



Legal Aid
Agency

Help us to say yes Webinar: E-form and hardship evidence

National Crime Applications Team

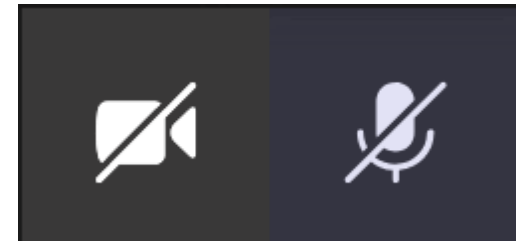
08 December 2022

Technical tips for this webinar

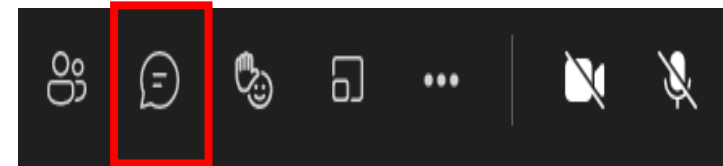
1. Please put yourself on mute during the webinar
2. You can ask us questions at the end of each session through the 'meeting chat'
3. Click on the 'meeting chat' to ask a question
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CRM16: Hardship applications

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E-form and hardship evidence

Purpose of the webinar:

- **The purpose of this webinar is to assist you in providing the required evidence, and what is deemed as acceptable, for eForms and CRM16 hardships to reduce reject rates.**



By the end of the webinar, you will have an understanding of:

- The evidence required to process your applications
- The evidence we deem as insufficient
- Where you can find additional guidance

About us



National criminal applications team (NCAT)

On 01 April 2022, the national crime team (NCT) and the crime applications team (CAT) were merged. They are now referred to as the national criminal applications team (NCAT).

- The merger has been a long-term plan since the work transferred to the LAA in 2013. Pre-2013 CRM14 applications were processed by HMCTS, with the NCT processing more complex CRM14/15 and CRM16 applications. NCT also provided guidance and a customer service line for courts and providers.
- NCAT has two sections:
 - Category 1 (CAT1): Process employed, unemployed and passported benefits applications.
 - Category 2 (CAT2): Process CRM 14 applications, CRM16 applications, self-employed applications, including directorships, and non-means tested applications
- The caseworkers are based in Nottingham, Liverpool and Birmingham

National criminal applications team applications:

September 2022:

CRM14 applications:	No:	CRM 16 applications:	No:
Number received	708	Number received	152
Number processed	482	Number processed	125
Number returned to provider	226	Number returned to provider	27
Monthly reject rate (%)	31.9	Monthly reject rate (%)	17.8
Average annual reject rate (%)	30.2	Average annual reject rate (%)	19.8

October 2022:

CRM14 applications:	No:	CRM 16 applications:	No:
Number received	722	Number received	168
Number processed	501	Number processed	139
Number returned to provider	221	Number returned to provider	29
Monthly reject rate (%)	30.6	Monthly reject rate (%)	17.3
Average annual reject rate (%)	17.7	Average annual reject rate (%)	11.4

Self-employed applicants



Self-employed applicants:

Self-employed applicants need to provide a range of evidence dependent on the work they undertake:

- If your client's case is within the crown court or indictable, the application can be processed on their initial declaration
- If the case is within the magistrates' court, we require evidence of their income at the point of submission
- All evidence that will be discussed must include your client's full name

Self-employed client in custody:

This relates to when your client is in 'court custody'

- Your client's case can be processed without evidence if they are remanded in custody
- If your client was self-employed prior to remand and will be unable to earn whilst remanded in custody the application can be submitted as nil income

Key information to be declared for self-employed applicants:

Please ensure the following is included on the eForm:

- Turnover
- Drawings
- Profit
- Percentage share
- Trading start date

Business Type	Previous 12 Months' Financials	Director's Salary Total Income from Share Sales	Trading Name & Address	Business Details	In business with anyone else
Self-employed	Turnover: £7,800.00 per year Drawings: £7,800.00 per year Profit: £7,800.00 per year Percentage share of profit: 100%	Director's salary: £7,800.00 Total income from share sales: £0.00		Started trading: 01/05/2022	

Trading start dates:

The trading start date governs what evidence is required for your client's self-employment.

The following is the evidence of your client's self-employment required, depending on the trading start date:

- Trading for one year or longer:
 - Tax return or accounts
- Trading less than one year:
 - Running accounts or invoices up to the 'date stamp' of the application.

If your client has been trading for less than one year and the application is being processed on the declared finances:

- The declared figure will be annualised for the length of time since trading commenced

If your client's application is being processed on declaration:

- The highest figure out of their 'Drawings' and 'Profit' will be used

Please note: Contradictions between declaration and evidence will require clarification

Tax returns: Mandatory requirements:

Tax returns provide us with a comprehensive picture of your client's financial position.

On receipt of a tax return, we look for the following:

- Your client's full name is input
- All pages of the document, with all figures clearly visible, are included
- It is dated within two years of the application
- A full breakdown of your client's business expenses if their net profit is above £12,475 is provided

Please note: The above are mandatory requirements. If these requirements are not met, your application will be delayed.

Tax returns: Additional information:

- A breakdown of business expenses should be included within the tax return. This breakdown is mandatory when the net profit is above £12,475
 - The breakdown is used to assess any necessary add backs to your client's net profit
- We require ***the full tax return document***. The full document provides a comprehensive account for your client's finances. Tax returns include any grants that applicants have received, for example the self-employment income support scheme grant (SEISS), and can be used as evidence of your client's rental income.
- The document must show the following figures:
 - Gross income
 - Net profit
 - Total taxable profit
 - Drawings
 - Tax and national insurance figures
- **Please note:** Slide 14 contains visual aids of the aforementioned figures

Additional information:

Net business profit for tax purposes is the figure HMRC use to calculate the tax owed for the period.

Calculating your taxable profit or loss
 You may have to adjust your net profit or loss for disallowable expenses or capital allowances to arrive at your taxable profit or your loss for tax purposes. Please read the 'Self-employment (full) notes' and fill in the boxes below that apply.

60 Goods and services for your own use £ <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"/> . 00	62 Total deductions from net profit or additions to net loss (box 57 + box 62) £ <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"/> . 00
61 Total additions to net profit or deductions from net loss (box 46 + box 59 + box 60) £ <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"/> . 00	64 Net business profit for tax purposes (if box 47 + box 61 minus (box 48 + box 63) is positive) £ <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"/> . 00
62 Income, receipts and other profits included in business income or expenses but not taxable as business profits £ <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"/> . 00	66 Net business loss for tax purposes (if box 48 + box 63 minus (box 47 + box 61) is positive) £ <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"/> . 00

Turnover is the gross income the business receives over the period:

Business income

16 Your turnover – the takings, fees, sales or money earned by your business. Do not include Self-Employment Income Support Scheme (SEISS) grants in this box, put them in box 70.1 on page 4 £ <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"/> . 00	18 Any other business income (do not include SEISS, but include other COVID support payments such as CJRS) £ <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"/> . 00
	18.1 Trading Income allowance – read the notes £ <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"/> . 00

SA103F 2022 Page SEF 1 HMRC 12/21

Self-employment income support scheme grant
 The grant is included within the calculated profit figure for your client's self-employment.

Calculating your taxable profits
 Your taxable profit may not be the same as your net profit. Please read the 'Self-employment (short) notes' to see if you need to make any adjustments and fill in the boxes which apply to arrive at your taxable profit for the year.

27 Goods and/or services for your own use £ <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"/> . 00	29 Loss brought forward from earlier years set off against this year's profits - up to the amount in box 20 £ <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"/> . 00
27.1 Self-Employment Income Support Scheme grant received in the year to 5 April 2022 £ <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"/> . 00	30 Any other business income not included in box 9 or box 10 £ <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"/> . 00
28 Net business profit for tax purposes (if box 21 + (boxes 26 to 27.1) minus (boxes 22 to 25.2) is positive). Or if you've completed box 10.1 (box 21 + boxes 26 to 27.1 minus box 10.1) £ <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"/> . 00	

Net profit or loss is the turnover figure minus any business expenses:

Net profit or loss

47 Net profit – if your business income is more than your expenses (if box 15 + box 16 minus box 31 is positive) £ <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"/> . 00	48 Or, net loss – if your expenses are more than your business income (if box 31 minus (box 15 + box 16) is positive) £ <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"/> . 00
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Business expenses:

The rules for assessing legal aid contributions:

- These differ to HMRCs. HMRC look at tax liability and we consider the eligibility or ability to contribute a monthly income contribution.
- The expenses are reviewed to evaluate if any need to be 'added back' on to the net profit. We refer to these as 'add backs. Add backs are designed to ensure that we do not allow an expense twice.
- The following are some examples of add backs when your client is trading from their home address:
 - Rent / mortgage
 - Heating
 - Lighting
 - Use of home

The following are some examples of add backs for all types trading premises:

- Depreciation
- Clients' salary

Drawings:

- If drawings on the balance sheet are higher than the revised net profit, we will use the drawings figure as the client’s self-employment income.
- The example shows:
 - Net profit: £27,563
 - Drawings: £29,986

To clarify: In this instance, we would use the drawings figure as your client’s self-employment income

Balance sheet
 If your business accounts include a balance sheet showing the assets, liabilities and capital of the business, fill in the relevant boxes below. If you do not have a balance sheet, go to box 100. Read the 'Self-employment (full) notes' for more information.

Assets		Liabilities	
83	Equipment, machinery and vehicles £ <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"/> . 0 0	91	Trade creditors £ <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"/> . 0 0
84	Other fixed assets £ <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"/> . 0 0	92	Loans and overdrawn bank account balances £ <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"/> . 0 0
85	Stock and work in progress £ <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"/> . 0 0	93	Other liabilities and accruals £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 6 4 8 . 0 0
86	Trade debtors £ <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"/> . 0 0	Net business assets	
87	Bank or building society balances £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 1 3 4 5 . 0 0	94	Net business assets (box 90 minus (boxes 91 to 93)) £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 6 7 0 0 . 0 0
88	Cash in hand £ <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"/> . 0 0	Capital account	
89	Other current assets and prepayments £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 6 0 0 3 . 0 0	95	Balance at start of period £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9 1 2 3 . 0 0
90	Total assets (total of boxes 83 to 89) £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 7 3 4 8 . 0 0	96	Net profit or loss (box 47 or box 48) £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 2 7 5 6 3 . 0 0
		97	Capital introduced £ <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"/> . 0 0
		98	Drawings £ <input type="text"/> <input type="text"/> <input type="text"/> 2 9 9 8 6 . 0 0
		99	Balance at end of period £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 6 7 0 0 . 0 0

Class 2 and Class 4 National Insurance contributions (NICs)

100	If your total profits for 2020–21 are less than £6,475 and you choose to pay Class 2 NICs voluntarily, put 'X' in the box <input type="checkbox"/>	102	Adjustment to profits chargeable to Class 4 NICs £ <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"/> . 0 0
101	If you're exempt from paying Class 4 NICs, put 'X' in the box <input type="checkbox"/>		



Tax calculation sheet:

- A tax calculation sheet can be used within the means assessment without the corresponding tax return, if the self-employment profit is below £12,475
 - **Please note:** If the figure is above the threshold, a full tax return with a breakdown of expenses will be required
- If your client has provided a tax return and a tax calculation sheet, please ensure they are for the same financial year
- A tax calculation sheet can be used without a tax return:
 - **Please note:** It does not cover all types of income that a self-employed applicant may receive. It will not provide a breakdown of expenses or show the date the business commenced
- On receipt of a tax calculation sheet, we look for the following mandatory evidential requirements:
 - Your client's full name is included
 - Profit from self-employment, tax and national insurance are included
 - It is dated within two years of the application
 - All figures must be legible

Profit and loss accounts:

- We accept profit and loss accounts as acceptable evidence for sole traders of their self-employment
- Profit and loss accounts adhere to the same rules as tax returns.

They must include the following:

- The period the profit and loss account relate to
 - **Please note:** If the period is less than one year, the profit figure will be annualised
- Your client’s full name.
- If the profit is above £12,475.00, a full breakdown of expenses is required.
- All figures must be clearly visible

Business Details			
Business Description: [REDACTED]			
Primary Period of Accounts With Tax Computations			
Accounting Period Start:	06/04/21		
Accounting Period End:	05/04/22		
<i>The business is not registered for VAT.</i>			
Profit And Loss Account			
	Disallowable Expenses £	Total Expenses £	£
Sales/business income (turnover)			25,884.00
Direct costs			
Cost of sales		3,355.58	
Total direct costs		<u>3,355.58</u>	<u>3,355.58</u>
Gross Profit			<u>22,528.42</u>
Premises costs		520.00	
Repairs		1,172.01	
General administrative expenses	68.84	688.42	
Motor expenses	672.96	6,729.61	
Travel and subsistence		78.00	
Legal and professional costs		275.88	
Total of Disallowable/Allowable Expenses	741.80		<u>9,463.92</u>
Net Profit			<u>13,064.50</u>



Construction industry scheme (CIS) statements:

We accept CIS statements as evidence of income if your client is a sub-contractor

- CIS slips include the following information:
 - Details of gross amount paid
 - Cost of materials,
 - Amount liable to deduction
 - Amount deducted
 - Amount payable
- Applications can be processed by using just one CIS statement that is dated within three months of the date stamp
- On receipt of a CIS statement, we look for the following mandatory evidential requirements:
 - Your client's full name is included
 - It is dated within three months of the application with the date clearly displayed.
 - All figures must be legible

SubContractor Monthly Statement for email

Business name.	Contractor logo.
Contractor's Employer Reference Number: [REDACTED]	
Construction Industry Scheme Statement of payment and deduction for month ending: 05/02/2022	
Subcontractor	
Name:	[REDACTED]
Unique Taxpayer Reference	[REDACTED]
NINO:	[REDACTED]
CRN:	[REDACTED]
Higher Rate Verification Number:	[REDACTED]
Gross amount paid (Excl VAT and CITB levy): (A)	140.00
Less cost of materials:	0.00
Amount liable to deduction	140.00
CIS Tax Deducted: (B)	28.00
Amount Payable: (A-B)	112.00

*Verification number only to be entered where a deduction at the higher rate has been made.

Invoices:

We accept invoices and receipts as evidence if your client has been trading less than a year and does not have a tax return or a tax calculation sheet.

- Invoices must be consecutive and / or cover the full period of self-employment
- Your client's income will be annualised over the length of time covered by the invoices submitted
- Invoices must include the following:
 - Your client's full name
 - The date of each invoice
 - A gross figure and any deductions
- The evidence must demonstrate the financial position of the business through the normal operation of the business

Business information

Company logo

Remittance Advice

Payment To

Client's details

Date: 14/04/2022

Reference No:

Bill Number	Bill Date	Due Date	Original Amount	Balance	Payment
Bill	14/04/2022	14/04/2022	504.00	504.00	504.00

Memo:

Total: £504.00

Signature: _____

Bank statements:

We accept bank statements as evidence if your client receives their income through their account and do not have formal evidence of their self-employment income.

- Please ensure all bank statements are fully annotated:
 - If the bank statements are not annotated, all credits will be included as your client's self-employment
- Explain the nature of each credit and whether they relate self-employment income or something else
- Please ensure the period covered by the bank statements relates to the applicant's current circumstances
- Bank statements must:
 - Cover three consecutive months up to the date stamp
 - Include full account and holder details and a running balance
 - Be clearly annotated to show the income from self-employment being received

Please note: If your client provides bank statements as evidence of their self-employment income, we are unable to take into consideration any business expenses, tax or national insurance (NI) liability.

Insufficient evidence:

The following are instances that we are unable to accept as evidence:

- Evidence that has been created for the purposes of showing what the applicant's income and outgoings are
- Evidence that does not include your client's name
- If the figures are not legible
- Evidence that shows their expected earnings
- Dated over two years than the date of application, for tax returns, tax calculation sheets and profit and loss accounts
- Bank statements that do not include full account holder details and a running balance

Please note: We can only assess with evidence that has been used to monitor business activity

Directorships



Directorships:

Directors are considered self-employed for legal aid purposes.

A directorship is when your client is:

- The director of a limited (LTD) company
- The director with a controlling share in a LTD company

Information to alert you to a possible directorship:

- Does the company include the applicant / partner's name?
- Is the company address the same as the home address?
- Wage slips: Is the employee no.1 / no.2 (indicates director / company secretary)
- Paying themselves less than the tax allowance
- 'Limited (LTD)' in the business / company title

Please note:

- All E-forms with an undeclared directorship will automatically be returned to the solicitor as an incomplete E-form
- If there are any doubts on directorships, here is a useful link to Companies house:

[Find and update company information - GOV.UK \(company-information.service.gov.uk\)](https://www.gov.uk/guidance/find-and-update-company-information-gov.uk)

Additional useful information:

Evidence: Please try to keep everything the same way round and scanned. PDF is the preferred document method

Key information requirements for directorships:

CRM15: The key information we require to be declared includes:

- Turnover
 - Profit
 - Director's salary
 - Date of incorporation of the company
 - Applicant's percentage of shares in the limited company
 - Any dividend income received (if applicable)
 - Any sale of shares (if applicable)
- If the offence is indictable, or the case is already in Crown court:
 - The above information can be declared on the initial submission.
 - The evidence will be requested at a later date.
 - If the case is still in magistrates' court:
 - The evidence will be mandatory on initial submission.

Directorship scenario number one:

Client owns over 50% share of the company, and it has been running longer than 12 months:

Mandatory evidential requirements:

- A complete set of financial statements / accounts for the company dated within the last two financial years.
- A wage slip dated within the last 3 months.

Additional evidential information:

- Company tax returns are deemed insufficient evidence provided in isolation
- Micro-entity accounts are deemed insufficient
- If the financial accounts show the net profit or loss, dividends and director's salary, no further evidence will be required
- When multiple sources of evidence are submitted together, they must be dated within the same tax year:
 - For example: Tax return and financial accounts must both be 2020-2021 or 2021-2022

A personal tax return for an applicant who is a director of a limited company is insufficient as evidence on its own as it will not show the adjusted profit after deduction of corporation tax as this is included on the corporation tax return of the company.

- *Example of contents for complete financial statements:*

[REDACTED] LIMITED	
FINANCIAL STATEMENTS	
YEAR ENDED 31 DECEMBER 2021	
CONTENTS	PAGE
Director's report	1
Profit and loss account	2
Balance sheet	3
Notes to the financial statements	4
The following pages do not form part of the financial statements	
Accountants' report to the director	9
Detailed profit and loss account	10
Notes to the detailed profit and loss account	11

Example of Financial Accounts

In this example we would use a self-employment income of £9735.00 per annum (which is the company profit after corporation tax) and a director's salary of £8,700.00 per annum. (See slide 18)

[REDACTED] LIMITED			
NOTES TO THE DETAILED PROFIT AND LOSS ACCOUNT			
YEAR ENDED 31 DECEMBER 2021			
	2021	2020	
	£	£	£
ADMINISTRATIVE EXPENSES			
Personnel costs			
Directors salaries	8,700		6,525
General expenses			
Motor expenses	37		987
Travel and subsistence	175		-
Telephone	230		513
Health Care Costs	269		602
Training Camp Costs	799		84
Competition Costs	2,777		264
Computer Costs	60		135
General expenses	753		16
Use of home office	520		520
Accountancy fees	1,555		1,345
Depreciation of motor vehicles	10,300		5,989
Depreciation of office equipment	239		281
	<u>17,714</u>		<u>10,736</u>
Financial costs			
Bank charges	90		115
	<u>26,504</u>		<u>17,376</u>
INTEREST RECEIVABLE			
Bank interest receivable	-		11

[REDACTED] LIMITED			
PROFIT AND LOSS ACCOUNT			
YEAR ENDED 31 DECEMBER 2021			
	Note	2021	2020
		£	£
TURNOVER		37,986	47,432
Administrative expenses		<u>26,504</u>	<u>17,376</u>
OPERATING PROFIT	2	11,482	30,056
Interest receivable		-	11
Interest payable and similar charges		(1,747)	(582)
PROFIT ON ORDINARY ACTIVITIES BEFORE TAXATION		<u>9,735</u>	<u>29,485</u>
Tax on profit on ordinary activities		-	355
PROFIT FOR THE FINANCIAL YEAR		<u>9,735</u>	<u>29,130</u>

Example of financial accounts continued:

[REDACTED] LIMITED				
BALANCE SHEET				
31 DECEMBER 2021				
	Note	2021 £	2020 £	2020 £
FIXED ASSETS				
Tangible assets	3		43,354	53,093
CURRENT ASSETS				
Debtors	4	5,016		6,762
Cash at bank		33,775		40,411
		38,791		47,173
CREDITORS: Amounts falling due within one year	5	1,020		1,020
NET CURRENT ASSETS		37,771		46,153
TOTAL ASSETS LESS CURRENT LIABILITIES		81,125		99,246
CREDITORS: Amounts falling due after more than one year	6	46,982		66,088
		34,143		33,158
CAPITAL AND RESERVES				
Called-up equity share capital	8	101		101
Profit and loss account	9	34,042		33,057
SHAREHOLDERS' FUNDS		34,143		33,158

For the year ended 31 December 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Director's responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The director acknowledges his responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

These accounts were approved and signed by the director and authorised for issue on 5 August 2022.

[REDACTED]
Director

Company Registration Number: [REDACTED]

[REDACTED] LIMITED				
NOTES TO THE FINANCIAL STATEMENTS				
YEAR ENDED 31 DECEMBER 2021				
1. ACCOUNTING POLICIES <i>(continued)</i>				
<i>Compound instruments</i>				
Compound instruments comprise both a liability and an equity component. At date of issue, the fair value of the liability component is estimated using the prevailing market interest rate for a similar debt instrument. The liability component is accounted for as a financial liability.				
The residual is the difference between the net proceeds of issue and the liability component (at time of issue). The residual is the equity component, which is accounted for as an equity instrument.				
The interest expense on the liability component is calculated applying the effective interest rate for the liability component of the instrument. The difference between this amount and any repayments is added to the carrying amount of the liability in the balance sheet.				
2. OPERATING PROFIT				
Operating profit is stated after charging:				
		2021 £		2020 £
Director's remuneration		8,700		6,525
Depreciation on owned fixed assets		10,539		6,270
3. TANGIBLE FIXED ASSETS				
	Motor Vehicles	Equipment		Total
	£	£		£
COST				
At 1 January 2021	57,490	1,873		59,363
Additions	–	800		800
At 31 December 2021	<u>57,490</u>	<u>2,673</u>		<u>60,163</u>
DEPRECIATION				
At 1 January 2021	5,989	281		6,270
Charge for the year	10,300	239		10,539
At 31 December 2021	<u>16,289</u>	<u>520</u>		<u>16,809</u>
NET BOOK VALUE				
At 31 December 2021	<u>41,201</u>	<u>2,153</u>		<u>43,354</u>
At 31 December 2020	<u>51,501</u>	<u>1,592</u>		<u>53,093</u>

Example of financial accounts continued:

██████████ LIMITED
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021

4. DEBTORS

	2021	2020
	£	£
Other debtors	<u>5,016</u>	<u>6,762</u>

5. CREDITORS: Amounts falling due within one year

	2021	2020
	£	£
Other creditors	<u>1,020</u>	<u>1,020</u>

6. CREDITORS: Amounts falling due after more than one year

	2021	2020
	£	£
Bank loans	46,939	56,288
Other creditors	43	9,800
	<u>46,982</u>	<u>66,088</u>

7. RELATED PARTY TRANSACTIONS

The company was under the control of Mr ██████████ throughout the current and previous year. ██████████ is the managing director and majority shareholder.

No transactions with related parties were undertaken such as are required to be disclosed under Financial Reporting Standard 8.

8. SHARE CAPITAL

Allotted, called up and fully paid:

	2021		2020	
	No	£	No	£
Ordinary shares of £1 each	1	1	1	1
Ordinary Class 2 shares of £1 each	34	34	34	34
Ordinary Class 3 shares of £1 each	33	33	33	33
Ordinary Class 4 shares of £1 each	33	33	33	33
	<u>101</u>	<u>101</u>	<u>101</u>	<u>101</u>

██████████ LIMITED
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021

9. PROFIT AND LOSS ACCOUNT

	2021	2020
	£	£
Balance brought forward	<u>23,057</u>	23,927
Profit for the financial year	9,735	29,130
Equity dividends	(8,750)	(20,000)
Balance carried forward	<u>34,042</u>	<u>33,057</u>

Example of a director's salary wage slip:

- It is in your client's interest to provide the tax return, or wage slip, if they are paying any tax and national insurance as this is not detailed on the financial accounts.
 - This is not mandatory. However, providing this information may reduce any contribution payments calculated.
- As financial accounts can be dated within the last two financial years, we may request a copy of the client's latest wage slips (dated within the last 3 months) to ensure that the director's salary has not increased.

Explanation of figures:

- We use the gross pay before tax unless the year-to-date figure is more than 10% higher than the monthly gross.

Wage slips mandatory content:

- Client's name and address (personal identifiers)
- Company name
- Gross monthly pay
- Deductions (tax / national insurance)
- Pension payments if applicable
- Cumulative or year to date figures

COMPANY NAME AND ADDRESS

PAYSリップ - CONFIDENTIAL				Employer's PAYE Ref. (475 / NB94038)					
Works No. 1	Name			NI Cat. A	NI No. JZ900902C				
Holidays Accrued TD 0.00	Holidays Taken 0.00	Holiday Balance 0.00	Tax Code 1257L	Department Admin					
Pay Period End Date 31/08/2022	Tax Period Month 5	Pay Period 01/08/2022 - 31/08/2022		Pay Method BACS					
PAYMENTS		Hour or No.	Rate	Amount	DEDUCTIONS		Hour or No.	Rate	Amount
BASIC PAY		1.00	725.0000	725.00	PAYE Tax				0.00
					NI Contribution				0.00
Total Payments				725.00	Total Deductions				0.00
					Net Payment				725.00
CUMULATIVE INFO		Amount							
Current Gross for PAYE	725.00	PAYE Tax Paid TD	0.00	Employer Pension TD	0.00				
Current Gross for NIC	725.00	SSP Paid TD	0.00	Employer Pension	0.00				
Total Gross TD (To Date)	3,625.00	SMP/SPB Paid TD	0.00	Employee NI Paid TD	0.00				
Gross for PAYE Tax TD	3,625.00	SAP/SPBP Paid TD	0.00	Employer NI Paid TD	0.00				
Gross for NI TD	3,625.00	Employee Pension TD	0.00	Employer NI	0.00				
CLIENT NAME AND ADDRESS				Message					

Micro-entity accounts:

- We cannot accept micro-entity accounts or abbreviated accounts as they only show the balance sheet of the company
 - They do not include the necessary trading information required to carry out an accurate means assessment.

Micro-entity Balance Sheet as at 31 December 2021

	Notes	2021	2020
		£	£
Called up share capital not paid		1	1
Fixed Assets		49,081	8,691
Current Assets		500	35,575
Creditors: amounts falling due within one year		(4,458)	(7,498)
Net current assets (liabilities)		<u>(3,958)</u>	<u>28,077</u>
Total assets less current liabilities		<u>45,124</u>	<u>36,769</u>
Creditors: amounts falling due after more than one year		(66,614)	(48,500)
Accruals and deferred income		-	(240)
Total net assets (liabilities)		<u>(21,490)</u>	<u>(11,971)</u>
Capital and reserves		<u>(21,490)</u>	<u>(11,971)</u>

- For the year ending 31 December 2021 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.
- The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
- The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.
- The accounts have been prepared in accordance with the micro-entity provisions and delivered in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the Board on 1 September 2022

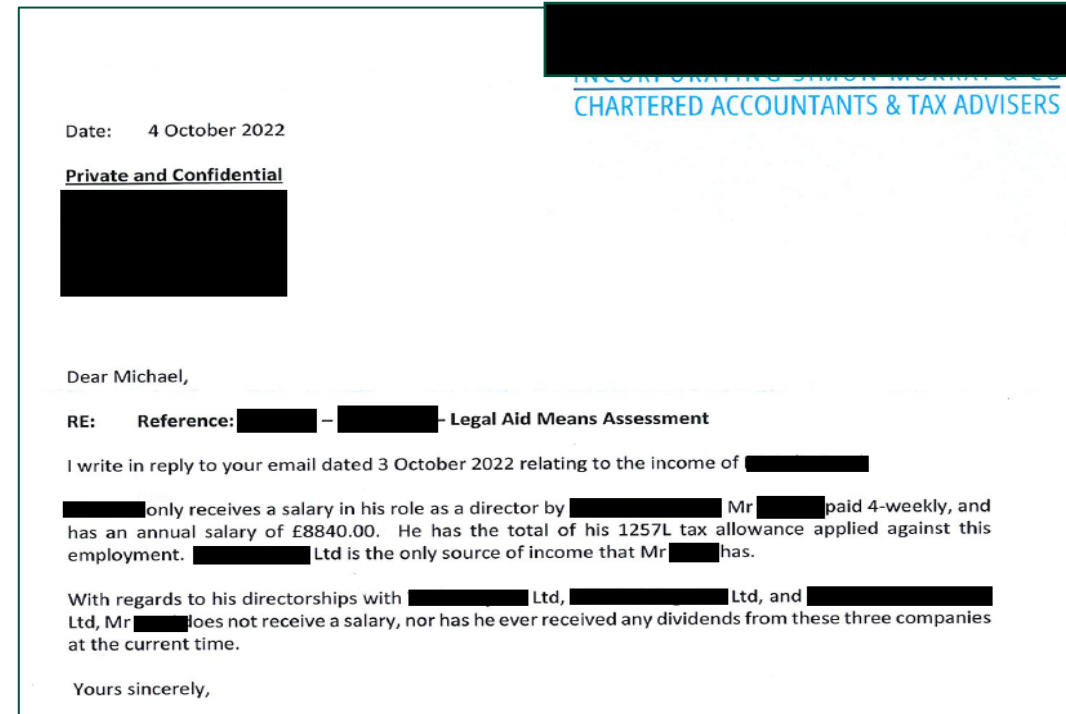
And signed on their behalf by:

Directorship scenario number two:

The applicant has controlling interest greater than 51% and trading less than 12 months

- If the applicant's company was recently incorporated and as such no accounts have been prepared. While we understand that the applicant is not yet obliged to submit returns for the company, we still require evidence of the applicant's income or profit from the company.
- We can accept running accounts that the applicant maintains to monitor the business, details of the director's salary paid to the applicant and any other expenses paid by the company to the applicant.
- We can also accept a letter from the client's accountant confirming the details of the income or any profit that the client receives from the company.

Example of a letter we have accepted as sufficient evidence in a similar scenario:



Directorship scenario number three:

If the client's company was recently incorporated and they hold less than 51% of the shares in the company:

- We still require evidence of the applicant's income from the company.
 - We can accept running accounts that the applicant maintains to monitor the business, details of the director's salary paid to the applicant and any other expenses paid by the company to the applicant.
- As evidence, we can accept:
 - A copy of the applicant's full personal tax return which shows any dividends or director's salary received from the company. Payslips could also be used to confirm the director's salary (If applicable)

Please note: We cannot carry out an assessment using the bank statements of the limited company.

Insufficient evidence:

Example of insufficient financial accounts:

This example:

- The financial accounts do not include a trading, profit and loss account and balance sheet
- There is insufficient information on the following pages to complete a means assessment

[Redacted]

Notes to the Financial Statements
for the Period Ended 31 January 2022

5. Creditors: amounts falling due within one year note

	2022	2021
	£	£
Trade creditors	570	1,126
Taxation and social security	120	113
Other creditors	3,730	2,798
Total	4,420	4,037

Taxable Income

[Redacted]

Taxable income from [Redacted] LTD

The taxable income and the Income Tax and National Insurance you paid from 5 December 2021 to 5 April 2022.

sent us these figures.

Date	Taxable income	Income Tax paid	National Insurance paid
5 Dec 2021	£ 1,048.13	£ 0.00	£ 30.13
5 Jan 2022	£ 1,048.13	£ 0.00	£ 30.13
5 Feb 2022	£ 1,048.13	£ 0.00	£ 30.13
5 Mar 2022	£ 1,048.13	£ 0.00	£ 30.13
5 Apr 2022	£ 1,014.48	£ 0.00	£ -3.52
Total	£ 5,207.00	£ 0.00	£ 117.00

EMPIRE ENTERTAINMENTS LIMITED
Corporation tax computation

Tax reference	59111171
Period beginning	62
Period ending	1/04/20
Accounts period beginning	31/03/21
Accounts period ending	1/04/20
Accounts period ending	31/03/21
Adjustment of trading profits	£
Profit before tax per the accounts	13,609
Add back disallowable expenses	
Depreciation and (profit)/loss on sale of assets	6,942
Adjusted trading profit	<u>20,551</u>
Taxable profits	£
Trading profit	<u>20,551</u>
Taxable profit	<u>20,551</u>
Days in accounting period falling in each tax year	
Tax year 2020	Days falling in tax year <u>365</u>
	Days in year 365
Corporation tax payable	
Tax year 2020	Taxable profit <u>20,551</u>
	Tax rate 19%
	Corp Tax <u>3,904.69</u>
Corporation tax payable	3,904.69

Insufficient evidence continued:

Example of insufficient financial accounts:

EMPIRE ENTERTAINMENTS LIMITED			
Corporation tax computation			
			59111171
Tax reference			62
Period beginning			1/04/20
Period ending			31/03/21
Accounts period beginning			1/04/20
Accounts period ending			31/03/21
Adjustment of trading profits			£
Profit before tax per the accounts			13,609
Add back disallowable expenses			
	Depreciation and (profit)/loss on sale of assets		6,942
Adjusted trading profit			<u>20,551</u>
Taxable profits			£
Trading profit		<u>20,551</u>	20,551
Taxable profit			<u>20,551</u>
Days in accounting period falling in each tax year			
Tax year		Days falling in tax year	Days in year
2020		<u>365</u>	
		365	365
Corporation tax payable			
Tax year		Taxable profit	Tax rate
2020		<u>20,551</u>	19%
		20,551	<u>3,904.69</u>
Corporation tax payable			3,904.69

Change in financial circumstances (CIFC)



Change in financial circumstances (CIFC):

Key information:

- It is a mandatory requirement to provide the evidence with the CIFC Eform
- When submitting a CIFC, it is important to evidence each change individually
- During processing, caseworkers will check the original E-form and document all differences / changes between the original Eform and the CIFC Eform
- If there are multiple changes, and some are not evidenced, we will return the Eform for the appropriate evidence and / or clarification
- A CIFC assessment will only be back-dated to the date the change occurred if the Eform is received within 28 days, unless there is a reasonable explanation for the delay (additional guidance is available on this, please see section 14.1.1 of the CLAM).

Helpful information:

- Please state the change, and the date the change occurred, in the notes section to assist us when processing the CIFC Eform

Examples of change in financial circumstances:

If a client has changed from being employed to self-employed (S/E), we will need the following evidence:

- Evidence of the employment ceasing, ideally a P45 or letter from ex-employer and evidence of their new income:
- For newly S/E applicants this could be any of the following:
 - Running accounts from date of commencement to the sign date of the application
 - Cash book
 - Invoices (must be consecutive)
 - Other business records that the applicant maintains to monitor the business
 - Annotated bank statements from date of commencement to the sign date of the application
- If the change is that the client is newly employed and wage slips are not yet available, they could provide a letter from the employer on business headed paper confirming their new salary and any deductions.

Change in financial circumstances: New home:

- If the client has moved to a new house, there are likely to be multiple changes that will require evidence in these scenarios, for example:
 - Rent:
 - This may have increased or decreased: We would require a copy of the new tenancy agreement
 - Mortgage:
 - A letter from mortgage company or new mortgage statement confirming the amount and frequency of the repayments
 - Council tax statement for the current year
 - Do they live with the same person / people, or do they now live alone?
 - Evidence to prove this could include:
 - Notification to council of single person occupancy
 - Separation petition
 - Application for a change in benefits
 - Annotated bank statements etc.

Change in financial circumstances: Additional information:

Additional helpful information:

- Please ensure ***all*** changes are evidenced at the same time to prevent any delays
- Side notes: Additional useful information
- Evidence: Please try to keep everything the same way round, scanned. PDF is preferred
- Capital evidence
- Three months consecutive bank statements are required to evidence all bank accounts held by the client. This relates to accounts with savings and current accounts, and includes accounts with a balance of zero or below

CRM16: Hardship applications



Hardship applications: Avoiding rejects

The core principle of a CRM16 hardship application is to review an applicant's ability to pay for their legal costs

- In practice the hardship review process works in different ways depending on:
 - If a defendant's case is being heard in the magistrates' or crown court.
- A hardship application can be submitted if the applicant:
 - Has either failed the means test in the court, or
 - Is subject to an income contribution order in the crown court
- We reject a hardship application if:
 - It is not signed and dated by both the applicant and partner:
 - This can be submitted via a scanned copy of a wet signature
 - You must keep a wet signature for the applicant and partner on file
 - **Please note:** We can accept a 'docu-sign' signature
 - If the application was received for the first-time post case conclusion:
 - **Please note:** We can accept a magistrate's court application if it post-dates the case conclusion but hasn't proceeded to crown court


Hardship applications: Avoiding rejects

- We do not reject for evidence for CRM16 hardship applications but will only allow deductions that are evidenced
- Solicitor's costs can only be considered on a magistrates' court CRM16 hardship application.
 - Please compare your costs against the DCA rates and if excessive please provide an explanation.
 - **Please note:** We do not require evidence of your costs, but we do require the application being completed in full if you are declaring costs.
- On occasion, the applicant may have expenses that are allowable deductions that either have been omitted from the original assessment or are changes to those expenses. For these items a CRM14 is not required and can be considered on the hardship application if accompanied by evidence:
 - Mortgage / rent if it's the same property as declared on the eForm
 - Council tax if it's the same property as declared on the eForm
 - Childcare
 - Maintenance
- Any other changes must to be submitted as a change of financial circumstance on a CRM14 application.

Hardship applications: Avoiding rejects continued:

- In all hardship applications the evidence must clearly specify the following:
 - Applicant's, or partners, name. This assures us the evidence provided is for the applicant or partner
- In magistrate court applications, where proof of payment is required, please provide recent annotated bank statements showing the ongoing payment. However, this is not mandatory and therefore other means of proof of payment will be acceptable
- **Please note:** There is a time period from which evidence should be provided:
 - As a general benchmark evidence 3 months either side of the application signed date should be accepted.
 - Evidence should be reflective of the applicant's circumstances when signing the initial CRM14, as any expenditure that has been incurred since this time may be classed as possible deprivation of income
 - We may consider expenditure that has been incurred after applying for legal aid which will be considered on its individual merits, for example: Is the expenditure essential to the applicant?


Loans: Secured / unsecured

FIXED SUM LOAN AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974		
This loan agreement is made between the parties shown below and on the terms and conditions set out in this agreement.		
Parties to the agreement:		
Stagemount Limited t/a Quid Market (Referred to in the agreement as "the creditor", "we" and "us")		Address: QuidMarket, 6 Stanford Street, Nottingham, NG1 7BQ Email: help@quidmarket.com
[Redacted]		[Redacted]
(The "debtor" also referred to in the agreement as "you")		
Key Financial Information		
Amount of credit: £300	Total charge for credit (interest): £181.32	Total amount payable: £481.32
Amount of each repayment: £120.33	Frequency of repayments: Monthly	Number of repayments due: 4
Your repayments will be as follows: £120.33 on 28-07-2022 £120.33 on 26-08-2022 £120.33 on 28-09-2022 £120.33 on 28-10-2022		
Duration of agreement: 116 Days	APR: 1294.90%	Rate of interest: 292% per annum (fixed)
How and when credit is provided: The amount of credit will be provided by transferring the amount shown above to your designated bank account once the agreement has been made.		
Charging of interest: interest is charged on the amount of credit and calculated at the rate of 0.80% of the outstanding principal per day. This rate will apply for the duration of the agreement and will not be changed. Interest will not be charged on late payments or beyond the end of the duration of the agreement. The total amount you will repay will never exceed the total amount payable above.		
This is a credit agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms. As you are entering into this agreement in the form of an electronic communication, instead of signing in your handwriting you will need to enter your full name and date of birth.		
Once you insert your name and date of birth below, and you confirm you agree to the terms and conditions you should click complete application. This will have the same effect as if you had signed the agreement in your handwriting.		
Signature of Debtor: [Redacted] 4-07-2022		Signed for and on behalf of Stagemount Limited Date: 4-07-2022

The loan agreement must have:

- Name of the applicant / partner
- Date the loan agreement commences
- Confirmation of the frequency and repayment amount
- Confirmation of the outstanding debt amount
- We require the information to match the evidence to the applicant and to identify whether the debt could be settled in less than 12 months. If so, we would allow the remaining balance as an annual sum and not the monthly payment.
- **Please note:** If the loan post-dates the application for legal aid, we would expect the applicant to justify this and explain what the loan was used for, for example: To pay for essential repairs or essential household items such as fridges, cookers, washing machines.
- Loans taken out to pay for income contributions relating to the case you are looking at will not be allowed.

Car finance (hire purchase agreements):

		HIRE PURCHASE AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974	
Page 1 of 7		Agreement Reference: 1001676402 007	
Between; Blue Motor Finance Ltd, PO Box 565, Sevenoaks, TN13 9RE ('we' and 'us') and you the customer(s) named below('you' and 'your'), on the terms set out below and on the following pages			
Credit Intermediary Evans Halshaw Vauxhall Plymouth of Barbican Approach, Sutton Road, Plymouth, Devon			
First Customer		Second Customer	
Name	[REDACTED]	Name	[REDACTED]
Address	[REDACTED]	Address	[REDACTED]
DESCRIPTION OF THE GOODS			
Make:	MERCEDES-BENZ		
Model:	A CLASS DIESEL HATCHBACK		
Registration:	WP14 MKO	Vehicle Identification Number:	WDD1760082J284183
FINANCIAL INFORMATION			
Total Cash Price incl VAT:	£12,059.01	You will have to pay 50 instalments of £295.33 . An Option to Purchase Fee of £1.00 will be payable at the same time as the final instalment if you choose to purchase the Vehicle. Each instalment is due and payable on the same day each consecutive month commencing one month from the date of this Agreement.	
Total Deposit:	£500.00		
Consisting of:			
Cash	£500.00		
Part Ex Allowance	£0.00		
TERMINATION: YOUR RIGHTS			
You have a right to end this Agreement. To do so, you should write to the person you make your payments to. They will then be entitled to the return of the goods and to half the total amount payable under this Agreement, that is £9,109.90. If you have already paid at least this amount plus any overdue instalments and have taken reasonable care of the goods, you will not have to pay any more.			
This is a Hire-Purchase Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms		Signed for and on behalf of Blue Motor Finance	
First Customer Signature: 8636	Second Customer Signature:	Signature: [REDACTED]	
Date of Signature: 13-Mar-2021	Date of Signature: 13-Mar-2021	Date of Signature: 13-Mar-2021	
The Vehicle will not become your property until you have made all the payments. You must not sell it before then.			

The hire purchase agreement must include the following information:


- Name of the applicant / partner
- Date the hire purchase agreement commences
- Confirmation of frequency and repayment amount
- Confirmation of initial deposit
- Confirmation of termination rights
- Signed and dated by applicant / partner

Car finance (hire purchase agreements) continued:

- We need this information so we can match the evidence to the applicant and to identify whether the early termination figure could be reached in less than 12 months, if so, we would allow the remaining payments up to the early termination figure as an annual sum otherwise we would allow the monthly repayment amount if the early termination figure has not been met.
- The reason why we won't allow the evidence if the termination figure has been met is because the applicant / partner can return the vehicle.
- **Please note:** If the hire purchase agreement post-dates the application for legal aid, we would expect the applicant to justify their need to incur the costs of a vehicle, for example: To travel to their place of employment if there is no other transport available to them.

Individual voluntary arrangement (IVA):

The IVA Advisor
Cheadle Place, Stockport Road, Cheadle, Cheshire, SK8 2JX
Customer Service: 0161 529 9090 | Email: info@theivaadvisor.co.uk



Private and Confidential

Our reference: 6486
Date: 29th December 2021
Dear [REDACTED]

Your IVA proposal has been accepted

Following the meeting of creditors on the 29th December 2021, I'm happy to confirm that your IVA proposal was approved on the following basis.


NO.	Amount	Total
60	@ 110.00	6,600.00

I enclose a copy of the Chairman's Report for your information which reflects any agreed modifications. Your payments are due to start on **01/01/2022**

The IVA agreement must have the following:

- Name of the applicant / partner
 - Date the agreement commences
 - Confirmation of frequency and repayment amount
 - Confirmation of outstanding debt amount
-
- We need this information so we can match the evidence to the applicant and to identify whether the debt could be settled in less than 12 months. If so, we would allow the remaining balance as an annual sum and not the monthly payment.

Credit card / store card payments:

LLOYDS BANK 

Customer Services: 0345 606 2174
www.lloydsbank.com

Platinum

Mastercard number	[REDACTED]
Cardholder	[REDACTED]
Your credit limit	£8,000
Available to spend	£2,254.67
Next month's estimated interest	£0.00

Summary of your account

Previous balance	£5,892.65
Payments received	£147.32 CR
New transactions, fees and charges	£0.00
Your new balance	£5,745.33
Minimum payment due	£143.63

Your credit card statement
12 July 2022

Please note: We require the bill / statement from when legal aid was applied for / liability commenced. However, we can accept evidence that is dated three months either side of this date

The credit card bill / statement must include the following:

- Name of the applicant / partner
- Date of the bill / statement
- Confirmation of the minimum repayment amount
- Confirmation of the outstanding debt amount
- Confirmation of arrears (if the account is in arrears)
- We need this information so we can match the evidence to the applicant and to identify whether the outstanding debt could be settled in less than 12 months. If so, we would allow the remaining balance as an annual sum and not the monthly payment
- If the minimum payment includes arrears because the previous month's payment has not been made, we will deduct the arrears from the monthly payment and allow the arrears amount as a one-off payment instead of an annual figure.

Department for Work & Pensions (DWP) overpayments:

Department for Work & Pensions

Debt Centre Trafford
Debt Management (C)
Mail Handling Site A
WOLVERHAMPTON
WV98 2DF

Tel: 0800 916 0647
Opening Times: Mon-Fri 08:00-19:30
Fax: +44 (0) 161 904 1042
Textphone: 0800 916 0651

Account Holder: [REDACTED]
Reference Number: [REDACTED]
Date: 21/07/2022

Dear [REDACTED]

About the £4755.17 owed

We can confirm that the direct debit instruction has now been sent to the bank.

What happens next

The first instalment of £150.00 will be taken from the account on 02/09/2022

We will take subsequent payments of £150.00 on the same date each month. Payments will be stopped once the amount owed has been paid back. The final payment may differ from previous amounts to ensure the account is settled.

If someone else is paying back the money by direct debit please confirm with them the details below.

IMPORTANT INFORMATION


If you are unable to pay your agreed payments you must contact us at the earliest opportunity and before the due date. Please use the above number to discuss options.

If any of the information below is incorrect, please contact us promptly.

The DWP repayment must include the following:

- Name of the applicant / partner
 - Date the repayment commences
 - Confirmation of repayment amount
 - Confirmation of outstanding debt amount
-
- We need this information so we can match the evidence to the applicant and to identify whether the outstanding debt could be settled in less than 12 months. If so, we would allow the remaining balance as an annual sum and not the monthly payment.

Pension payments:



Djanogly Learning Trust

PRIVATE AND CONFIDENTIAL

Payroll Name	DLT Payroll	Paydate	25/09/2022
Employee Name	[REDACTED]	Tax Period	6
Reference No.	5431	Tax code	1257L / 0
		N.I. Number	[REDACTED]
		N.I. Code	[REDACTED]

The wage slip covering the private pension must include the following information:

- Name of the applicant / partner
 - Date of the wage slip
 - Confirmation of private pension amount
- We need this information so we can match the evidence to the applicant and to identify the wage slip is the same one used to calculate income in the initial assessment.

Please note: Pension payments are not allowable in the means test as the annual living allowance is intended to cover them. Generally, most schemes charge up to 6% of the applicant’s salary. As such, only those pension payments made in excess of the 6% are claimable as an additional expense

Payments				Deductions		This Period	
	Time	Rate	Cash	Description	Cash		
[REDACTED]				Tax	341.00	Taxable Payments This	2,753.42
Honorarium			129.17	NI - A	260.30	Pensionable Pay This	3,012.50
Salary			2,883.33	Teachers pension scheme	259.08	Employer's NI This	339.30
				Student Loans	119.00		



Student loan payments:



Djanogly Learning Trust

PRIVATE AND CONFIDENTIAL

Payroll Name	DLT Payroll	Paydate	25/09/2022
Employee Name	[REDACTED]	Tax Period	6
Reference No.	5431	Tax code	1257L / 0
		N.I. Number	[REDACTED]
		N.I. Code	[REDACTED]

The wage slip covering the student loan must include the following information:

- Name of the applicant / partner
 - Date of the wage slip
 - Confirmation of student loan amount
- We need this information so we can match the evidence to the applicant and to identify that the wage slip is the same one used to calculate income in the initial assessment.

Payments				Deductions		This Period	
	Time	Rate	Cash	Description	Cash		
[REDACTED]				Tax	341.00	Taxable Payments This	2,753.42
Honarium			129.17	NI - A	260.30	Pensionable Pay This	3,012.50
Salary			2,883.33	Teachers pension scheme	259.08	Employer's NI This	339.30
				Student Loans	119.00		

Additional expenditure:

Please note: The extra expenditure scenarios are non-exhaustive

- We may also consider hardship applications, if the necessary evidence is provided:
 - Arrears
 - Bankruptcy payments
 - County Court Judgements
 - Fines
 - Medical costs
 - Prescription charges
 - Dental treatment
 - Eye care
 - Mortgage on a second property
 - Supporting extended family
 - Other debts
- If the case is in magistrates' court, proof of payment is required alongside the evidence.

Additional expenditure:

The following additional expenditures cannot be taken into consideration on assessment:

- Loan from friends and family:
 - Loans from family and friends are not allowable under hardship:
 - Due to the relationship with the lender, these are not considered to be a priority debt
- Pay day loans:
 - Pay day loans are not allowable as they are considered to be a salary advance to be repaid at the end of the month, as it is similar to a bank overdraft.
- Travel costs:
 - Travel costs of less than 100 miles a day are considered a part of the annual living allowance.

Additional information re: Evidence:

We cannot accept evidence that:

Does not include identifiers:

- The name of the applicant or partner that matches the declaration on the eForm
- Has no date
- Is not legible
- Does not confirm the repayment figure
- Does not confirm the outstanding debt amount
- Contains quotes in place of the full agreement or repayment plan
- Screen shots from mobile telephones

For cases in magistrates' court:

- We require evidence of proof of payment

Additional guidance / contact us



Helpful links and contact us:

- **Companies House:** [Find and update company information - GOV.UK \(company-information.service.gov.uk\)](https://www.gov.uk/company-information.service.gov.uk)
- **Criminal Legal Aid Manual (CLAM):** [Criminal Legal Aid Manual - GOV.UK \(www.gov.uk\)](https://www.gov.uk)
- **Criminal Legal Aid (Contribution Orders) Regulations 2013:** www.gov.uk/guidance/criminal-legal-aid-crime-regulations-crime-contracts-and-guidance
- **LAA Training Website:** [Ministry of Justice](https://www.justice.gov.uk) for a range of guidance and useful information

For additional guidance please contact:

- Customer service team:
Tel: 03002002020

National Criminal Applications team via email:

- NationalCrimeTeam@justice.gov.uk
- NottinghamCAT@justice.gov.uk
- BirminghamCAT@justice.gov.uk
- LiverpoolCAT@justice.gov.uk

Our training website



LAA Training Website

- [Self Employed Defendants providers guide](#)
- [Quick guide to submitting form CRM15 for directorships](#)
- [How to complete a change in financial circumstances application](#)
- [Guide to reduce CRM14 rejects](#)
- [Hardship and eligibility reviews quick guide](#)

Online Support Webchat

- Use Webchat for help with IT system issues

Webinar Recordings

- Our 'Help Us Say Yes' webinars focus on areas where there have been issues or high enquiry levels
- Popular sessions are posted on the training website: [Ministry of Justice](#)

Our communications channels

Legal Aid Bulletin

- A fortnightly e-alert with links to relevant pages
- Join our thousands of subscribers



Social Media

- Follow us on Twitter
- Get help from our customer service twitter account
- Read our blog

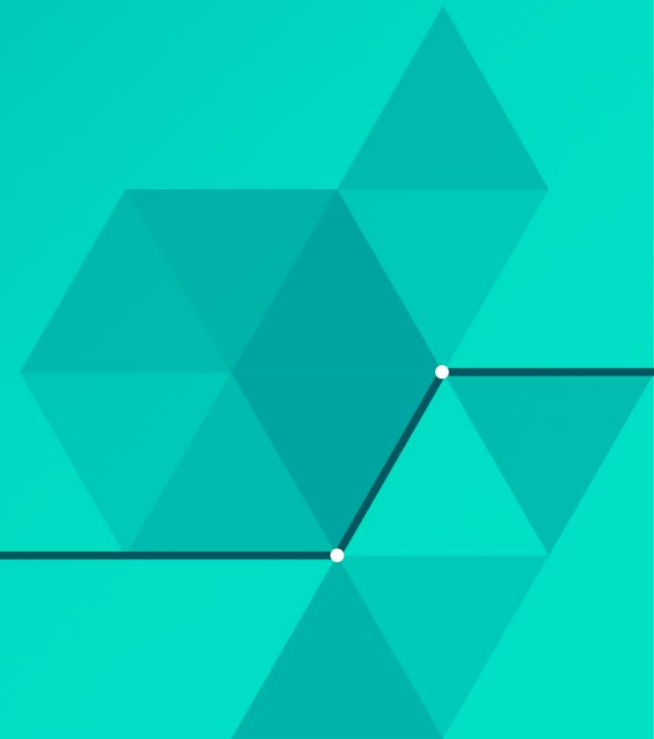


LAA Portal

- We post the status of our online systems on the portal's home page



Legal Aid
Agency



Working with others to achieve excellence in the delivery of legal aid