



Ruth Cadbury MP  
MP for Brentford and Isleworth  
House of Commons  
London  
SW1A 0AA

13<sup>th</sup> September 2021

Dear Ruth,

**Jesse Norman's extraordinarily callous response to your question about a suicidal ex-member of the armed forces**

First of all, on behalf of all those who have or are facing the draconian and unjust Loan Charge, may we thank you once again. Your work in campaigning against this ongoing injustice has been truly inspiring and your continued, determined commitment to do so is a huge credit to you, for it undoubtedly gives a much-needed sense of hope to the many families who face ruin due to this retrospective law.

We wanted to write to you following your important question about the Loan Charge in the House of Commons – and the quite extraordinarily shameful and callous response from Jesse Norman, the responding Treasury Minister.

You asked Mr Norman about the ex-armed forces veteran from Barnsley who has considered suicide. The Loan Charge Action Group has had contact with this gentleman and through our volunteers have done what we can to support him. His own MP, Dan Jarvis (copied in to this letter), is also aware of the case.

You were right to raise this case – *and* the serious and ongoing risk of further suicides - if the Government continues to refuse to change course over the Loan Charge. As you already know, seven suicides of people facing the Loan Charge have been confirmed (and reported to the APPG). We are deeply and increasingly concerned, due to taking phone calls and messages from despairing, suicidal people, that there will be more such tragedies if the Government and HMRC don't change their position on this cruel policy.

What was staggering - even considering the way he has previously responded to questions about Loan Charge suicides - is that **Jesse Norman didn't even *acknowledge* that an ex-member of our armed forces has considered taking his own life as a result of the Loan Charge** (something that he has shared with his own MP and with the Yorkshire Post).

Not only did Mr Norman fail to express the slightest sympathy or even a mild concern in his response from the dispatch box, he completely *ignored* the case altogether and then disdainfully exhibited his usual public school bully point-scoring.

The man you referred to is someone who has served his country, who put his life on the line and yet this is the way a Government Minister behaves, it is profoundly disrespectful and thoroughly shocking.

There are other veterans - who themselves served bravely in the UK armed forces – also facing the Loan Charge. HMRC are well aware of another case of a veteran who threatened to take his own life over the Loan Charge. We have a situation where people, who risked their lives fighting for this country, are now being pushed to the point of suicide by the imposition of a cruel, retrospective policy from this Government and HMRC. *Yet Jesse Norman won't express even the merest hint of any concern and instead deliberately peddles the same tired and discredited propaganda lines.*

You were there Ruth - when the two daughters of one of the seven confirmed Loan Charge suicide victims gave evidence to the APPG Loan Charge Inquiry - and you know how harrowing it was to hear and witness their account of how the Loan Charge led a successful, decent man - a father and grandfather - to take his own life.

The unedifying manner in which Jesse Norman sneers in response to questions raising these tragedies (as he did previously to David Davis MP) has caused real upset to the families of those who have taken their own lives due to the Loan Charge. We have had many complaints about this and received reports that his dismissive attitude - as clearly and unequivocally expressed in the House - has itself led to people suffering deep distress and considerable consequences to their mental health. We sincerely hope that other MPs and journalists will continue to exert a necessary pressure on Jesse Norman or, better still, we hope he soon loses his ministerial role and is replaced by another with at least *some* semblance of humanity, decency and compassion.

As well as refusing to even acknowledge the case of the suicidal veteran, Jesse Norman followed his usual brief and gave another misleading and less than honest response to a Parliamentary question. You also challenged Mr Norman over bankruptcies, asking:

“What recent estimate he has made of the number of people subject to the Loan Charge who have been declared bankrupt.” (903235)

Mr Norman replied:

“To date, Her Majesty’s Revenue and Customs has not initiated insolvency proceedings against any taxpayer for a Loan Charge debt. No estimate can be provided for the number of people who have fallen into debt or who have been declared bankrupt and are subject to the Loan Charge because, where debts arise, HMRC is not always the only creditor. Some individuals are declared bankrupt as a result of a non-HMRC debt and some may choose to enter insolvency themselves based on their overall financial position.”

You did *not* ask if HMRC had “initiated any insolvency proceedings against any taxpayer for a Loan Charge debt” - you asked “what recent estimate he has made of the number of people subject to the Loan Charge who have been declared bankrupt.” **Mr Norman has, yet again, deliberately evaded the question asked of him.**

**The reality - as Mr Norman must know - is that there have been bankruptcies of people facing the Loan Charge, as well as people already having to sell their family homes.**

One such unsettling and upsetting case you are aware of (which the APPG challenged HMRC over directly) involved the individual being made bankrupt and then locked out of her home.

It is both notable and significant that Jesse Norman and HM Treasury have so far *refused* to answer the very simple and straightforward questions of (a) how many people who have faced

the Loan Charge have gone bankrupt and (b) how many bankruptcies did HM Treasury/HMRC predict would happen as a result of the Loan Charge policy. The fact that they simply will not answer these two questions speaks for itself. They know full well that there have been bankruptcies and that there will be many bankruptcies if they enforce the Loan Charge. Yet they won't admit this, even in response to parliamentary questions – and instead peddle the well-polished propaganda line that HMRC “don't want to” make anyone bankrupt. It is deliberate, deceitful and a clear attempt to cover up the reality of the Loan Charge.

Furthermore, as well as the bankruptcies that have *already* happened, HMRC have threatened debt enforcement/debt collection in other cases. We know they are taking one person to County Court, despite them having a time-to-pay arrangement already in place. We have written evidence of this and would be happy to share it with you. This is the reality on the ground – and belies their (entirely meaningless) claim of “not wanting” to make anyone bankrupt!

We thank you again for continuing to challenge this huge injustice – and for keeping the pressure on Jesse Norman, who quite clearly has no regard for the mental health of those feeling suicidal due to his Government's Loan Charge or the grief of those suffering through the devastating impact of a family suicide.

It remains apparent and obvious that the Government and HMRC not only care so little about the destructive and damaging effects of the Loan Charge on individuals, but that they also have absolutely no intention of seeking to recoup any of the disputed tax from promoters - including promoters linked to the Conservative Party. That is a disreputable and scandalous stain on our democratic system and warrants a great deal more scrutiny and investigation.

We have copied this letter to your colleague Dan Jarvis, who is the MP of the gentleman concerned.

Thank you once again for your courage, determination and persistence in standing up to Jesse Norman and for tenaciously fighting this severe and bitter injustice.

Yours sincerely



Steve Packham  
Spokesman & Executive Director



Andrew Earnshaw  
Executive Director

*On behalf of the Loan Charge Action Group*

cc Dan Jarvis, MP for Barnsley Central