EVOLUTION
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Chartered Certified Accountants

Autumn 2020

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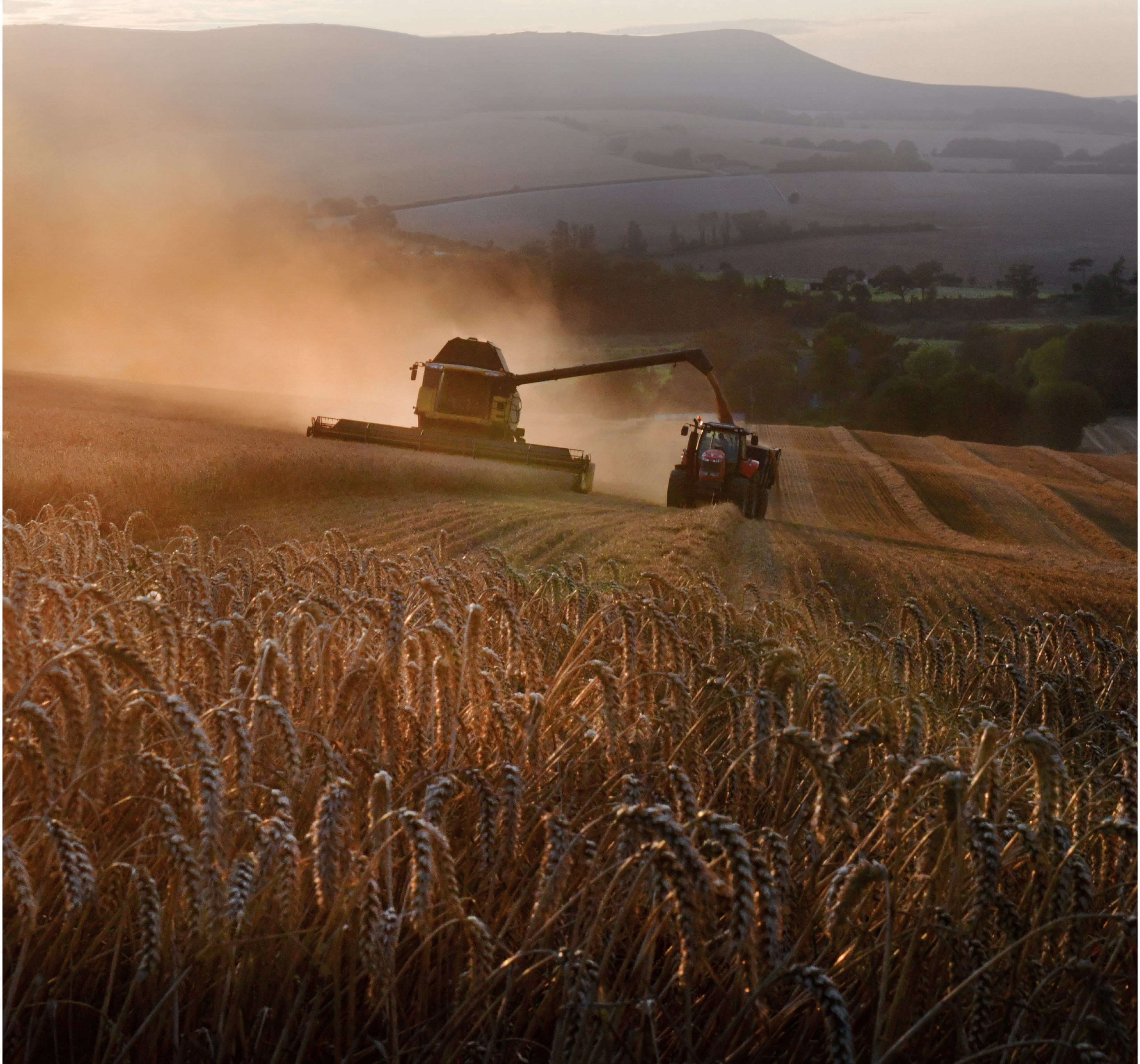

THE INSIDE TRACK

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Welcome to our Autumn Newsletter

Our last newsletter was issued in the middle of lockdown, and I had hoped that by the time this issue was released, the country would have returned to some sort of normality. Yes, there has been glimpses of normality, but there is still trepidation and nervousness in the air, quite understandably. The pandemic has raised awareness of mental health, particularly in the farming community, so it is now more important than ever to check in with colleagues, family, friends, and neighbours.

Opening up the lines of communication between generations is key. The young and the old are struggling with social isolation, and those in the middle are left with not only isolation to deal with, but the business and financial worries as well. Dan has written an insightful article surrounding successful succession and touches on the importance of communication through the generations, which is well worth a read.

As well as the pandemic, there is also the small matter of Brexit, which has been rumbling on in the background. The outcome of this, as well as the Agriculture Bill, will undoubtably have an effect on many of you, so now is the time to look over your business plans and ensure they are robust enough to overcome these challenges.

Our guest article, from James Wotton from Greenslade Taylor Hunt, provides a good insight into the Environmental Land Management Scheme (ELMS) proposals, which will become increasingly important as they scale back BPS entitlements over the next 7 years.

As always, we are here to help in any way we can so please do contact us if you have any questions and concerns.

Stay safe and continue to look out for each other.

STAMP DUTY LAND TAX HOLIDAY

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Rishi Sunak's Stamp Duty Land Tax (SDLT) holiday has proved a bonus for property buyers since its introduction, with a saving of up to £15,000 for purchases of residential properties between 8 July 2020 and 31 March 2021.

The tables below compare the normal SDLT rates against the holiday rates. The tables include the higher 3% rate for the purchase of additional properties, which typically applies to purchases of second homes and buy to let properties and will continue to apply during the SDLT holiday.

Whilst SDLT rates are relatively low, consideration should be given to bringing forward property purchases that have been planned for the future. For example, where affordable it may be a sensible time for the older generation to consider purchasing a home off-farm for their retirement to make the farmhouse available for the next generation and their family.

To illustrate the potential saving of a property purchase during the period to 31 March 2021, let's assume a property is purchased for £350,000 and the 3% higher rate applies. The SDLT liability could be £10,500 during the SDLT holiday, compared to £18,000 thereafter, which is a saving of £7,500. Whilst the saving could make purchases more affordable, it would be sensible to consult with an agent as the SDLT holiday is having an impact on supply and demand within the property market and is potentially inflating property prices in some areas.

Where property prices are strong, those looking to downsize or sell investment properties may like to take advantage of the SDLT holiday while it lasts.

Original Rates

SDLT Band	Amount Per Band	SDLT Rate	3% Higher Rate for Additional Properties	Total SDLT rate for additional properties
Up to 125,000	£125,000	0%	3%	3%
£125,001 - £250,000	£125,000	2%	3%	5%
£250,001 - £925,000	£675,000	5%	3%	8%
£925,001 - £1,500,000	£575,000	10%	3%	13%
£1,500,001 +	Balance	12%	3%	15%

Holiday Rates

SDLT Band	Amount Per Band	SDLT Rate	3% Higher Rate for Additional Properties	Total SDLT rate for additional properties
Up to £500,000	£500,000	0%	3%	3%
£500,001 - £925,000	£425,000	5%	3%	8%
£925,001 - £1,500,000	£575,000	10%	3%	13%
£1,500,001 +	Balance	12%	3%	15%

TEAM INSIGHT

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Born into a farming family in East Devon, Callum quickly learned that he preferred crunching the numbers to milking the cows, and so set out on his accountancy career when he finished sixth form college.

Joining Evolution ABS in 2010 and quickly progressing through his studies, Callum qualified as a Certified Chartered Accountant five years ago and currently manages a number of agricultural clients as well as overseeing the majority of our non-farming portfolio helping them with their annual accounting and taxation requirements.

Within the last 12 months Callum has taken on a separate internal role leading our staff development program. This involves assisting the trainees and newer members of staff with their progression to help shape their own careers. He has found this to be extremely rewarding and will shortly be undertaking the appraisals of the accounts preparation staff.

Outside of the office Callum is a very keen sportsman and enjoys playing football for his local club as well as the occasional round of golf with friends. In the spring Callum and his wife welcomed their first child into the world and he is finally learning to deal with those sleepless nights and temper tantrums.

ELMS – THE FUTURE...?

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Is the government's environmental vision the right thing for your bank account?

For a scheme that is largely undeveloped, there is plenty of discussion that ELMS is going to revolutionise agriculture as we move forward. There seems to be a general feeling that farmers will soon be turning their backs on production and turning their farms into wildlife sanctuaries. The Basic Payment Scheme will begin to be phased out in 2021 and will be removed entirely within seven years. So what should a farming business be looking at to maximise their position?

ELMS – The future...?
The Environmental Land Management Scheme is scheduled for national release around 2024, so whilst it is currently very topical, farmers and land managers won't be changing their practices for a year or two yet. That said, we do have some basic knowledge of what to expect with ELMS.

Firstly, the scheme will be based on the premise of 'Public Money for Public Goods', which broadly translates to being, 'UK government backed payments to support land management that provides wider public benefit'. Examples of these types of the land management and the public benefit could include: the management of water to prevent flood risk, soil management to capture carbon or planting to enhance landscape and biodiversity, to name but a few ideas.

ELMS will also be based on a tiered system, similar to the schemes of the past, with a basic first tier which will be farm based and has been referred to as the sustainable farming incentive. The idea is a lower level payment for lower level changes, for instance sensitive hedgerow management or alternative soil cultivations. Based on the information we have seen to date, I would expect this to look similar to Entry Level Stewardship that we previously knew.

The second tier is designed as a collaboration between local farmers, which will see a focus on local public goods which could not be achieved by one holding alone, for example with a joined up approach to water management to prevent a local flood risk issue or linked up planting for biodiversity corridors.

Finally, the highest third tier agreements will work at a landscape scale; these will handle the largest and most complex situations. Peatland restoration is often

cited as an example, but I envisage this being similar to the Higher Level Stewardship agreements over common land and coasts that we currently see.

The Here and Now

ELMS is no doubt the direction of travel, but it is some way off and there is plenty of missing detail. So is it worth taking another look at the options currently open? Well firstly, the UK government have now provided assurance that anyone with a live stewardship agreement will not be unfairly disadvantaged; most have interpreted this to mean these agreements can be terminated early and ELMS could be signed up.

In my opinion, whether you are an intensive dairy business or environmental freedom fighter, Countryside Stewardship (CSS) is worth a look at the very least. In the past couple of years, GTH have secured several million pounds worth of agreements for a full range of clients across the south west.

There will more than likely be a few changes to CSS over the next few years as the scheme continues to adapt, but CSS currently offers annual payments for land management, as well as capital grants towards farm improvements. Of course the scheme has environmental objectives, but in many circumstances these align with the needs of a farming business.

Whilst there are hundreds of options available, some are more popular than others. Annual payments for red clover and herbal grassland equate to £120 per acre per annum, whilst providing plenty of pollinator activity, they can still be highly productive and offer a decent income. An example of arable options include wholecrop cereal production for £200 per acre per annum and winter bird mix at £250 per acre per annum for those less productive areas.

The capital grant elements can often see alignment between farming and the environment too, for instance the ability to erect stock fencing to prevent livestock straying into a watercourse or damaging traditional hedgerows. Similarly, grants can include the roofing over of outdoor livestock feed yards to reduce dirty water pollution, the coppicing of historic hedgerows to maintain heritage or the planting of fruit trees to restore traditional orchards.

CSS has a history of being complex and bureaucratic with delayed payments and tiresome record keeping. However, each application is bespoke and can be tailored to the applicant and the farm; professional experienced advice is usually the difference between a successful live agreement and an incomplete application form that never quite gets submitted.

CHANGES TO THE ANNUAL INVESTMENT ALLOWANCE (AIA)

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The AIA maximum is set to decrease from £1million to £200,000 from 1 January 2021 onwards.

The AIA allows 100% tax relief on qualifying capital expenditure incurred in an accounting period. Any capital expenditure in excess of the AIA maximum would qualify for writing down allowances where tax relief is available at either 18% or 6% per year. The AIA therefore provides almost immediate tax relief on the cost of the capital expenditure, whilst writing down allowances provide for the same amount of tax relief but it is spread over several years.

If your business has a 31 December 2021 year end, the reduction in the AIA will be straightforward with the AIA simply being £200,000 starting from 1 January 2021. If, however, your accounting period straddles 1 January 2021 there may be some planning required in order to maximise the AIA available to you, particularly if you are anticipating large amounts of capital expenditure. It can be very easy to get caught out by the changes and potentially miss out on significant tax reliefs.

The AIA maximum for an accounting period straddling 1 January 2021 is calculated by reference to the proportion of the year where the AIA maximum was at £1m and the proportion of the year where it was £200,000. For example, for an accounting period ending 31 March 2021, the total AIA available for the year is £800,000, which is made up of 9/12months of £1 million and 3/12 months of £200,000.

There is however a restriction for the amount of AIA available in the period from 1 January 2021. It is restricted to the proportion of AIA that relates to the period from 1 January 2021 to the end of the accounting period. Therefore, for an accounting period ended 31 March 2021, the AIA maximum for the period 1 January 2021 to 31 March 2021 is £50,000. The period to 1 January 2021 is however only subject to the total AIA maximum for the entire accounting period.

To illustrate this, let's assume a business incurred qualifying capital expenditure of £1m in its accounting period ended 31 March 2021. £500,000 of the expenditure was incurred in the 9 months to 1 January 2021 and the remainder was incurred in the 3 months after the 1 January 2021. The total amount of AIA available to this business is £550,000 because the maximum AIA in the period from 1 January 2021 is capped at £50,000. If the business had incurred all of its £1m expenditure in the period to 1 January 2021, the total amount of AIA available to the business would have been £800,000.

Businesses may therefore like to consider incurring any planned qualifying capital expenditure before 1 January 2021 to potentially maximise the allowances available.

The table below summarises the maximum AIA available for 12 month accounting periods ending in 2021.

For accounting periods ending 31 December 2021 and onwards, the available AIA will be £200,000 for a 12 month period, subject to any future increases or decreases that the government may introduce. If you have any queries regarding the available AIA for your accounting period, or would like any advice about the tax relief, then please do contact us.

Year End	Maximum AIA for the Whole Accounting Period	Maximum AIA available in the period to 1 January 2021	Maximum AIA available in the period from 1 January 2021
31st Jan 2021	933,333	933,333	16,667
28th Feb 2021	866,667	866,667	33,333
31st Mar 2021	800,000	800,000	50,000
30th Apr 2021	733,333	733,333	66,667
31st May 2021	666,667	666,667	83,333
30th Jun 2021	600,000	600,000	100,000
31st Jul 2021	533,333	533,333	116,667
31st Aug 2021	466,667	466,667	133,333
30th Sept 2021	400,000	400,000	150,000
31st Oct 2021	333,333	333,333	166,667
30th Nov 2021	266,667	266,667	183,333
31st Dec 2021	200,000	n/a	200,000

MAKING TAX DIGITAL UPDATE

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Making Tax Digital for VAT

It has now been just over 18 months since HMRC introduced the first phase of MTD, meaning that all businesses with an annual turnover over the £85,000 limit are required to submit their VAT returns under the MTD regime. By the beginning of March 2020, more than 4 million VAT returns had been submitted using MTD compatible software.

The next deadline businesses will need to be bear in mind is that from April 2022 it will be compulsory for all businesses with a turnover below the £85,000 VAT threshold to submit their VAT returns via MTD.

For any clients or businesses that are not currently using compatible software, we can advise you of your options and can provide full training where needed.

Making Tax Digital for Income Tax Self Assessment

Following on from this, from April 2023 MTD is set to apply to taxpayers with business or property income of more than £10,000 a year.

Those taxpayers will be required to submit a quarterly summary of their income and expenses to HMRC each quarter using MTD compatible software. At the end of the year, taxpayers will be able to finalise their tax affairs using the software.

This MTD regime is currently being piloted to help HMRC with its development. We look forward to HMRC releasing the full details of the system and helping our clients with the transition to MTD.

THE ONLINE PORTAL

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The national lockdown presented many challenges for businesses, us included.

We continued to service our clients, but our ability to physically put documents in the post was limited. With GDPR in force since 2018, emailing sensitive documents or information was no longer an option either, without including lengthy passwords and protections to ensure client data was safe.

This was when our online portal facility came into its own. We had not needed to use the facility much in the lead up to lockdown, however now we've been regularly using it for well over 6 months, it has revolutionised the way we communicate sensitive data, such as payslips and tax returns, to clients.

Put simply, the portal is a secure, online gateway whereby documents can be uploaded, exchanged and reviewed. It also has the function to enable clients to electronically approve annual accounts and tax returns, as well as other documents, saving both time and money as well as the environment in the process.

Many of our clients are already on board with using the portal and are impressed with its efficiency and ease of use. As we move into more of a paperless world, facilities such as online portals will become increasing popular in all sectors – who knows, BCMS may one day do away with their paper cattle passports!

We do understand that not all our clients have the capabilities or desire to use the portal and that is absolutely fine. We would however be delighted to help our clients use the portal as we do believe it can significantly benefit everyone.

Please do not hesitate to contact us if you would like more information on using our online portal or help in accessing documents that you may have been sent.

SUCCESSFUL SUCCESSION

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Having experienced a number of different challenges over recent months, many of us are thinking about our families and plans for the future. There has been a lot of reflection regarding succession planning, which can be an emotive subject and one where it is difficult to know where to start.

As a tax advisor, I frequently meet families who are considering succession and would like to start by understanding the tax implications of transferring their assets in lifetime or on death. Although the tax implications can be significant due to the capital value of farming businesses, tax should not be the primary focus.

Succession is far more than a transaction whereby assets are transferred, it is an ongoing process in which knowledge, experience, responsibility and assets are passed down from one generation to the next. The primary focus should therefore be on achieving an outcome that complements the commercial and familial ambitions.

I think succession conversations often start with tax as it is quantifiable and objective. Having calculated the exposure to tax for the existing scenario, the conversation often opens up to incorporate the more subjective aspects. The power of conversation can be very helpful in understanding how everyone is feeling about succession. Clarifying everyone's current aspirations and concerns immediately provides an indication of what is viable and highlights areas that will need further discussion and exploration. Although open discussions can be difficult, where these are undertaken it can significantly enhance the succession process, reducing the stress on the family and the overall costs. It can be helpful to have a trusted third party to act as facilitator, often a family member, friend or advisor.

To avoid becoming overwhelmed with the detail of how everything is going to work, it is sensible to establish guiding principles that can be used as a framework to assist with decision making. These may include simplicity, independence and fairness.

Where succession plans are kept simple and all parties understand them, greater confidence develops, and tensions reduce. Complication should only be added if sufficient benefit can be obtained.

Where it is possible to give family members independence from one another it often leads to stronger long-term relationships between siblings and cousins.

Fairness is an interesting aspect of succession planning. A lot of people understand fair to mean equal in terms of asset values. There are, however, many factors that should be considered, including income yield, effort required to generate income, the responsibility that comes with the assets that are to be inherited and the effort already invested in the business, together with asset values. I believe that there is often a difference between leaving an estate fairly and leaving it in equal proportions.

Although each family circumstance is unique and each succession solution bespoke, there are common themes that appear in the challenges that arise.

The most common is a lack of financial independence from the business, meaning that too many generations require regular drawings from the farm bank account. This can put pressure on the business cash flow and reduce the funds available for reinvestment. It can also result in the elder generation being reluctant to allow the next generation significant influence over business decisions in case any mistakes impact drawings.

A crucial and early part of succession planning is to therefore balance investment within the farming business and outside of it. Whether wealth is accumulated in pension funds, investment property, secondary businesses or elsewhere, the future income streams are extremely helpful when it comes to commence the succession process. As well as providing cash flow to fund "retirement" and enable the elder generation to confidently step back from decision making, the capital value of those investments can be helpful in creating independent and fair legacies for different beneficiaries.

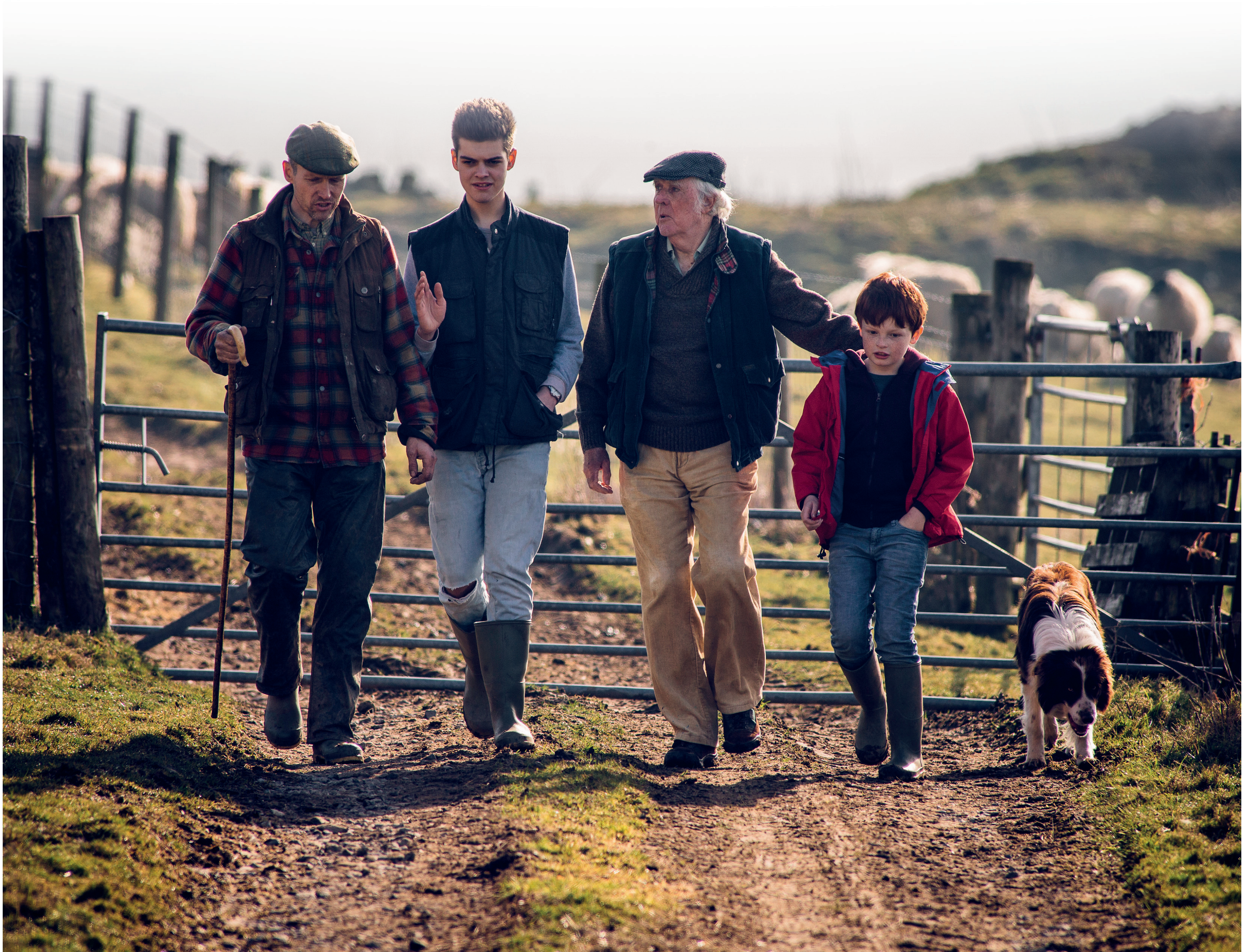
Even where the elder generation are financially secure there can still be a reluctance to step back from business decision making. This often comes from a fear of becoming irrelevant, or a perception of having no purpose. A powerful way of overcoming this challenge can be to seek opportunities off farm in other organisations. With a wealth of experience to offer it can be very satisfying to contribute to the governance and oversight of other businesses or organisations, such as the industry's representative bodies, whose advisory boards specialise in different technical areas. As well as utilising a strong skill set built up over many years, an off-farm role can be a great way of picking up new ideas and ways of thinking that can be brought home to benefit the family business.

As well as identifying ways in which the elder generation can adjust to a shift in influence over the family business, it is important to recognise the level of assistance that the next generation may require. There can be significant pressure felt when trying to take over and live up to the high standards that have been established. It is critical for successors to have a support network in place, made up of friends, peers and advisers.

In an industry that continues to rapidly change, it is important to spend time off the farm to recharge and explore new opportunities. Discussion groups and farm walks can be a great way of achieving this, as can other more formal options, for instance management and leadership courses such as those run by the Worshipful Company of Farmers.

Having understood how everyone is feeling about succession and having started to settle different people into different roles, the rest of the succession plan often comes together much easier than is anticipated at the outset. At that point, the initial tax commutations can be dusted off and consideration can be given to whether the plan can be optimised in terms of tax efficiency, without departing from the desired outcomes.

In summary, succession planning is more about discussion, understanding the parties involved and identifying the optimum compromise between different objectives than it is about number crunching. The power of conversation throughout the process should not be underestimated and should be embraced because, after all, there is no dress rehearsal, we all have to go straight into the live show.



PANDEMIC SUPPORT UPDATE

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With the pandemic continuing to affect workforces around the country, the Chancellor has recently announced additional measures to protect businesses and their workforces over the winter months.

Job Support Scheme
The Coronavirus Job Retention Scheme is due to come to an end at 31 October and it has recently been announced that the Job Support Scheme will be its successor, starting on 1 November for six months. The Job Support Scheme aims to protect jobs which will face lower demand throughout the winter months as a result of Covid-19.

To qualify the employee must work at least 20% of their usual hours and be paid for these hours by their employer. For the contracted hours which the employee does not work, the employer must pay for just 5% of these hours, with the government providing a grant for the remainder. This means that if someone was being paid £587 for their unworked hours, the government would be contributing £543 and the employer just £44. The employee must be registered on your PAYE scheme on or before 23 September 2020 and the employer will be required to pay the employees share of the unworked hours statutory National Insurance and pension contributions.

Ultimately, where the government contribution is not capped, this scheme will ensure that employees earn a minimum of 77% of their normal wages.

The scheme has recently been expanded to support businesses who are required to close their premises due to restrictions imposed by the government. Under the expansion, firms whose premises are legally required to shut for some period over the winter will receive grants to pay staff wages, up to £2,100 per employee, per month, as well as a cash grant of up to £3,000. The scheme starts on 1 November 2020 and is available to employers for six months.

Job Retention Bonus
The Job Retention Bonus is a one-off payment to employers of £1,000 for every employee who they previously claimed for under the Coronavirus Job Retention Scheme. To qualify, each employee must remain in continuous employment through to 31 January 2021 and earn at least £520 per month on average between November and January.

You will be able to claim for this one-off payment on the GOV.UK website from February 2021, and it can be claimed in conjunction with the Job Support Scheme outlined previously.

Self employed grant
A very recent announcement increases the amount of profits covered by the third self employed grant from 20% to 40%, meaning that the maximum grant will increase from £1,875 to £3,750. This is a potential further £3.1 billion of support to the self employed through November to January alone, with a further grant to follow covering February to April.

Tax Implications of Providing COVID-19 Tests and PPE to Employees
Revised guidance confirms that Covid-19 tests provided by the government as part of its national

PPE Provision	Is it Taxable?	Does it need to be reported to HMRC?
Risk assessment shows it is required and the employer provides PPE	No	No
Risk assessment shows it is required, employee purchases it and the employer reimburses the cost	No	No
Risk assessment shows it is not required and employer provides PPE	Yes	Yes
Risk assessment shows PPE is not required, employee purchases it and employer reimburses the cost	Yes	Yes

testing scheme are not treated as a benefit in kind for tax purposes. There is also no taxable benefit for antigen tests which are provided to employees outside of the government's national testing system. This applies regardless of whether the tests are provided to the employees directly by the employer or whether the employer meets the cost of testing carried out by a third party.

The current guidance does not include antibody tests or vaccine costs. If, however, the cost is less than £50 and the required criteria is met, it should be possible to provide these tax free under the existing trivial benefit exemption rules.

PPE could be taxable for your employees depending on the job they are undertaking and the risk assessment which has been carried out.

Working from Home
Employees are able to claim up to £6 per week, from April 2020, as reimbursement for the additional household expenses incurred due to working from home, for example, additional telephone or internet costs.

The payment, previously £4 per week, is non-taxable, with the taxpayer getting tax relief at the rate at which they pay tax. For example, if the employee pays the 20% tax rate and claims tax relief on £6 a week, they would get £1.20 per week in tax relief. Where the employer does not reimburse employees, employees can submit claims to HMRC to benefit from tax relief on homeworking expenses.

RESIDENCE NIL RATE BAND

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On 6 April 2017 the Residence Nil Rate Band for inheritance tax was introduced as an extension to the existing Nil Rate Band of £325,000.

To qualify for the Residence Nil Rate Band the following conditions must be met:-

- The estate must contain residential property that at some time has been the deceased's residence; and
- The residence must be passed to direct descendants such as children or grandchildren.

In situations where the deceased sold or gifted away their home before they died, they can still be entitled to the Residence Nil Rate Band where the downsizing conditions are met.

Unlike the existing Nil Rate Band, the Residence Nil Rate Band is subject to a restriction where the value of the deceased's estate exceeds £2m. Where the value of the estate, before the deduction of reliefs such as Agricultural Property Relief and Business Property Relief, exceeds £2m, tapering applies to the Residence Nil Rate Band. Where the estate exceeds £2.35m, the Residence Nil Rate Band is tapered to £nil.

The Residence Nil Rate Band has been phased in gradually since 2017/18 and as of 6 April 2020, has reached the maximum amount of £175,000.

Combined with the standard Nil Rate Band of £325,000, it is now possible , where qualification for the Residence Nil Rate band is also met, for an individual's death estate to incur no Inheritance Tax liability if the value is less than £500,000.

Similarly with the standard Nil Rate Band, the Residence Nil Rate Band is transferable on death to a surviving spouse leaving a potential tax free estate on death of up to £1million per married couple.

The Residence Nil Rate Band can deliver an Inheritance Tax saving of up to £140,000 per couple. It would be sensible to periodically review the terms of your Wills and the value of your estates to understand whether the Residence Nil Rate Band be available and to consider if it would be suitable to make changes to increase the amount available.

EVOLUTION NEWS

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The temperature has dropped, the days are getting shorter and the Evolution Secret Santa draw has been made, where has the year gone!!

Since our last Newsletter we have welcomed two new trainees to the Evolution ABS team, Chloe Fewings and Ethan Channing. Chloe is from a farming background and graduated from The Royal Agricultural University this year with a BSc (Hons) in Rural Land Management. Not wishing to rest on her laurels Chloe has already enrolled and started studying towards her ACCA qualification. Ethan is also a local, completing his A-Levels at Richard Huish College this summer. He will be back at college in November, when AAT classes start.

Although for those staff who have ventured back to the office, we have created a Covid-19 secure workplace, a significant number continue to work remotely from home.

Our latest project to help maintain staff moral and mental wellbeing has been dubbed 'walkie, talkie', with staff meeting up outside of work for a socially distanced walk and chat. Our first adventure involved walking an 11 mile stretch of the South West Coast Path around Exmouth at the weekend, but since then we have been meeting up more locally after work on a weekly basis. The longer the pandemic goes on, the greater the need to maintain links between staff and all involved have found the walks to be both physically and mentally beneficial.

A special mention goes to accounts technician James Oke, who has gone above and beyond to get to grips with IT during the crisis and ensure that we can continue to work effectively whether in the office or at home – thank you James!

The office remains closed to clients, but staff are now working regular hours, should you have a query please call us on 01823 462908.

TEAM INSIGHT

And finally, we are both delighted and proud to announce that Rosie Bennett came runner up in the National Finals of the Federation of Young Farmers Senior Member of the Year in August; way to go Rosie!

If you have any queries regarding any of our articles, or would like any further information, please do not hesitate to get in touch.

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