros

- ✓ **Pensions**
The speculation that the pension annual allowance would reduce was unfounded, as it was announced that this would remain at £40,000 for the 2021/22 tax year.
- ✓ The annual allowance is the maximum contribution that can be made into a registered pension scheme on behalf of an individual per tax year.
- ✓ A consultation will be launched within the next month to assess whether the current charge cap on pension schemes affects the ability to invest in a broader range of assets. This is to ensure pension schemes are able to offer the highest possible returns to savers.
- ✓ **National Savings and Investments (NS&I)**
It was revealed that savers will be able to invest in a Green retail National Savings and Investment product later this year.
- ✓ Further detail is to be announced, but the bonds will enable savers to buy into the Governments "green industrial revolution".
- ✓ **C Mortgages/house purchase**
For people looking to purchase a property from April 2021 onwards, a minimum of 5% deposit will be required, and the remaining 95% can be provided by a Government backed mortgage guarantee scheme.

The Government will incentivise lenders to provide mortgages to first-time buyers and current homeowners, with just 5% deposits to buy properties worth up to £600,000.
- ✓ From 15 March 2021 onwards it will also be possible for mortgage interest claimants in Great Britain to add the legal fees associated with transferring their mortgage claim to a new property to the value of their property loan.

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Savings and Investments

Cons

Pensions

- ✗ There will be no increase in the current lifetime allowance threshold of £1,073,000 until at least April 2026. An excess tax charge on withdrawals above this figure will continue to apply.
- ✗ The lifetime allowance is the maximum you can put in your pension and still get tax relief. But it is not a limit on how much can be paid into a pension, as savers can continue paying in above it, however tax relief will not be applied. Any gains you make from investment growth over the years will also count towards the allowance.

Individual Savings Accounts

- ✗ No changes were announced to the maximum ISA subscriptions for 2021/22. These will remain at:

£20,000 for the ISA
£9,000 for the Junior ISA
£4,000 for the Lifetime ISA

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David Allen Financial Services, as independent financial advisers, can help you make the most of your savings and investments and ensure your retirement planning makes the most of the tax advantages available. For an initial discussion to see how we can help, please contact one of our team on 01228 711888.



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Tax Credits and Benefits (Universal Credits)

There were lots of Covid related announcements in the Budget to provide further support to those claiming Universal Credit and Working Tax Credits.

Pros

- ✓ A six month extension to the £20 per week Universal Credit uplift to September 2021.
- ✓^C A one-off payment of £500 to eligible Working Tax Credit claimants to provide extra support over the next six months.
- ✓^C Maintaining the higher surplus earnings threshold of £2,500 for Universal Credits claimants for a further year to April 2022.
- ✓^C The suspension of the Minimum Income Floor for self-employed Universal Credit claimants is extended to the end of July 2021. It will be gradually reintroduced from August 2021.
- ✓^C From April 2021, the period over which Universal Credit advances will be recovered will increase to 24 months.
- ✓^C From April 2021, the maximum rate at which deductions can be made from a Universal Credit award will reduce from 30% to 25% of the standard allowance.
- ✓^C The Government will continue to treat Working Tax Credit claimants who have been furloughed, or experienced a temporary reduction in their working hours as a result of COVID-19, as working their normal hours for the duration of the Coronavirus Job Retention Scheme (CJRS). This allows these claimants to remain eligible for Working Tax Credit.

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If you have any queries regarding your Tax Credit or Universal Credit claim please contact one of our Tax Specialists on 01228 711888



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VAT and Duties

There were lots of positive announcements on the VAT and duties front which will be welcomed by businesses struggling as a result of the pandemic.

Pros

- ✓ **C** The Government will extend the temporary increase in the residential Stamp Duty Land Tax (SDLT) nil-rate band to £500,000 in England and Northern Ireland until 30 June 2021. From 1 July 2021, the nil-rate band will reduce to £250,000 until 30 September 2021, before returning to £125,000 on 1 October 2021.
- ✓ **C** Any business that took advantage of the original VAT deferral on VAT returns from 20 March through to the end of June 2020 can now opt to use the VAT Deferral New Payment Scheme to pay that deferred VAT in up to eleven equal payments from March 2021, rather than one larger payment due by 31 March 2021, as originally announced.
- ✓ **C** The Government will extend the temporary reduced rate of 5% VAT for goods and services supplied by the tourism and hospitality sector until 30 September 2021. To help businesses manage the transition back to the standard 20% rate, a 12.5% rate will apply for the subsequent six months from 1 October 2021 to 31 March 2022.
- ✓ To further support the hospitality industry and its suppliers, the duty rates on beer, cider, wine and spirits will be frozen for another year.
- ✓ Fuel duty will also be frozen for a record eleventh year.
- ✓ To support the haulage sector, the Government will freeze HGV Vehicle Excise Duty for 2021/22 and will suspend the HGV Levy for another 12 months from August 2021.
- ✓ The VAT registration and deregistration thresholds will not change for two years from 1 April 2022, giving businesses certainty. The taxable turnover threshold, which determines whether a person must be registered for VAT, will remain at £85,000. The taxable turnover threshold for deregistration will remain at £83,000.

Cons

- ✗ From 1 April 2021 Vehicle Excise Duty rates for cars, vans and motorcycles will increase in line with Retail Price Index (RPI).
- ✗ From 6 April 2021, fuel benefit charges and the van benefit charge will increase in line with CPI for company vehicles.

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For more details on what was announced in the 2020 Spring Budget in relation to VAT and other duties, please contact Julie Osborn on 01228 711888



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Miscellaneous Announcements

A few other items were announced which may be of interest.

Research & Development (R&D)

The Government have announced a consultation into the Research & Development Tax Credits to explore in more detail the nature of private-sector R&D investment in the UK.

R&D tax credits are a Government incentive designed to reward UK companies for investing in innovation and are a valuable source of cash for businesses.

The consultation, which will run from 3 March 2021 to 2 June 2021, will cover:

- how the two R&D relief schemes (RDEC and SME) support R&D in the UK, including how they operate;
- how they interact with the way modern R&D is done, and the main differences in design between them;
- whether the schemes should be amended to remain internationally competitive and keep the UK at the cutting edge of innovation;
- whether the definition of R&D and the scope of what qualifies for relief remain fit for purpose;
- whether current rates of relief, and the difference in rates between RDEC and the SME scheme, remain appropriate.

Additionally, in order to deter abuse, the Government announced a capping of the amount of SME payable R&D tax credit that a business can receive in any one year to £20,000 plus three times the company's total PAYE and NICs liability. This is for accounting periods beginning on or after 1 April 2021.

If your business has invested money in new processes and you would like to talk to one of our Tax Specialists to see whether you could benefit from making an R&D tax claim please contact us on 01228 711888.



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Miscellaneous Announcements

New HMRC penalty regime

A new penalty regime was announced which will align late submission and payment penalties for VAT and Self-Assessment Income Tax.

The new late submission penalty regime will be points based and a penalty will only be issued when the relevant threshold is reached.

The new late payment regime will introduce penalties proportionate to the amount of tax owed and how late the tax due is. Consisting of two separate charges; the first becoming payable 30 days after the payment due date and will be based on a set percentage of the balance outstanding subject to any Time To Pay (TTP) arrangements agreed. A second charge will become payable from day 31 and will accrue on a daily basis, based on amounts outstanding. As with the first charge, the taxpayer can agree a TTP with HMRC.

The penalty will stop accruing from the date the TTP is agreed.

Taxpayers will not be liable to a point or penalty if they had a reasonable excuse for not filing or paying on time. The aim is to make the penalty regime fairer and more consistent.

The reforms are due to come into effect for VAT taxpayers for periods starting on or after 1 April 2022; for income taxpayers with a rental income of more than £10,000 per year from accounting periods beginning on or after 6 April 2023, and for all other income taxpayers, from accounting periods beginning on or after 6 April 2024. The Government will also introduce a new approach to interest charges and repayment interest to further align VAT with other tax regimes.



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Coronavirus Pandemic Related Measures

C Coronavirus Job Retention Scheme (CJRS)

The CJRS has been extended to 30 September 2021. The scheme will run in its current form to 30 June 2021, allowing employers to furlough employees and claim 80% of unworked hours as a grant.

From 1 July 2021, employees must still receive 80% of their usual gross wages for unworked hours, however employers must top up the CJRS grant available as follows:

July 2021	70% grant with 10% employer top up
August 2021	60% grant with 20% employer top up
September 2021	60% grant with 20% employer top up

The claims will be made in the usual format using the online portal on your Government Gateway account.

C Self Employed Income Support Scheme (SEISS)

Details surrounding the SEISS grants were released.

Taxpayers who submitted a 2019/20 tax return will now qualify for support, providing that they also meet the remainder of the qualification criteria – a welcome move that is set to assist an additional 600,000 individuals.

The fourth grant will be available soon and will be calculated as 80% of an average of three months trading profits, capped at £7,500.

A newly announced fifth and final grant will also be available in July. The value of this grant will be linked to self-employed turnover as follows:

Turnover has decreased by 30% or more:
80% of an average of three months profits, capped at £7,500

Turnover has not decreased by 30%:
30% of an average of three months profits, capped at £2,850

We are expecting further information regarding both of the grants in due course and will update our website with full details once available.



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Coronavirus Pandemic Related Measures

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Thereafter, for the period from 1 July 2021 to 31 March 2022 the relief will be reduced to two thirds (66.67%).

Restart Grants

C The current Local Restrictions Support Grants come to an end on 31 March 2021.

To support businesses re-opening in England, the Government has set aside £5 billion for a new Restart Grant to help them get back up and running.

A one-off cash grant of up to £6,000 will be available for non-essential retail businesses and up to £18,000 will be available for hospitality, leisure, personal care and gym businesses, dependent on their rateable value.

Recovery Loan Scheme

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Coronavirus Pandemic Related Measures

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C Tax Credits and Benefits (Universal Credits)

A six month extension to the £20 per week Universal Credit uplift to September 2021.

A one-off payment of £500 to eligible Working Tax Credit claimants to provide extra support over the next six months.

Maintaining the higher surplus earnings threshold of £2,500 for Universal Credits claimants for a further year to April 2022.

The suspension of the Minimum Income Floor for self-employed Universal Credit claimants is extended to the end of July 2021. It will be gradually reintroduced from August 2021.

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C VAT and Duties

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C Statutory Sick Pay

Employers with fewer than 250 employees will continue to be able to reclaim up to two weeks of eligible Statutory Sick Pay (SSP) costs per employee from the Government whilst the Covid pandemic remains. This temporary extension is available from the first day of sickness.

David Allen

Our Summary 2021/22

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