



Professional Association of Self-Caterers UK

PASC UK NEWSLETTER

29 November 2022 Issue 138

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COMMENTARY

Huge inbox on Business Rates this last week. Very much a mixed picture with what looks like the majority seeing a reduction in Rateable Values (RV's) which is what we were hoping for from the VOA but a worrying number with huge increases.

We have written a note below updating Members on Business Rates on what the next steps are and will shortly be in a position to help Members review those rises, see below.

We have also laid out the Government support that operators will be receiving in 2023. It's not insignificant, but all the fiddling that they have to do each year shows just how broken the system is, which originated with the 'window tax', it needs a complete root and branch review. Unpopular as it might be, all should pay a little and a lot should be paying a lot less.

Whilst we were away, the PASC UK Websites chose to start grumbling about being overworked and there were some periods where it was either very slow or difficult to access downloads and the Members area. Our apologies. This has been rectified by moving to more powerful servers with unlimited access. The numbers of downloads from the website runs into thousands a week as we publish more papers. We are assured by the techies that this is covered now.

We have put a note below about PRS/PPL as we expect to be able to make an announcement next week finally, if you get contacted in the interim, please politely say you are awaiting the imminent update from PASC UK before working out if you need to pay or not.

For those Members who use Touch Stay don't miss registering for Thursday's Members Meeting on how to get the best out of this brilliant app, details below.

For those that missed this morning's webinar on how to become an Accessible Business the recording will be available shortly on the website. If anyone is thinking they need more bookings this really is a webinar to watch.

Your comments and feedback are always welcome, please send to chair@pascuk.co.uk

Wishing you all the best.

Alistair

NEWSLETTER INDEX (WHERE TO FIND PREVIOUS INFORMATION)

All previous content is indexed and can be found on the 2022 Index on the Newsletter page. Look for PASC UK Index 2022. This will be updated weekly.

<https://www.pascuk.co.uk/newsletters/>

2023 BUSINESS RATES FOR ENGLAND AND WALES UPADTE

Lots of questions coming in on the 2023 Rateable Values which were published two weeks ago. You can check your future RV here... you only need your postcode: <https://www.gov.uk/find-business-rates>

England and Wales have different Small Business Rates Relief Schemes, and these appear to be currently unchanged. Notes on those at the bottom of this section.

Two kinds of emotion in the emails coming in, delight at zero increase or reductions and dismay and anger for those that are facing increases. We are going to have to ask those that have increases to be patient whilst we gather the information from the VOA.

We have a meeting booked this Friday to cover the following:

- 1/ Has the accompanying Practice Note highlighting any changes to how self-catering RV's are calculated been published yet?
- 2/ It mentions Business Rates Valuation Accounts. Is this different to the previous Claim your Property?
- 3/ Is 'Check Challenge Appeal' still the same?
- 4/ Has the VOA come to any conclusion about what information it will ask for an annual basis in England to check that businesses are achieving 70 days? And what bearing might the provision of that annual information would have on the Rateable Value of the property providing it?
- 5/ How will the VOA look at nearly 80,000 businesses a year to assess whether they have done 70 days in England and 182 in Wales?

Until we see the Practice Note for 2023, we simply do not really know the basis on how RV's have been arrived at. What's in the Practice Note will enable to us to make a fair attempt to work with Members whose RV's have risen. It may well mean that we must re-write the 'Check' guide that is available to Members.

Once we have this information, we will notify you in the Newsletter and then those that wish to discuss their Business Rates can book a call to do so. This is a paid Members only service. We have helped hundreds of Members reduce their Business Rates as part of their Membership.

We also want to know what apart from determining whether we have hit the 70 or 182-day thresholds, the annually provided information will be used for. Will the VOA constantly adjust RV's as they get the annual data? Are we in effect on a rolling assessments programme? None of this is clear.

We ask you once again to be patient, we should have all the information by next week, or at least a material update. Once we have the information, we will be able to help Members 'Check' those rises.

Again, it won't surprise readers to know that "Checking" your RV's in England and Wales is different, although shortly the Welsh VOA looks like it will be adopting something very similar to that used in England.

Small Business Rates Relief

In England anyone with a rateable Value of £12000 or less pays zero Business Rates due to Small Business Rates Relief.

In Wales, it is almost inevitably more complex. Small Business Rates Relief is transitional:

Illustration of approximate Rateable Value	Percentage of tapered % Relief
0-6,000	100

7,000	83.4
8,000	66.6
9,000	50.0
10,000	33.3
11,000	16.6

Please do continue to send in what has happened to your 2023 RV to chair@pascuk.co.uk

BUSINESS RATES SUPPORT FROM HMG

There has been some good news on Business Rates announced by the Chancellor. We are still waiting for the tiny details which can throw up issues but essentially the headlines are as follows:

1/ The Multiplier is being frozen for another year 2023-24. This is the rate at which your Rateable Value (RV) is multiplied by to arrive at your Business Rates bill (less any Small Business Rates Relief applicable). The Small Business Multiplier will remain at 49.9p. The planned rise was to have been to 52.9p.

2/ The Government has extended the Retail, Hospitality and Leisure Relief Scheme from 50% - 75% for 2023-24 up to max of £110,000 per business.

3/ A small property in the retail, hospitality or leisure sectors eligible for the Supporting Small Business Scheme will not see an increase greater than £150 per year, equivalent to £12.50 per month. (We are still looking for the full detail about how this applies and who to).

Now it starts to get quite complicated.

Transitional Relief has always been complex. The Government appears to be trying to simplify some of it. There used to be 'downwards caps' which in short mean that anyone getting a lower RV did not feel the benefit straight away, it was transitioned over time, just as increases were transitioned in.

In this announcement, The Chancellor has done away with downward caps. Any that are getting a reduction will benefit in full from the reduction from the 1st April 2023.

The Government is also trying to put a cap on how much a Business Rates bill can go up by. Transitional Relief will cap bill increases to set percentages each year (before other reliefs and supplements).

Upwards Caps	2023/24	2024/25	2025/26
Small (RV up to £20k or £28k in London)	5%	10%	25%
Medium (RV between £20k to £100k)	15%	25%	40%

These caps are year on year increases. All caps are before other reliefs, supplements and, in years 2 and 3, inflation. Actual bill changes may vary.

All the currently published detail is here:

<https://www.gov.uk/government/publications/autumn-statement-2022-business-rates-factsheet/autumn-statement-2022-business-rates-factsheet>

We are seeking more information on how the limited increase for hospitality will be implemented. When we have this information, we will publish it in a newsletter.

SOME THINGS YOU MIGHT HAVE MISSED IN THE AUTUMN STATEMENT

There are some fairly dramatic changes for electric vehicles, although for the year 2023/24 we can still offset 100% of the cost of installing car charging points.

Electric Vehicles

- Electric cars and vans will now pay road tax from 2025.
- New electric cars registered in 2025 will pay £10 in road tax for the first year then move to the standard rate.
- Existing electric cars will pay the standard rate from 2025.
- The exemption for electric cars for the expensive car supplement has also been removed. This means electric cars costing over £40,000 will pay an (at current rates) extra £355 per year on top of the normal road tax of £165 per year.
- The benefit in kind tax for electric cars is going up to 5% by 2027/2028, with an increase of 1% per year taking effect in 2025/2026 until the 5% level is reached in 2027/2028.

Some General headings:

- The National Living Wage will increase by 9.1% for individuals over 23 to £10.42 and the National Minimum Wage rates are all increasing by 9-10%.

- The dividend allowance is being reduced from £2000 to £1000 in April 2023, then to £500 in April 2024.
- The Capital Gains Tax Annual Exempt amount is being reduced from £12,300 to £6,000 from April 2023 and to £3000 from April 2024.
- The National Insurance Secondary Threshold, i.e. the level at which employers start to pay Class 1 Secondary NICs for their employees, will be £9,100 from April 2023 until April 2028.

Tax headings

- Corporation tax from April 1 2023 to increase to 25% for companies with profits over £250,000. Companies with profits under £50,000 will be taxed at 19%. Companies with profits between £50,000 and £250,000 will be taxed between 19% and 25%.
- Support for energy bills. After April 2023 the Energy Price Guarantee will go up to £3000 per year for a 'typical' household.
- Income tax and National Insurance contributions thresholds are staying the same until April 2028.
- The Upper rate tax band threshold will be lowered from £150,000 to £125,140 from 6th April 2023

PRS/PPL UPDATE

We are on track to make an announcement as to the progress we have made regarding PRS/PPL licences for Self-Catering.

There are a few minor details that we need to check and confirm before we can publish, so ask that you please bear with us for a little longer. We know that this has taken nearly eighteen months to get to this point, it has not been down to lack of effort and pressure from our side.

If you get call over the next week or so, please just say that you are awaiting a full update on PRS/PPPL from PASC UK and for them to wait please.

IF IN WALES PLEASE FILL IN THIS SURVEY ON THE TOURISM LEVY

PASC UK, The Wales Tourism Alliance and UKH Cymru have put together a short survey to gather feedback to include in responses to the Consultation on the introduction of a Tourism Levy in Wales.

It is a short survey and will only take a couple of minutes of your time. A good number of owners filling this in will provide valuable data.

Please take part and share as widely as you can with other owners in Wales.

We will share this data with you post the closing date of next Sunday, 4th December at midnight, and the data will also be included on our guidance that we will be providing on how to respond to the Tourism Levy Consultation itself. The consultation closes on the 13th December 2022.

<https://gov.wales/visitor-levy-html>

You can take part here: <https://www.surveymonkey.co.uk/r/QNV2VCL>

Thank you, we all really appreciate your support.

FACEBOOK HACK AND LIFETIME BAN ALERT

We had a Member call for help last week. Her Facebook accounts had been hacked, resulting in a lifetime ban by Facebook. She gets up to 40% of her bookings from Facebook and has >6000 followers.

She tried appealing, but the ban was upheld. The hackers now had control of her business account, and she did not have access. Not only could she not reach her customers, but they had put up their own monetised ads (for thousands of pounds) on her page. The products had nothing to do with holiday cottages – it just enabled them to get sponsored ads onto people’s newsfeeds on Facebook for free. And her own business was collateral damage in that scam, as her primary booking source – Facebook – was removed from her. Luckily, her bank blocked the payment, but the damage is to her ongoing business if she can’t regain control of her Business page.

We put her in touch with some people that would try to help her and whilst the outcome is improving, and has regained some access, she does not at time of writing have access to the >6000 plus followers so lovingly built up over time.

You repeatedly get advice to be secure with your passwords, apparently one of the favourites is password123 or petname123..... but the real danger is complacency in thinking that nobody would be interested in your Facebook/Instagram.

You can improve your password security by following these tips.

This shows you how vulnerable you are if you need to check that:

<https://www.techrepublic.com/article/how-an-8-character-password-could-be-cracked-in-less-than-an-hour/>)

- Use a [passphrase](#) instead of a password. A passphrase is a long string of often random words. Passphrases are often more secure than passwords but are usually easier to remember. For example: “sunset-beach-sand” uses words and a dash to separate each word and would take 2 billion years to crack, according to [Security.org](#).
- Use a [password manager](#). Since creating and remembering multiple complex and lengthy passwords on your own is impossible, a password manager is your best bet. By using a [password manager for yourself or within your organization](#), you can generate, store and apply strong passwords for websites and online accounts.
- Use a strong master password. If you do adopt a password manager, you’ll want to protect your stored passwords as effectively as possible. The way to do that is through a strong master password. Create a complex and long password or passphrase that you can remember.
- Test your passwords. To gauge the strength of a potential password, enter it at a site such as [Security.org](#). The site will tell you how long it would take to crack that password.

Certainly something to move up the priority list. The Member, who has a background in Cyber will be preparing a note for us for the newsletter once it has been resolved as far as it possibly can be.

OFFICE OF TAX SIMPLIFICATION, REVIEW OF FHL RULES UPDATE

We are working jointly with the ASSC, (Association of Scotland's Self Caterers) to commission an accounting firm to write a report of the OTS Review. We have had detailed conversations with two accounting firms to write this up for us. It will impact single FHL's and larger businesses differently, and we need both areas to be covered. More news on this next week.

Late last week we were sent the Office of Tax Simplification (OTS) Property Income Review: Simplifying income tax for residential landlords.

The review itself has been disingenuous. We contributed to this review at length, in collaboration with the Association of Scotland's Self-caterers (ASSC).

We were constantly assured that this was about simplification not material change. We submitted a substantial response, aided by accounting advice.

The resulting review has some worrying elements within it, not least in the summary:

Recommendation

The OTS recommends that the government consider whether there is continuing benefit to the UK in having a separate tax regime for furnished holiday lettings.

This is a pretty complex review and is beyond our expertise tax wise to quickly assess the tax impacts on FHL's in a clear and understandable way. We will therefore commission a professional accountancy firm to do this for us, and publish as soon as we have it.

The link to the full review is here:

<https://www.gov.uk/government/publications/ots-review-of-residential-property-income/ots-property-income-review-simplifying-income-tax-for-residential-landlords#foreword>

The link to FHL section 6 is here:

<https://www.gov.uk/government/publications/ots-review-of-residential-property-income/ots-property-income-review-simplifying-income-tax-for-residential-landlords#the-furnished-holiday-lettings-regime>

NEW PASC UK WEBINAR PROGRAMME FOR NOV/DEC

We will be adding to the Webinar programme in December over the coming weeks. Previous webinars can be viewed on the PASC UK Website at: <https://www.pascuk.co.uk/webinars/> Members only recordings are in the Members area.

1/ MEMBERS ONLY MEETING TOUCH STAY BOOT CAMP

Will be recorded and placed on the website

Date: 1 December at 1100-1230

Touch Stay has been proven to be one of the best digital tools available to self-caterers. Winner of the PASC UK 2021 Product of the Year, this meeting will be a Boot Camp to help provide users of Touch Stay to get more out of it, with users sharing tips and idea, and Andy McNulty showing off some of the features that you may not have discovered yet.

More speakers will be added shortly, but in the meantime, certainly worth looking at the Touch Stay case study available on the PASC UK website here:

Chair: Alistair Handyside, PASC UK

Speakers:

- Andy McNulty, CEO Touch Stay.
- Plus more TBA

This webinar will be recorded and placed on the PASC UK website

Register in advance for this meeting:

<https://us06web.zoom.us/meeting/register/tZlodOGqrz0rHdNeRK9id0TrWxdS94Zu0tZu>

After registering, you will receive a confirmation email containing information about joining the meeting.

2/ MEMBERS ONLY MEETING 'THINKING OF SELLING YOUR BUSINESS'

Will be recorded and placed on the Members area of the website

Date: 8 December at 1100-1230

The market has changed dramatically over the last three years, particularly for holiday cottage complexes. Post Covid we have seen an increase in demand for these properties and higher prices being achieved. This Members Meeting will cover getting all kinds of holiday cottage businesses into the best state in order to achieve the smoothest sale and the best price. The speakers include Beth Bailey, Chair of Premier Cottages who has quite recently sold her business, and Ed Thorne who heads up sales in the SW for this sector for Stags Estate Agents. There will be lots of top tips on preparing your business for sale.

Chair: Alistair Handyside, PASC UK

Speakers:

- Beth Bailey, Chair Premier Cottages.
- Ed Thorne, Head of Holiday Cottage Complexes at Stags Estate Agents
- Dave Robbins, Solicitor, Stephens Scown
- Plus more TBA

This webinar will be recorded and placed on the PASC UK website

Register in advance for this meeting:

https://us06web.zoom.us/meeting/register/tZwscemvqTkiGdagrGQvHY-fk2ke4LfQaZ_i

After registering, you will receive a confirmation email containing information about joining the meeting.

RECORDINGS OF PASC UK WEBINAR/MEETINGS PROGRAMME

The Members Meeting on **Pricing** is **now available in the Members area**.

The Members Meeting on **Guest Behaviour** is in the Members area shortly.

The **Pricing Webinar** was recorded and placed in the **free to view Webinar** area on the website.

The How to become an **Accessible Business** webinar will shortly be available in **free to view Webinar** area on the website.

WALES UPDATE

If you are affected by what is happening in Wales and do not get the direct Wales only communications, please email me at chair@pascuk.co.uk put **Wales Newsletter** in the subject line and we will add you to the Wales Only circulation list.

The most recent Wales Newsletters were distributed on 6 October, on the 13th October, on the 27th October and most recently on the 15th November. They can all be found here:

<https://www.pascuk.co.uk/wales-182-days-reports/>

There will be a full update for Wales later this week.

The 27th November issue contained the following:

- Tourism Levy, Urgent Survey for you to take part in and share
- Where to locate previous Wales only Newsletters
- General Update
- Welsh Government launches Consultation on Exemptions for 182-day threshold **Update**
- Launch of Consultation into Statutory Licensing **Update**
- Update on self-catering operators being 'fined' for not achieving 70/140 days in Covid Year
- Common questions about 182-day Threshold...
- **Something for you all to read**
- Follow PASC UK on Twitter and Retweet
- Please support PASC UK efforts by joining up 😊
-

GENERAL INFORMATION SECTION

PASC UK SOCIAL MEDIA

Please consider following PASC UK on Social Media, it gives us a way to contact you quickly in the event of any changes or announcements that are made. We promise not to bombard you and to try to keep it relevant and topical.

PASC UK on Twitter @PascUK

PASC UK on Facebook @pascukltd

This is where the latest news between newsletters gets posted.

MEMBERS AREA IS NOW LIVE

The Members area of the PASC UK website opened last week. Initially you will be able to check your account details and download any of the 25 Members only PASC UK papers. No longer will you need to ask Justin or myself 😊. The full list of the PASC UK Members Papers is detailed below. No longer will you need to ask Justin or myself 😊 We will add additional features over the next couple of weeks.

Anticipated questions:

1/ How do I log in?

On the main PASC website you will see a link in the top right-hand corner called "Member Login". Click this link and enter your email address and password. Once logged in you will be in the members area.

2/ I can't find my password.

Click on the "Member login" link on the far right of the menu on our website and click the "forgot password" link which is in blue text just below the "log in" button. Enter your email address in the field and click "request password reset" button.

3/ Who do I contact if I cannot get in?

If you are having difficulty, please email admin@pascuk.co.uk and Justin will investigate for you.

4/ My username doesn't match my email address, does it matter?

No, it doesn't, usually your username would be your email address, but through address changes and mis-typing, some don't match up. However, the only place those are used is in the login field, all correspondence will go to your usual email address. Unfortunately, it isn't possible to change the username once it has been set.

PASC UK MEMBERS ONLY PAPERS

This is the current list of Members Only papers available in the Members area of the website.

- [PASC UK Business Rates Claim Note England](#)

A guide to 'Claiming' your property in England. You cannot 'check' You cannot 'Check' your properties Business Rates until you have done this.

- [PASC UK Business Rates Check Note England](#)

The guide will take you through 'checking' your Business Rates in England. It is vital that you book a call with the Chair before completing and submitting this 'Check'.

- [PASC UK Template Privacy Policy June 2022](#)

All businesses in the UK are required to have an up-to-date Privacy and Cookie. Not having one can lead to fines. This document provides you with a template policy.

- [PASC UK Template, Privacy Policies explained June 22](#)

This document explains Privacy Policies

- [PASC UK Template Cookie Policy and Guidance June 22](#)

This document gives further guidance on Cookie and Privacy Policies

- [PASC UK Guidance on using CCTV 2021](#)

Having CCTV at business premises can bring benefits, however there are several stages of legal compliance that you need to go through to operate such a system.

- [PASC UK Template CCTV Policy June 2022](#)

This document provides you with a basic CCTV Template Policy.

- [PASC UK Guidance on completing a short form LIA](#)

A 'Legitimate Interests Assessment' is a requirement if you have CCTV. This will guide you through creating one.

- [PASC UK Template LIA](#)

This document is a template Legitimate Interests Assessment for CCTV

- [PASC UK Template Breach Risk Assessment \(Req if you have a GDPR breach\)](#)

This template will guide you through the steps to take if you have a breach of GDPR.

- [PASC UK Record of Processing \(This is what data that you store and for how long?\)](#)

This template gives you the headings for the types of data that you store and for how long.

- [PASC UK Template Internet Fair Usage Policy](#)

This template document can be inserted into your Terms and Conditions to cover fair internet usage at your business.

- [PASC UK EV Charging Guidance](#)

This guidance takes you through putting together an EV Charging Policy at your business, necessary even if you do not have EV charge points, to help protect against charging out of the window.

- [PASC UK EV Charging Policy for Member's T's & C's](#)

This template document can be inserted into your Terms and Conditions to cover EV charging at your business, whether you provide the facility or not so as to help maintain insurance cover.

- [PASC UK Ghosting Report](#)

Ghosting is the practice that is employed by some self-catering agents whereby they leave your property on their website after you have left, with 'this property no longer available' Book one of these. This report tells you the steps you can take to have the property removed.

- [PASC UK Risk summary of 3rd Party suppliers at Holiday lets](#)

Having third party suppliers giving services to our guests at our businesses requires careful planning, in order not to void insurance. This paper explains the steps to take to maintain insurance cover. Covers chefs, mobile cooking companies, hot tub rental, bouncy castles. Entertainers etc.

- [PASC UK ICO Registration Paper](#)

This paper explains whether or not your business needs to register with the ICO. In 99% of cases PASC UK Members will need to do so. It costs £40 to register.

- [PASC UK ICO Registration FAQ's](#)

This document answers the most common questions about registering with the ICO and why you need to.

- [PASC UK Guidance on damage caused by guest and your T's & C's](#)

This document provides Members with another clause for their T's and C's. This one to protect you if guests cause damage to the property such that you have to cancel subsequent bookings and who pays.

- [PASC UK Template for clause in T's C's ref guest damage](#)

This is the template clause to add to your Terms and Conditions to protect you if guest damage causes future cancellations.

- [PASC UK Guest Comms Paper](#)

Improving the flow of Guest Communications from initial contact prebooking to post departure is one of the key elements to improving guest satisfaction and driving up repeat bookings. This paper should be taken in conjunction with the webinar on this subject in the Webinars section.

- [PASC UK Influencer Paper](#)

Many Members have reported being contacted by influencer or media offering coverage of your property in exchange for a free stay. There are several legal aspects to Members being offered this that they need to be aware of. These are covered in this Paper.

PASC UK MEMBERS LOGO UPDATED

We have updated the logos for Members to display on their websites. We now have a full set of Welsh versions too. A full variety of shapes and formats are available to suit all layouts.



MEMBER BENEFITS SUMMARISED

To carry out the lobbying work that we do on behalf of the Sector we need funding. 90% plus of this funding comes from Membership Subscriptions.

Members will get.

- Access to Telephone Support
- Prompt email support
- Access to Members Benefits and Discounts. (Buying Group Membership details below)
- Members only Webinars, (Including ask the Chair sessions)
- Book Surgery Appointments with the Chair
- Specific Discounts on key products
- PASC UK Guides to reducing Business Rates
- Hard Copy of the Visit England Pink Book
- 25 and growing Special Interest Papers including legal docs such Privacy and Cookie Policies

What will be available to non-members?

- The PASC UK Covid newsletters
- Email support when available. (Members support comes first).

- Free Webinars
- Cleaning protocols
- Some General interest Papers

We are currently making major investments in supporting you better and all this costs money, these include.

- Sponsorship of the Visit England Pink book, to help promote the safe and legal aspects of our sector
- Membership fees to the Tourism Alliance, UK Hospitality and Wales Tourism Alliance
- Surveys and reports to use data-based arguments to win support for the sector
- Legal papers to help inform and protect Members.

If you have not yet joined PASC UK, please consider joining NOW. Details below the Buying Club information. <https://bit.ly/3ptd4RU> Thanks.

BUYING CLUB MEMBER BENEFIT FOR PAID PASC UK MEMBERS

We are really pleased to announce a partnership with Purchasing for Business.

More details on the new PASC UK website here: <https://bit.ly/3ptd4RU>

This is a Buying Club, it's free to join if you are a paid up PASC UK Member. There will be no additional fee for Members to join the Club.

SUPPORT LOBBYING BY JOINING PASC UK

There is a huge amount of work and lobbying to do to help support you all in the self-catering sector. We don't ask very often, however, if we are to fight on so many fronts, we simply need more funds. There are thousands of you that have had the benefit of this newsletter and the lobbying done on behalf of the sector.

We are now asking that as many of you as possible join PASC UK. The fight is on so many fronts, and we get much better results when we engage proper legal advice and proper PR firms to assist with campaigns. Memberships to other organisations that provide common lobbying, information feeds and support also cost many thousands of pounds a year.

Membership fees are as follows: All per annum.

- Single cottage £70
- 2 – 4 Units £125
- 5 – 10 Units £200
- 11 + Units £300

For companies like cleaning firms, or industry support companies, Trade Membership is £200, and you will get a listing in the Trade Directory on the new website.

Members get telephone support and priority email support.

You can join here, simple form, takes 2 mins, and you'll get an invoice, payable by BACS or Credit Card. Just click on this link to go to the joining page: <https://www.pascuk.co.uk/join-us/>

Wishing each and every one of you all the best during these trying times.

Best regards

Alistair Handyside MBE
Executive Chair
The Professional Association of Self-Caterers UK
www.pascuk.co.uk
chair@pascuk.co.uk
07771 678028



DISCLAIMER

We are in completely uncharted territory here, and any suggestions that we make are merely that and you should carefully consider your own business policies, and if necessary, consult with your Professional Advisors. PASC is your lobbying Association, not a legal service. In addition, please be very wary of some of the advice given on internet communities, blogs and social media. There appear to be thousands of experts out there where my understanding is that there are very few.

To that end, any information you get from any source you must double check. I will always try and put the actual link to the information in the newsletters so that you can read and assess yourselves. These are unprecedented times, please take exceptional care.

