

UTR [REDACTED]
 NINO [REDACTED]
 Employer reference [REDACTED]

Issue address 940

Date 06/04/2015

Mr William Rennie
 Meadows House

HM Revenue & Customs office address

Public Department 1
 Ty-Glas Road
 Lanishen
 CARDIFF
 CF14 5XZ

[REDACTED]

Telephone 029 20 325048

For Reference [REDACTED]

Your tax return

This notice requires you, by law, to make a return of your taxable income and capital gains, and any documents requested, for the year from 6 April 2014 to 5 April 2015.

Deadlines

- We must receive your tax return by these dates:
- if you are using a **paper** return - by **31 October 2015** (or 3 months after the date of this notice if that's later), or
 - if you are filing a return **online** - by **31 January 2016** (or 3 months after the date of this notice if that's later).

If your **return** is late you will be charged a **£100 penalty**.
 If your return is more than 3 months late, you will be charged daily penalties of £10 a day.

If you **pay** late you will be charged interest and a late payment penalty.

Most people file online

File your tax return with HMRC's free online service. It is simple to use and secure. It even calculates your tax for you so you know what you owe or are owed right away.

Go directly to our official website by typing **www.gov.uk/file-your-self-assessment-tax-return** into your internet browser address bar.

Do not use a search website to find HMRC services online.

To file on paper, please fill in this form using the following rules:

- Enter your figures to the nearest pound - ignore the pence.
- Round down income and round up expenses and tax paid, it is to your benefit.
- If a box does not apply, please leave it blank - do not strike through empty boxes or write anything else.

Starting your tax return

Before you start to fill it in, look through your tax return to make sure there is a section for all your income and claims - you may need some separate supplementary pages (see page TR 2 and the Tax Return Guide). To get notes and helpsheets that will help you fill in this form, go to www.hmrc.gov.uk/selfassessmentforms

Your personal details

<p>1 Your date of birth - it helps get your tax right DD MM YYYY</p> <div style="display: flex; gap: 10px;"> <div style="border: 1px solid black; width: 40px; height: 20px; background-color: black;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; background-color: black;"></div> <div style="border: 1px solid black; width: 100px; height: 20px; background-color: black;"></div> </div>	<p>3 Your phone number</p> <div style="display: flex; gap: 5px;"> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> </div>
<p>2 Your name and address - if it is different from what is on the front of this form. Please write the correct details underneath the wrong ones, and put 'X' in the box</p> <div style="border: 1px solid black; width: 20px; height: 20px; margin-top: 10px;"></div>	<p>4 Your National Insurance number - leave blank if the correct number is shown above</p> <div style="display: flex; gap: 5px; margin-top: 10px;"> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> <div style="border: 1px solid black; width: 25px; height: 25px;"></div> </div>

What makes up your tax return

To make a **complete** return of your taxable income and gains for the year to 5 April 2015 you may need to complete some **separate supplementary pages**. Answer the following questions by putting 'X' in the 'Yes' or 'No' box.

<p>1 Employment Were you an employee, director, office holder or agency worker in the year to 5 April 2015? Please read the guide before answering. Fill in a separate 'Employment' page for each employment, directorship, etc. On each 'Employment' page you complete, enter any other payments, expenses or benefits related to that employment. Say how many 'Employment' pages you are completing in the 'Number' box below.</p> <p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Number <input type="text" value="1"/></p>	<p>6 Trusts etc Did you receive, or are you treated as having received, income from a trust, settlement or the residue of a deceased person's estate? This does not include cash lump sums/transfer of assets, otherwise known as capital distributions, received under a will.</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>
<p>2 Self-employment Did you work for yourself (on your 'own account' or in self-employment) in the year to 5 April 2015? (Answer 'Yes' if you were a 'Name' at Lloyd's.) Fill in a separate 'Self-employment' page for each business. On each 'Self-employment' page you complete, enter any payments or expenses related to that business. Say how many businesses you had in the 'Number' box below.</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Number <input type="text"/></p>	<p>7 Capital gains summary If you sold or disposed of any assets (including, for example, stocks, shares, land and property, a business), or had any chargeable gains, read the guide to decide if you have to fill in the 'Capital gains summary' page. If you do, you must also provide separate computations. Do you need to fill in the 'Capital gains summary' page and provide computations?</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Computation(s) provided <input type="text"/></p>
<p>3 Partnership Were you in partnership? Fill in a separate 'Partnership' page for each partnership you were a partner in and say how many partnerships you had in the 'Number' box below.</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Number <input type="text"/></p>	<p>8 Residence, remittance basis etc Were you, for all or part of the year to 5 April 2015, one or more of the following - not resident or not domiciled in the UK and claiming the remittance basis or dual resident in the UK and another country?</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>
<p>4 UK property Did you receive any income from UK property (including rents and other UK income from land you own or lease out)? Read the guide if you have furnished holiday lettings.</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>	<p>9 Additional information Some less common kinds of income and tax reliefs, for example Married Couple's Allowance, Life insurance gains, Seafarer's Earnings Deduction and details of disclosed tax avoidance schemes, should be returned on the 'Additional information' pages enclosed in the tax return pack. Do you need to fill in the 'Additional information' pages?</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>
<p>5 Foreign If you:</p> <ul style="list-style-type: none">• were entitled to any foreign income, or income gains• have, or could have, received (directly or indirectly) income, or a capital payment or benefit from a person abroad as a result of any transfer of assets• want to claim relief for foreign tax paid <p>read the guide to decide if you have to fill in the 'Foreign' pages. Do you need to fill in the 'Foreign' pages?</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>	<p>If you need more pages If you answered 'Yes' to any of questions 1 to 9, please check to see if within this return, there is a page dealing with that kind of income etc. If there is not, you will need separate supplementary pages. Do you need to get and fill in separate supplementary pages?</p> <p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p> <p>If 'Yes', you can go to www.hmrc.gov.uk/selfassessmentforms to download them, or phone 0300 200 3610 and ask us for the relevant pages.</p>

Your tax adviser, if you have one

This section is optional. Please read the guide about authorising your tax adviser.

15 Your tax adviser's name <input type="text" value="Thomson Cooper"/> <input type="text"/>	17 The first line of their address including the postcode <input type="text" value="3 Castle Court,Carnegie Campus, Dunfermline,Fife"/> <input type="text"/> Postcode <input type="text" value="KY11 8PB"/>
16 Their phone number <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>	18 The reference your adviser uses for you <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>

Any other information

19 Please give any other information in this space <p>This Tax Return cannot be filed online as it is an Excluded Case (Exclusion ID 2). Accordingly a paper return is being filed.</p>

Your name

Your Unique Taxpayer Reference (UTR)

i To get notes and helpsheets that will help you fill in this form, go to www.hmrc.gov.uk/selfassessmentforms

Income from office
1 Payments from P60 (or P45 or payslips) - before tax was taken off

 .
2 Tax taken off box 1

 .
Benefits from your office
3 Accommodation, excluding the Edinburgh Accommodation Allowance and Overnight Accommodation outside Edinburgh

 .
4 Office Cost Provision - non-capital items (for capital items read the notes)

 .
5 Other cash reimbursements

 .
6 All other benefits

 .
7 Balancing charges

 .
Office expenses paid out by you
8 Office costs, secretarial, clerical and research assistance

 .
9 Other expenses and capital allowances

 .

i **Employment lump sums, compensation and deductions** are on the 'Additional information' pages enclosed in the tax return pack.

Any other information

10 Please give any other information in this space

Blind person's surplus allowance and married couple's surplus allowance

Enter the amount of any surplus allowance transferred from your spouse or civil partner.

<p>12 Blind person's surplus allowance you can have</p> <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/></p>	<p>13 If you or your spouse or civil partner were born before 6 April 1935, the amount of married couple's surplus allowance you can have</p> <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/></p>
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Adjustments to tax due

You may need to make an adjustment to increase or decrease your tax for 2014-15 because you are claiming averaging for farmers and creators of literary or artistic work, making certain adjustments to earlier years or carrying back to 2014-15 certain losses from 2015-16. If you need help in filling in these boxes, ask us or your tax adviser.

<p>14 Increase in tax due because of adjustments to an earlier year</p> <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/></p>	<p>15 Decrease in tax due because of adjustments to an earlier year</p> <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/></p> <p>16 Any 2015-16 repayment you are claiming now</p> <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/></p>
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Any other information

17 Please give any other information in this space

Mr William Rennie

YEAR TO 5 APRIL 2015

CLIENT SCHEDULE TO TAX RETURN

Form Section Page TR 3: Interest and dividends from UK banks, building societies etc

Interest paid net

	£ Amount after tax	£ Tax paid	£ Taxable amount
Interest from UK banks, building societies and other lenders (paid net)			
Lloyds [REDACTED]	0.00	0.00	0.00
Lloyds [REDACTED]	30.00	7.50	37.50
Lloyds [REDACTED]	0.60	0.15	0.75
	<u>30.60</u>	<u>7.65</u>	<u>38.25</u>
Total per tax return box 1	<u>30.00</u>		

Form Section Page TR 4: Charitable giving

Charitable giving

Gift Aid payments

	£ Paid in current year	£ One-off payments	£ Payments carried back	£ Paid in later year
Breast Cancer	120.00			
Save the Children	120.00			
Total per tax return boxes 5 to 8	£ <u>240.00</u>	£ <u>0.00</u>	£ <u>0.00</u>	£ <u>0.00</u>

Tax Calculation for 2014/15 (year ended 5 April 2015)

	£	£	£
Income received (before tax taken off)			
Pay from all employments	52,246		
plus benefits and expenses received	7,218		
minus allowable expenses	(7,218)		
Total from all employments		52,246	
Interest received from UK banks and building societies		<u>37</u>	
Total income received			52,283
minus Personal Allowance			(10,000)
Total income on which tax is due			<u>42,283</u>
Income Tax calculated on total income above			
Your basic rate limit has been increased by £300 to £32,165 for Gift Aid payments. This reduces the amount of income charged to higher rate tax.			
Pay, pensions, profit etc.	32,165	@ 20% =	6,433.00
	10,081	@ 40% =	4,032.40
Interest received from a bank or building society etc.	37	@ 40% =	14.80
Total income on which tax has been charged			<u>42,283</u>
Income Tax charged			<u>10,480.20</u>
plus Underpaid tax for earlier years in your tax code for 2014-15			17.35
plus High Income Child Benefit Charge			269.00
Income Tax due			<u>10,766.55</u>
minus Tax deducted			
From all employments, UK pensions and state benefits		(10,481.00)	
Interest received from UK banks and building societies		<u>(7.50)</u>	
Total tax deducted			(10,488.50)
Total Income Tax due			<u>278.05</u>
2014-15 Payment summary			
Balance due/(overpaid)		278.05	
less Amount to be collected via PAYE Code		<u>(278.05)</u>	
Tax owed for 2014-15 at 31 January 2016			0.00
Total amount owing at 31 January 2016			<u>0.00</u>
Calculation of payments on account for 2015-16			
A. Total Tax and Class 4 NIC due			278.05
Total above is less than £1000. No payment on account is due.			