



Dear Mr Farmer

We are writing to you, as mental health volunteers on the Loan Charge Action Group (LCAG) Helpline, **a crisis helpline which we felt compelled to establish to support members of the freelance community who are being targeted by HMRC for retrospective tax demands.**

The issue of the Loan Charge is an extremely complex one and perhaps not widely understood. However, for the purpose of this communication you should know that **LCAG was formed by ordinary people who felt victimised and threatened by HMRC** demanding vast sums of tax from them, never legally proven to be due, going back over 20 years.

For over 3 years, LCAG members have contacted and spoken with their MPs to discuss the impact that the threat of the Loan Charge has had on themselves and their families. **This impact includes breakdowns, miscarriages, divorces, health issues and even 7 suicides** - all related to the pressure people are facing from HMRC as a result of this retrospective tax. Over 230 cross party concerned MPs have shown their support by joining the Loan Charge All Party Parliamentary Group, all of whom have taken the time to understand the issue and written various reports on the subject.

In one of the evidence sessions to the APPG, **the family of one Loan Charge Victim shared his suicide note** which spoke of the love he had for his family but what he mostly referred to was himself. He wrote about being at the end of his tether with the Loan Charge matter. He wrote such awful things about himself, things that just weren't true, that he clearly thought about himself at the time. He wrote that he did not set out to do such wrongdoings; **he wrote about being unable to speak to his GP about his anxiety** as he was ashamed, his fear of going to prison, his disgust in himself for getting mixed up in the Loan Charge and his belief that he would now go to hell. [He] finished his pages and pages of his letter with "I can't say any more. I'm so very scared of what I have to do today but I am at my wits' end and can't see any other way".

This heart-breaking testimony resonates amongst so many of our members who have found themselves in this situation as a result of simply entering into remuneration schemes in good faith, after being told they were tax law compliant and often QC approved.

**HMRC have shown no mercy in the tactics they have used against these people. Armed with new and searching powers, they have demanded this tax from people by offering a 'settlement opportunity' which includes typically massive and estimated sums, to which interest at 4.25% is added and sometimes penalties as well over a period the victims were unaware they were even in a scheme.**

To make matters worse, the Treasury and HMRC have consistently misrepresented the issue in questions answered in Parliament and in the media, **portraying the victims in terms laden with behavioural science terms or 'nudge' language**, designed to make them take action out of feelings of discomfort. Victims have been portrayed as cunning and deceitful people who purposely sought out 'contrived tax avoidance schemes' to rob the NHS with their 'disguised remuneration' methods of being paid. **I cannot begin to tell you how this alone affects our callers, to be lied about and scapegoated, and accused of cheating.**

**The fact that Jesse Norman has defended this behaviour, shown no compassion to those affected and is resolutely pressing ahead knowing that large numbers of those affected are suicidal, does not seem to us a congruent or fitting choice as Patron of MIND**, when on your website, there is the following mission statement:

"We believe no one should have to face a mental health problem alone. We'll listen, give you support and advice, and fight your corner".

**Mr Norman has had many opportunities to 'listen' to the Loan Charge victims and 'provide them support', however he has instead defended this legislation blindly, stating that (the government) 'needs the money',**

that it only impacts '0.6% of the population (incidentally, the same number as those impacted by Covid-19), and called the campaigners who are fighting for their families and futures 'lobbyists'. Only this month, he sneeringly rebuked David Davis MP in parliament for asking a question about the confirmed Loan Charge suicides. <https://twitter.com/DavidDavisMP/status/1179000188372951041?s=19>

**People in LCAG who ring our Helpline tell us continually of the sheer frustration and despair at what these aggressive retrospective taxation measures mean for them.** Many are being effectively asset-stripped in later life by an HMRC who won't listen, which does not answer letters on time, which randomly produces and sends different maxed-up figures to which they add tens of thousands of pounds worth of interest. Most of our members do not and have never had the kinds of figures demanded and cannot meet these eye-watering demands, even if they sell everything they have.

**The effect on people's wellbeing, mental capacity and emotional resilience in coping with this onslaught, coupled with the misrepresentation by HMRC and the Treasury, is one of severe never-ending stress and we on the Helpline are acutely aware of the risk of further loss of life through suicide.**

We therefore urge you to consider whether Jesse Norman is really fit to be a patron of MIND, considering the mental health crisis that has been triggered by the Loan Charge. By keeping him as patron, MIND is sending out a very clear message which is contrary to your Policy Work. "Our work in Parliament: MPs are there to represent your views. We try to help them understand what it's like to live with a mental health problem, and how they can help make sure everyone who does is treated fairly, positively and with respect".

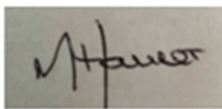
**We would like to set up a meeting with you** to hear from you how you can honestly reconcile this. Perhaps you had no idea of the extent of the misery and suffering caused by this policy? The Government's own figures are that 104K individuals are affected, but with dependents, we estimate that this figure is substantially more. Most are facing ruinous tax demands, bankruptcy coupled with probably loss of career as they cannot work without security clearance.

On a separate note, we would like to express our admiration for the work of MIND. As volunteers on the LCAG HelpLine, we are so grateful for the incredible work you perform for those suffering with their mental health. We have also often referred callers to you for support, particularly as we agree with you that debt and mental health are very closely linked.

**Please** get in touch to set up a meeting as soon as possible so that we can voice our concerns and hear back from you.

Yours sincerely

LCAG HelpLine & Triage Team Volunteers



Maria



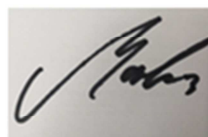
Helen



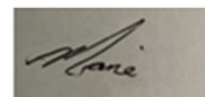
Claire



Jo



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