

Case Study:



Position: CAR DELIVERY TRANSPORTER
 Name: PAUL HOLLAND
 Location: LUTTERWORTH
 Savings: **£1538.60**

“Every self employed person needs to know about MrTax CD”

I heard of Mr Tax CD from a work colleague. My tax affairs were in complete disarray and I needed some help urgently... I started as a self employed Car Delivery driver in June 2007. Upon the completion of my first year I had dutifully visited my local accountant and yet I felt I was paying far too much tax – which I could not afford in any case.



MrTax CD allowed me to understand what I could claim for and allowed me to reduce my tax bill drastically.

My job involves me working long hours travelling to all areas of the country collecting and delivery cars. My old accountant had not claimed for a whole list of items listed below, and I don't think he even had a clue what was involved in my work. There again, I am just an innocent customer and he was the expert – I thought he knew what he was doing!

1. I wear a company supplied shirt and tie but had to provide my own suit trousers and boots and coats. Not only could I claim for these items but also the laundry costs.

Allowance: £350
2. I have to buy my own Sat-Nav, maps tapes to fix trade plates, folders for collating the car documents and a ruck sack to hold them in.

Allowance: £400
3. I receive my jobs the night before and have to use a computer to work out my most cost efficient route . Any money I spend in expenses is deducted before my earnings are calculated. I did not realise I can claim for my computer, printer and broadband costs.

Allowance: £765
4. I work unsociable and long hours with a great degree of unpredictability – the car may not be ready when I get there, the customer may be late. I often need picking up or dropping off by my wife at odd hours which I now realise I can claim for this at 40p per mile.

Allowance: £1440
5. Obviously I have to eat when I am doing my job. As I have no control over where I am on any given day, I did not realise that I could claim a small daily rate for subsistence.

Allowance: £1150
6. I have to carry two phones, one which belongs to the company and the other which I use to contact my wife for instances such as above. I did not realise I could claim for these costs.

Allowance: £180
7. My accountant also had not picked up my bank charges and interest.

Allowance: £550
8. My wife had meticulously prepared my books and organised my receipts and yet no-one had told me that I could pay my wife for this work, nor that this would be tax free.

Allowance: £240

With the savings on my accountancy bill of further £220 my total of extra tax reliefs claimed was £5495 equating to a tax and NI reduction for the year of £1538.60