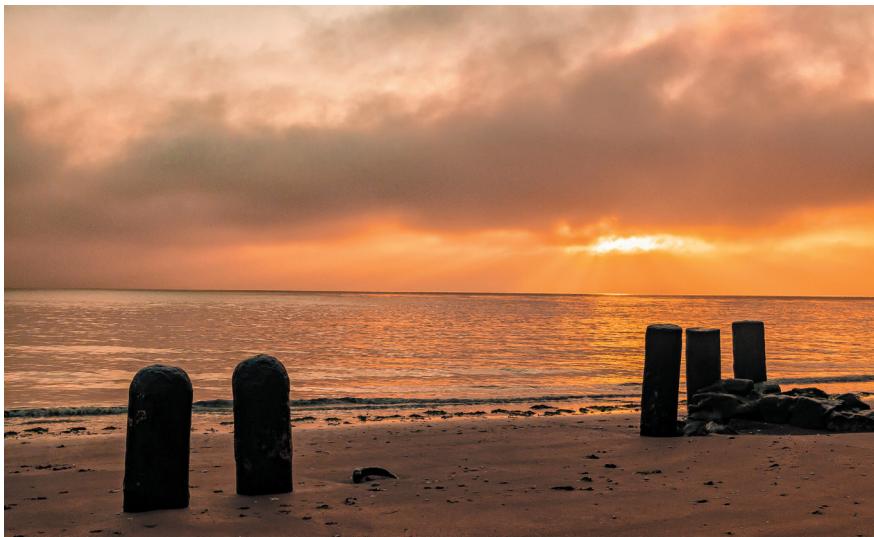


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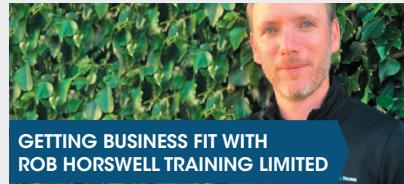


## Welcome to our summer newsletter

2020, a year we will all look back on as being “unprecedented”, when being in “lock down” and “social distancing” became the norm. I hope that this newsletter finds you well, and that you/your business are not suffering too badly.

Throughout the crisis, we have tried to keep our clients up to date with developments through the [Covid-19 hub](#) on our website, by email and through our social media channels. Given the sheer volume of legislation that has been introduced in the past three months, keeping up to date, and keeping our clients updated, has been no mean feat. The task of keeping the website etc., up to date has fallen on the shoulders of our marketing manager, Karen Gray, and we are grateful to her for the work she has done.

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**GETTING BUSINESS FIT WITH  
ROB HORSWELL TRAINING LIMITED**

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**ANIMAL MAGIC AT WINGHAM  
WILDLIFE PARK**

**Page 05**



**DELIVERING A TASTE OF ITALY WITH  
DINO'S ITALIAN RESTAURANT**

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**INHERITANCE  
TAX UPDATE**

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## Continued from front page

We do not normally see this much new legislation in years, and I hope that you have found the updates helpful. It has been challenging for the Government to produce it, in an effort to save jobs and the economy, and for business to implement it. We have helped many clients by claiming through the [Coronavirus Job Retention Scheme](#), and our self-employed clients by claiming through the [Self Employment Income Support Scheme](#). In addition, we have advised and assisted regarding [grants and loans](#) that are available and on [business rates relief](#). Another word that we've become familiar with is "furlough". Let us hope that once this crisis is over, we never have to furlough staff again.

Working from home became necessary, if you could. For some, this may be the way forward. For most, lessons have been learned regarding computer links, equipment, [security](#), information sharing, and management. As with many of our clients, we had the task of managing a workforce that was mostly based at home, or was furloughed.

Businesses improvised to enable them to continue. We include within this newsletter three great examples of clients who adapted their businesses to get them through the pandemic. Like many other businesses, as I write this, we are making plans for staff being unfurloughed and safely returning to work.

So what is the "post-pandemic" world going to be like? Social distancing in the workplace, hand washing and sanitising arrangements are going to be with us for a while, I think. Some businesses, sadly, will not come out the other end. Pubs, restaurants, hotels and the like are all going to struggle. Travel will get back to normal, but it will take time. The UK may see a surge in its holiday industry as holidaymakers shy away from abroad until confidence in overseas travel is restored and, of course, the resulting 14 days of quarantine on return is no longer required.

In the meantime, as I write this, the end is not near. Schools have not fully returned, sport is still not happening and leisure facilities are not open.

We will continue to keep you updated with legislative changes as the Government tries to save the economy whilst protecting the health of the population. Please get in touch with us if we can help in any way.

**I hope that each and every one of you get through it, both from a health point of view, and financially. Stay safe.**



**Author:**  
**Ian Pascall, FCA**  
**Senior Partner**  
McCabe Ford Williams, Dover

### Further delay to the Domestic Reverse Charge (DRC) for the Construction Industry

HMRC have issued their Revenue and Customs Brief 7 (2020) document, which set out a further six-month delay, due to the impact of Covid-19, to the Domestic Reverse Charge (DRC), which affects the treatment of VAT for construction services. The introduction will now take place on 1 March 2021. For more details please read our [blog](#).

## Client Profile

### Rob Horswell Training Limited



↑ Rob Horswell

Rob Horswell has enjoyed a career in health & fitness, which spans over 20 years. His extensive experience includes working for the prestigious King's School in Canterbury as a personal trainer and sports & conditioning coach and as part of the GB Paralympic rowing team's support team assisting the men's coxless four to a bronze medal at the 2008 Beijing Olympics.

Having also had the experience of setting up King's School as a training provider, in 2011, after 10 years' service, Rob left to work for a residential bootcamp company, delivering high-end training and nutrition advice in the West Country, Wales and France. Working for the bootcamp company meant 7-14 days working away from home per month. When at home, Rob trained his personal training clients and, in time, decided to set up his own part-time private training provider business. So positive was the growth that just a year later he set up Rob Horswell Training Limited dedicating his entire time to his new venture.

#### Today his business splits into four main areas:

- 1) Individual and corporate personal training services for clients from all 'walks of life' and all abilities from basic health & fitness training to sport specialist training and rehabilitation work.
- 2) Business fitness provider to schools and businesses centering on health and wellbeing programmes, including nutrition and exercise, for teachers and business people.

- 3) Training provider to private individuals providing a host of health & fitness courses and nationally and internationally recognised awards. This work is now run through a new company, The Wellness and Fitness Academy Limited.
- 4) Government funded training provider to the education sector providing free fitness instructor and personal fitness courses to students aged between 16 and 19 and in full-time education.

#### Coping with Covid-19

For the last eight years, Rob's business has gone from strength to strength due to a combination of factors including hard work, skill and expertise in his field, a passion for the health & fitness industry and in helping clients to live healthier lives; combined with his ability to spot new opportunities for services and ways to develop his business. This ability has obviously been tested due to the Covid-19 pandemic as the restrictions of lockdown meant no face-to-face contact with clients due to social distancing.

Before the government introduced lockdown, Rob, in fact, had been following the news from China and other countries ahead of the UK Covid-19 pandemic curve. It was obvious to him that change was coming and therefore that his business would have to adapt. Initially, looking at his schools' programme Rob brought forward exams for students to sit these weeks earlier than planned and, before the introduction of lockdown. Classes were naturally postponed when schools were ordered to close. However, Rob quickly moved tutoring to an online format so that students could continue with their studies.

## Client Profile

# Rob Horswell Training Limited

This proved popular with his clients and benefitted Rob in a number of ways:

- he could continue to provide existing clients with a much needed health and fitness boost
- being able to serve a wider geographic and increase his client base through sharing his online classes via social media
- freeing up valuable travelling time and achieving a better work/life balance as a result
- staying connected with his team via online staff meetings

### Not just surviving but thriving

After this success, a natural step was to form The Wellness and Fitness Academy Limited to specialise in online education in the well-being, health and fitness sector including courses in Mental Health Awareness, Smoking Awareness and Cessation, as well as Alcohol Awareness. These provide learners' qualifications to be able to recognise and help people who may need additional levels of support, or to work in businesses where a holistic approach to employees' well-being is a much greater area of focus.

### The importance of health & wellbeing

Because of Covid-19, many of us have realised that health and wellbeing need to have a greater priority in our lives and Rob hopes more people will come to share his passion. He says, *"For me, it is not about developing a six-pack or an ultimate beach body. My approach focuses on key health & fitness positives such as lowering blood pressure, becoming more active and helping people to live a better quality of life for longer. My rehab clients, who come to me after being treated by hospitals for strokes or hearts attacks often struggle to cope with everyday activities. I get great pleasure in helping these*

*clients achieve key goals such as reducing their blood pressure medicine, being able to walk to the shops or climb the stairs. I am delighted when clients achieve milestones such as being able to build up to 5-10k runs. An enjoyment of life that is free from medication and physical limitation is key. If we address the foundations of what health is then the physical benefits will come as a result of these actions. All decisions we make in our everyday life will have a consequence. We just need to decide if the choice we make will have a positive consequence or negative consequence, such as sitting for an additional 30 mins resulting in lowering of metabolic rates and increasing sedentary lifestyle, or taking a walk for 30 mins resulting in increases in cardiovascular fitness, reductions in blood pressure and reductions in body fat percentage."*

### Working with MFW

Rob has been a client of MFW Dover partner John Sheather for just over six years. Before meeting John Rob's experiences with other accountants had been far from good. However, with John's help Rob now realises the benefits of having a good accountant. He says, *"John has been an excellent sounding board, highlighting things I have missed and his support has been absolutely superb. He prepares my accounts and the Dover payroll team handle the business' payroll on my behalf. John has also been great at putting me in touch with other equally proficient businesses such as financial advisors and pension providers. I can't sing John's praises enough."*

Meanwhile, John says of his of client, *"I know from personal experience how good Rob is at what he does. Not that he ever looks to rest on his laurels. He is always looking for ways he can improve what he offers the company's clients and how he can expand the client base. Accounting, tax and finance are certainly not strong points of his though and we are regularly asked for*

*guidance to help with Rob's latest idea. We are only too pleased to help, it's so rewarding seeing a client looking to constantly move forward and to feel that we can play a small part in that progress."*

### Training with Rob

Whatever your personal health, fitness and wellbeing goals are, or, if you are seeking to start a journey as a health & fitness trainer, Rob Horswell Training Limited and The Wellness and Fitness Academy Limited is the right place for you.

#### Find out more...

Visit Rob's [website](#) and [wellfitacademy.co.uk](http://wellfitacademy.co.uk) or email Rob at [rob@robhorswelltraining.co.uk](mailto:rob@robhorswelltraining.co.uk) or [rob@wellfitacademy.co.uk](mailto:rob@wellfitacademy.co.uk)

More wellness tips can be found in the new Latest Information area of our [mobile App](#).

## HMRC's taxation of Covid-19 measures

Our [blog](#) outlines HMRC's proposed taxation of Covid-19 measures. These seek to:

- confirm that grants within the legislation are subject to tax and will be treated as income where the business is within the scope of either Income Tax or Corporation Tax.
- provide HMRC with the power to raise Income Tax assessments to recover amounts from the recipient of a SEISS or CJRS payment to which they are not entitled or, where a CJRS payment has not been used to pay furloughed employee costs.
- enable HMRC to charge penalties in cases of deliberate non-compliance/fraudulent claims.

Given the amount of money the Government has spent on their COVID-19 response, we are anticipating a significant increase in the number of tax investigations as HMRC look to recover some of their spend.

We understand that HMRC has set up a CJRS task force to follow up some of the 3,000 or more complaints they have received from disaffected employees who were made to work whilst furloughed and to check claims of wrongful claiming where funds were not used to pay furloughed employees.

The underwriter for our Tax Investigation Service will cover any investigations as part of a general PAYE compliance check but not for an enquiry into the CJRS claim. This is because any such claims will have already been identified by HMRC as non-compliant, or that the employer has acted in a non-compliant manner.

It is anticipated, that with claims made under the Self Employed Income Support Scheme (SEISS) that HMRC will have to open up an enquiry in to a tax return and cover should be available. The issue determining this would be whether the claimant's business really was affected by the coronavirus, or not.

#### Find out more..

Our Tax Investigation Service is designed to help. More details can be found [here](#) or, contact your local [MFW office](#) for more guidance.

## Client Profile

## How Wingham Wildlife Park is coping with Covid-19



#### What do you mean, Social Distancing?

We spoke to Markus Wilder, Curator of Wingham Wildlife Park and Director/Trustee of Wingham Wildlife Park Animal Welfare Limited to find out how they have been managing during the pandemic.

#### What impact has Covid-19 had on Wingham Wildlife Park?

The biggest impact that this has had on our business is, of course, a financial one. It costs about £52,600 per week to run this park and with no money coming in during our busiest periods it has certainly been a very scary time. During the Easter holiday, half-term holiday and the May Bank holidays we normally set ourselves up for the year to get us through the winter.

With having lost huge amounts of income our reserves have been in full swing to help pay our bills, pay our staff and keep feeding and caring for our animals. We are not like many other businesses. When we close our doors, we do not switch off the lights, batten down the hatches and weather the storm. Regardless of whether we are open or not, food bills, veterinary care and heating bills do not stop.

As a result, many of the projects that we may have planned for the near future will likely be postponed as we try to regain our reserves for carrying out such work.

#### How have you had to change the way in which the business and charity operates?

The core of our business is the care of animals, and in that respect, it has been very important for us to stress the idea that we cannot change the way in which we operate that aspect. We have been able to lower staff numbers across the park, including a slight reduction amongst the animal care staff without compromising on animal care. Having to furlough any of our non-essential staff when it comes to animal care was the first big step we had to take after closing to the public. After that, because we cannot make big changes to animal welfare work, we were making smaller changes to things like shutting down toilets, turning non-essential lighting off and tightening up on the use of various supplies. Anything we could to tighten our bills.

Social distancing has also been a big impact on our work, we have had to add a new kitchen in for primate keepers and allow staff to have their lunch in other places around the park to enable them to be apart as much as possible, at least between the different sections.

#### Are any of the animals at Wingham Wildlife Park susceptible to Covid-19 and if so, what measures are you taking for their safety?

There are a few tigers, which The Bronx Zoo in New York reported as having contracted COVID-19 however, there have not been very many other cases. That may have just been because they were not being reported, tested for, or perhaps those were just isolated cases, but it had been predicted that cats, primates and a few other families of mammals could contract COVID-19. We did introduce a few measures such as temporarily ceasing our training with the great apes and big cats and by splitting the break rooms to keep carnivore and primate keepers away from the rest of the staff. We even set up a field kitchen as it were in the chimp house for the primate keepers to use.

#### Have you seen any benefits with Covid-19 in relation to animal behaviour or breeding?

This is one of our most commonly asked questions, particularly about animal behaviour at the moment. Thankfully, it is one, which we can answer easily with the chimps being a great indicator of animal behaviour. We carry out three daily observations of our chimp group to record behaviour, social groupings, feeding, and aggression. Since shutting, these scores have all stayed pretty much the same, only swaying as much as they usually would. This has been a great opportunity to be able to show that when people are at the park, they do not cause the animals any extra stress.

The only time where you can see that their behaviour is sometimes a little affected is when it comes to feed times, if they need to be moved back even just half an hour or so due to staff shortages, the animals do notice. Some of the cats in particular have incredible internal clocks!

#### Can you share some good news with our readers?

Yes, following Government advice Wingham Wildlife Park is now open. However, we are operating with a capped capacity to ensure the safety of animals, visitors and staff alike. More details on our opening policy can be found [here](#).

In addition, (although this is unrelated to being in lockdown as they had laid their eggs before this and started hatching right around the start of us being closed), we have had one of our most successful breeding seasons for our Humboldt's penguins with eight happy and healthy chicks!

#### How can people still get involved with Wingham Wildlife Park?

Support of the public to date has been of huge importance to us and will remain vital for some time yet as by the time we are fully operational we will have certainly lost this entire season's revenue. If people want to continue

supporting us during this time, they can visit the park, adopt an animal or help us out with donations. These can be financial ones or through our [Amazon wish list](#). Buying a bottle of baby oil, box of locusts or tub of peanut butter might not seem like much, but it's something which we then don't need to think about and can spend our money on bills and wages.

#### Do you have any message for our readers?

The simplest and truly most honest message is thank you for everyone's support. We really have nothing to say which can express how grateful we really are for all of the support we have received and look forward to welcoming people back.

#### Working together

Sittingbourne partner Clair Rayner works with the team at Wingham Wildlife Park and says, "The team at MFW love working with the team at Wingham Wildlife Park and are really impressed with how they have adapted their business to meet the challenges it currently faces. Their social media posts about the animals have put a smile on our faces as we work through these interesting times".

In return, Wingham Wildlife Park's Finance Director Scott Binskin, who deals with the MFW team on a weekly basis, states, "I don't think you can find a more professional and approachable team out there providing great services across the board from payroll bureau to tax advice and services and, of course, our audit and accounts. But it's not just about providing services as Clair and her team are always very welcoming and this is what builds the very good working relationship we have between us."

#### Find out more...

For more details on Wingham Wildlife Park, visit their [website](#).

## Client Profile

## How Dino's Italian Restaurant delivered a taste of Italy during Covid-19



Angelo makes another delivery.

Dino's Italian restaurant is Dover's oldest family run Italian restaurant and is a client of our Dover office. Dino's has been serving traditional Italian food since husband and wife founders Dino and Clara Borrello established the business in 1977. Today their son Angelo proudly runs the restaurant alongside his wife Lorna. This is Angelo's story about his experience of Covid-19 and how the traditional family restaurant had to adapt to cope.

#### The solution - When you can't visit Italy, Italy will come to you

"When Prime Minister Boris Johnson put the country into lockdown, I thought my life was finished. Dino's is my family's livelihood and for the last 42 years, the restaurant has been my whole life. How was I going to cope? Would all my staff now be without jobs?

*What was I going to do? We had a busy Mothering Sunday weekend ahead of us but I could not open the restaurant!*

*The solution was to offer a Mother's Day takeaway delivery service to our customers so that they could still show their loved ones how special they were. We were so happy with how this service worked which lifted my spirits and gave me hope.*

*On Tuesday 24 March, my wife woke me early after watching the news and looking online for Covid news and advice on what we could do next. She said, "Come on up you get, you've got work to get to, we can continue with the takeaway!" I was so pleased that I jumped out of bed and wasted no time in getting prepared to carry on with my passion of running the restaurant during this time, and I thank the dear Lord for giving me this chance."*

We recently caught up with Angelo again to see how he has been fairing since his last update.

#### How has the takeaway delivery service been going since we last spoke?

*"We have received lots of support for our takeaway delivery service from our regular customers with many ordering on a more regular basis. Whilst takings are generally down, their continued support has meant that we could cover our overheads and keep our business operational during this time. We are very grateful for their loyal support."*

#### Did being amongst the first restaurants in Dover to offer a takeaway delivery service gain more customers as a result?

*"Yes, we have found that we have acquired some new customers whom we welcome very much. This has included many younger clients who have told us that they have been meaning to visit us before and with promises to eat at our restaurant once lockdown is over. I'm especially excited to welcome these younger clients who will really help us establish our business for the future."*

#### What has the Covid 'experience' taught you?

*"My attitude, after the initial shock, has been to live with it, get on with it and, hope for the best. I am not the type of person who can sit still. Offering a takeaway service has been a salvation in more ways than one."*

#### When will you be opening your business?

*"We are currently working to the Government's guideline of 4 July to re-open and we are busy ensuring we will be ready and compliant when we do. We are looking forward to welcoming our regular and new customers as soon as we can and giving them a true Italian welcome. In the meantime we are delighted to continue to offer our takeaway service."*

To make a booking or for more details about Dino's Italian Restaurant call 01304 204678 or visit their [website](http://www.dinositalian.co.uk).

**Buon Appetito!**

## Radical changes to Inheritance Tax on their way?



On 29 January 2020, the All Party Parliamentary Group (APPG) published an informal report on the reform of Inheritance Tax (IHT). While many such reports are published by MPs, it follows two recent Office of Tax Simplification (OTS) reports on IHT. The APPG report considers a range of reform options but its key recommendations would, if implemented en masse, make radical changes to both simplify IHT and lower the tax rate charged.

Indeed, had there not been a last minute change of Chancellor, and Covid-19 issues on the horizon, some or all of the changes might have been implemented in the 11 March 2020 Budget. As the changes did not happen, it is expected that they will feature in future Budgets.

So, what has been proposed?

#### Lower rates and fewer reliefs

There is an increasingly widespread view that current reliefs and exemptions from IHT are in some cases outdated, and in others abused, as families seek to reduce the tax suffered when assets are passed down to the next generation.

**Continued on page 09**

## Radical changes to Inheritance Tax on their way?

The APPG report recommends that the most widely used reliefs (e.g. the 100% exemption for lifetime and death gifts to a spouse, and for gifts to charities) and the nil rate band (which has been at £325,000 for many years) are maintained. It suggests, however, that gifts out of income, and 100% agricultural (APR) and business property (BPR) exemptions are abolished.

The APPG suggests that many small reliefs are abolished and replaced with one simple annual exemption of £30,000. Where this is exceeded, the proposal is that a lifetime rate of 10% is applied (as compared with the current rate of 20%). There would be no further charge on lifetime gifts at death.

The APPG also recommends reducing the IHT rate of tax payable on death from 40% to 10% for estates worth up to £2m, and to 20% for the balance of the estate over £2m.

### Removal of capital gains tax uplift on death

Currently, on death, no capital gains tax (CGT) is payable and the assets are uplifted to market value ("Probate value"). Therefore, assets can be sold shortly afterwards with no CGT. Further, where an asset is exempted or relieved from IHT through APR/BPR the CGT uplift means that the asset can be sold without either IHT or CGT payable. The APPG suggests that instead of beneficiaries inheriting assets at their probate value, they should inherit the deceased's original acquisition cost for tax purposes. This would often mean that CGT arises if a beneficiary sells the inherited asset, and creates practical issues in identifying the original cost of an asset that may have been bought decades earlier.

### Other suggestions

- All single gifts over £10,000 should be reported on tax returns.
- The rules for trusts would be simplified, but an annual charge would apply to them.

- Where IHT arises on business assets, tax can be paid in instalments over 10 years, interest free.
- The concept of domicile is removed, and that IHT applies to the worldwide assets of all individuals who have been resident in the UK for 10 out of 15 years.
- Removal of the gifts with reservation of benefit rules.
- To charge un-used pension funds.

### What next?

The Government may wish to open the proposed reform to consultation as it is such a major change in tax policy. Even if consultation does go ahead, interim "reforms" may be announced, perhaps described as "anti-forestalling" measures to prevent avoidance. IHT currently raises about £5.4bn per year, and this is not expected to change as a result of the proposals.

The UK's IHT rules have not changed for many years but there is clearly potential for significant changes in the next couple of years.

We will, of course, keep our clients apprised of any changes and, in the meantime, if you would like to discuss how these potential changes could affect your family's finances, please speak with your usual [MFW contact](#).



**Author:**  
Ian Pascall, FCA  
Senior Partner  
McCabe Ford Williams, Dover

## MFW Probate Services



Throughout the Coronavirus pandemic, we have naturally been supporting our clients in all the ways a reputable accountant should, to ensure clients financially impacted get access to the help they need.

In addition to this conventional support, we have also offered our probate services to those who have been personally affected through the loss of a loved one. The loss of a parent, partner or other family member is always an emotional time whenever it occurs, but particularly during this pandemic, when many families have suffered the unbearable experience of not being able to say their final goodbyes or even attend a loved one's funeral to pay their last respects.

Dealing with grief is hard enough, but for some, the additional burden of administering a loved one's estate, including navigating possible Inheritance Tax issues and obtaining the appropriate Grant, are matters they would prefer to leave to the professionals.

### As we are licensed Probate Practitioners we can help with this.

Depending on various factors, the probate process can range from being quite simple to extremely complex. In order to support clients and their families we provide free initial advice on the requirements of the process to help them understand what will be required if they chose to undertake the probate process themselves. This helps not only with the potential burden and stress that hours

of probate research may result in, but also they can understand what aspects we can undertake on their behalf if they would like us to, and what the likely costs will be. Please call us if you need help and one of our team will gladly talk you through the steps, which need to be taken.

Should you be in a position where this has affected you or someone you know, then we are happy to extend this free advice to non-clients. Our probate team are very knowledgeable and experienced in dealing with matters of a sensitive and confidential nature.

### Find out more...

To find out more about our Probate Services please click [here](#) or contact our Probate team at [sittingbourne@mfw.co.uk](mailto:sittingbourne@mfw.co.uk) or telephone 01795 479111.

#### Ashford

📍 Suite 1, Invicta Business Centre, Monument Way,  
Orbital Park, Ashford, TN24 0HB  
📞 (01233) 504954  
✉️ ashford@mfw.co.uk

#### Dover

📍 Charlton House, Dour Street,  
Dover, CT16 1BL  
📞 (01304) 204006  
✉️ dover@mfw.co.uk

#### Sittingbourne

📍 Bank Chambers, 1 Central Avenue,  
Sittingbourne, ME10 4AE  
📞 (01795) 479111  
✉️ sittingbourne@mfw.co.uk

#### mfw Insolvency & Corporate Recovery

📍 Bank Chambers, 1 Central Avenue  
Sittingbourne, ME10 4AE  
📞 (01795) 433655  
✉️ insolvency@mfw.co.uk

#### Cranbrook

📍 Bank Chambers, 61 High Street,  
Cranbrook, TN17 3EG  
📞 (01580) 714111  
✉️ cranbrook@mfw.co.uk

#### Herne Bay

📍 2 The Links,  
Herne Bay, CT6 7GQ  
📞 (01227) 373271  
✉️ hernebay@mfw.co.uk

#### Maidstone

📍 89 King Street,  
Maidstone, ME14 1BG  
📞 (01622) 683627  
✉️ maidstone@mfw.co.uk

[mfw.co.uk](http://mfw.co.uk)   

[kentinsolvency.co.uk](http://kentinsolvency.co.uk)   

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