Professional Association of Self-Caterers UK

NEWSLETTER

11 March 2025 Issue 253

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COMMENTARY

The second EPC Consultation has been our primary focus this last week, as we start to gather all the feedback and evidence needed in order to ensure that we respond robustly and in good numbers. We have updated last week's note on this and left it in the newsletter as we are being constantly contacted by Members and non-members who are struggling to believe that this is actually happening.

Once again, the intention is clear that the government intends to bring our sector into the EPC regime, the impacts of which will be enormous.

We are having our second EPC webinar whilst this Newsletter is winging its way to you, and both EPC Webinars will hold a wealth of information for those that are likely to be affected, and that is the majority of us.

The EPC Webinars can be viewed by all here: https://www.pascuk.co.uk/webinars/

We are still looking for as many of you as possible to take part in the EPC Impact Survey, we are now almost at 3,100, however we should easily be able to get to 3,500. The more data the more impact, so please if you have not taken part do so now, if you have more than one property you can enter for each if required. Take part here: https://www.surveymonkey.com/r/5WKW3SH

We have also called another Zeal Tax webinar on Capital Allowances and what you can do to mitigate impacts of FHL Abolition, this is on the 20th March at 1100. Details are on that below. To find out if Zeal Tax can help you find out if you have any, just click on this link: https://gozeal.co.uk/services/industries/pasc-uk-zeal/

Partners Holiday Cottage Handbook have two free E-Books that will be of interest to those of you looking for more direct bookings, details on how to download these can be found below.

Plus a note for all that use LPG, and whether you are being overcharged VAT, thanks very much to the PASC UK Member that has been driving this.

Best regards,

Alistair and all the team at PASC UK

UPCOMING TEAM HOLIDAYS

We're giving all readers of our newsletter advanced notice that Alistair, your Chair and Livvy who looks after support@pascuk.co.uk will be on annual leave from 3rd April to 15th April 2025. Members will receive an additional email alongside their newsletter on 1st April with contact details for the PASC UK Team during this period for any Support, Membership or any other questions. The PASC UK phone number will be manned throughout this period.

Newsletters will continue to be sent out and the rest of the PASC UK Team will be taking the reins!

PASC UK POLITICAL ROUND UP

PASC UK in the News

Over the weekend, the *Daily Express* published an article discussing the imminent abolition of the Furnished Holiday Lettings (FHL) tax regime. The article featured interviews with PASC UK's Executive Chair, Alistair Handyside, and Ben Spier from Sykes Cottages, both of whom outlined the damaging impact of this policy change on the self-catering sector. You can find that here: https://www.express.co.uk/news/uk/2024038/labour-fhl-tax-regime-abolished/amp

Plus an article in Farmers weekly which can be reached here: https://www.fwi.co.uk/business/diversification/farm-based-holiday-providers-face-a-tough-2025?fw_source=home_business

Despite PASC UK's efforts, alongside many others, to push for a year's grace, the government remains committed to implementing the changes in April 2025. The removal of the FHL tax advantages is expected to reduce investment in holiday lets, leading to potential job losses, and a decline in tourism-

related economic activity in rural and coastal areas. We were able to secure some transitionary arrangements, but the changes will hit hard. Read the full article here.

Parliamentary Question on FHL Tax Receipts

Harriet Cross, Conservative MP for Gordon and Buchan, recently asked the Chancellor of the Exchequer for an estimate of total tax receipts from properties operating under the Furnished Holiday Lettings tax regime in 2023-24. In response, James Murray, Labour Treasury Minister, confirmed that HMRC does not collect data on tax receipts specifically from FHLs. This is an argument we have made many times, HMRC simply does not have a grasp of the true financial impact of abolishing FHL. It also demonstrates the urgent need for Statutory Registration.

PASC UK in Cardiff – Key Meetings

PASC UK's Cymru team headed to Cardiff last week for a series of political meetings. Here's a quick run-down of who we met:

Darren Millar MS and Leader of the Conservatives and Paul Davies MS

Gareth Davies MS, Tourism Lead and Joel James MS, Mental Health Lead

Nicky Williamson, PASC UK & Sam Rowlands MS

Tom Giffard MS, Nicky Williamson PASC UK, Alistair Handyside, PASC UK

It was a very positive day for two reasons. Firstly, it's clear with your support, we have been able to land our messaging on 182 and the proposed Tourism Levy. They are a prominent part of current Senedd discourse. Secondly, the Conservative opposition are challenging Welsh Ministers, as are senior members of Plaid Cymru, and the government's narrative is changing albeit slowly. Plenty more work to do!

Check out our social media for images and commentary from the day on our X (twitter) account.

English Tourism Week (14-23 March 2025)

English Tourism Week is an annual celebration led by VisitEngland, showcasing the diversity and significance of the tourism sector. The campaign highlights the vital economic contributions of tourism, which supports 200,000 SMEs, employs 2.6 million people, and generates approximately £71.6 billion in annual domestic visitor spending.

PASC UK will be actively participating in events in Westminster to advocate for the self-catering sector and raise awareness of the challenges businesses face. During the week, we will also be announcing a new report on **Statutory Registration,** providing crucial insights into the regulatory landscape – watch this space!

We encourage members to use this opportunity to engage with their local MPs. Writing to your MP or inviting them to visit your holiday let business can help demonstrate the real-world impact of policy decisions. Personal stories and firsthand experiences are powerful tools in shaping policy discussions.

DOES YOUR BUSINESS USE LPG?

If you use LPG to heat your property how are you being charged?

An LPG supplier has been caught charging VAT at 20% and been forced to repay the last four years overcharging. The company is being sued for the two prior years which they are trying to retain for their own enrichment. The company has also been charging a 'commercial' tariff that is 50-60% more than domestic tariffs. They are able to do this because 3 companies control over 90% of the bulk LPG market and non-domestic suppliers cannot easily switch supplier.

A Claim to the Competitions Tribunal for overcharging has been drafted but it would help to know if any other readers of this newsletter have had similar experiences or are currently being charged for their LPG at non-domestic rates. It would also help to know if anybody being charged at domestic rates is paying through a company.

If you use LPG and suspect you are not being treated properly by your supplier, please email support@pascuk.co.uk with the subject line: LPG and we will put you in touch with the Member who is putting forward the claim to the Competitions Tribunal.

INSURANCE NOTE FROM J.L MORRIS

Once a month we get a note or a tip from David Morris at J.L. Morris Insurance Brokers. Here's a another one today. A gentle plug for J.L. Morris, we get astonishing feedback from Members who use them, not only for the value of the insurance offered, but also the quality of their customer care, of which we have heard more examples this week ☺

This from David:

> What your insurer doesn't know about you and your business won't hurt you? True or false?
>
> The problem is that you do not know what to tell the insurer, and they may not know what to ask!

Self catering is still a mystery to many insurance providers, and whilst you may think that it is obvious that you provide a welcome pack to your guests, it has probably never occurred to your insurer that you need product liability cover – so make sure you spell out the obvious.

Just because, say, roof-mounted solar panels are becoming very much more popular does not mean to say they are automatically included within your buildings insurances. And what about your freestanding photovoltaic array, or your wind turbine? Do not assume!

You also need to be careful about the facilities you provide and whilst many – such as games rooms and swimming pools are standard fare – you may find that animal petting and bicycle loan / hire is a definite 'no' from your insurer.

It is confusing because some insurers – those that do not have a specific self catering insurance – are likely to underwrite your policy in the home insurance department where there are specific questions, but probably not enough questions as to what you do. Those that underwrite in the commercial insurance department expect you to declare 'material facts' which is information likely to affect how a 'prudent underwriter' views your requirements.

However, StreetView/satellite imaging and your own website provides so much information that is pertinent to correctly assessing what you do and the cover you need so make sure whoever you are using to arrange your insurance has a look!

David J Morris ACII
Chartered Insurance Broker
J L Morris (Insurance Brokers) Limited
www.selfcateringinsurance.co.uk
01202 642840

IN PERSON PASC UK MEETINGS 'HOLD THE DATES' 11 March 2025

We have finally managed to find the time to start planning and getting the dates for the in-person Members meetings around England and Wales. Below you can see the first tranche of dates, and we will be filling in the detail asap.

We will shortly be providing a revised date for the Norfolk Members meeting as the original date clashes with the Royal Norfolk Show.

- 23 April. South Devon
- 23 April. North Devon
- 24 April. Truro, Cornwall
- 7 May. Wales
- 8 May. Wales
- ~~26 June Norfolk~~ – we will shortly provide a rescheduled date for Norfolk
- 9 July. Keswick, Cumbria
- 10 July. Alnwick, Northumberland
- 18 September. Southeast England
- 30/31 October Vacation Rentals World Summit, Rome
- 19 November Tourism Alliance Conference

Happy to get suggestions for venues, these will be firmed up over the next couple of weeks and Tickets Sales opened for each.

We apply a nominal charge of £10 per person to cover venue hire, tea coffee and biscuits and attendance is for Members only. All Members from all areas are welcome.

If you have any questions in the meantime, please contact Livvy: support@pascuk.co.uk with the subject line "PASC UK Members Meeting".

PASC UK WEBINAR AND MEETINGS PROGRAME FOR MARCH 2025

We will shortly be announcing further webinars and meetings for the March & April programme. These will include the following:

- New Govt Policy updates, including EPC's
- 182 Campaign updates
- Buying Club Update, lots of great new offers
- Selling add-on services at your business
- Fire Update (Open plan Guidance)
- Sustainability and our sector
- And more…..

Previous webinars and meetings can be viewed on the PASC UK Website at: https://www.pascuk.co.uk/webinars/ Members only recordings are in the Members area.

EPC'S ROUND 2, THE NEXT CONSULATION: DEADLINE 2 MAY 2025 (Repeat)

Please see previous Newsletters for all background information. You can find them here: https://www.pascuk.co.uk/newsletters/general-newsletters/

Short Update:

If you want to check whether your property has a current or expired EPC rating, you can use the link below. It is worth checking under both Domestic, and non Domestic. If there is a current EPC rating, and you click on "Steps you could take to save energy", this gives you a Governemnet estimate of a typical instillation cost, what you can save annually, and how much closer it would move you towards a C rating.

https://www.gov.uk/find-energy-certificate

We urge you to have a look at this, as some of the suggested estimates do not bear scrutiny against current building and material costs and we will be researching and trying to challenge these costs. We are also asking the Government directly how they arrived at these costs and estimates of payback.

EPCs 2 Consultation explained in brief

To start with we have a little more time to respond to this Consultation, it concludes on 2nd May 2025.

The Consultation itself can be found here:
https://www.gov.uk/government/consultations/improving-the-energy-performance-of-privately-rented-homes-2025-update/improving-the-energy-performance-of-privately-rented-homes-consultation-document-html

Once again, it shows that the intention is to bring our sector into the EPC Regime, (the new one, that will be determined by EPC Consultation 1). It also proposes that for properties that are below C they must spend up to £15,000 trying to continue to operate.

The document to look at in detail is this one:
https://assets.publishing.service.gov.uk/media/67a4e511baccec3af36b3c70/improving-the-energy-performance-of-prs-homes-consultation-document.pdf

You can find the section on bringing self-catering into scope on page 34. The abbreviation PRS refers to the Private Rental Sector.

> ## Short-term lets
> Short-term rental properties (or short-term lets) are defined in the Levelling Up and Regeneration Act (2023) as a dwelling for use by the guest as accommodation other than the guest's principal residence, in return for payment in the course of a trade or business carried on by the host.[17] Holiday lets are typically offered on a short-term tenancy basis. Currently the Energy Performance of Buildings 2012 regulations do not require a short-term let to have an EPC if the occupant is not responsible for meeting the energy costs of the property. Typically, properties let on a short-term basis do not require the occupier to pay for the energy costs during their stay and as a result of this, short-term lets often do not require an EPC. Currently, to be within scope of the PRS Regulations a property must require an EPC and be an assured tenancy, a regulated tenancy or a domestic agricultural tenancy. Therefore, properties that are let as holiday homes on the basis of a short-term let are currently not in scope and do not have to comply with the PRS Regulations.
> The Ministry for Housing, Communities and Local Government (MHCLG) is currently consulting on removing the requirement for the occupier to pay for the energy costs when occupying a property on a short-term let basis for the property to require an EPC. Should short-term lets be required to have an EPC, it would be possible to then include them in the scope of the PRS Regulations. More information can be found in the consultation on 'Reforms to the Energy Performance of Buildings Regime'.

This is why it was so terribly important that you responded in good numbers to EPC Consultation 1. It goes on to say…

> Bringing properties let on a short-term basis into the scope of the PRS Regulations would ensure a consistent standard is applied to similar property types as well as improving the energy efficiency of the properties let across the domestic building stock in England and Wales. Additionally, this proposal would discourage landlords from changing their properties from privately rented properties to short-term lets to avoid improved MEES and reducing the availability of privately rented homes. This would add protection for tenants who are most at risk of being evicted, such as those in rural areas and popular holiday destinations where there are already pressures on housing supply, including within the PRS.

It does also say……

> To ensure that required investment is fair and proportionate to landlords, there will be a range of exemptions available to landlords. See 'The exemptions regime' section of this consultation for further information and an opportunity to provide evidence of further exemptions that should be considered.

So, this is going to be a big part of our work, as explained at the beginning of our work on EPC's we need to see the following:

- To try and keep Self-catering out of the EPC Regime

- If that is not possible…
- To reduce to ‘cost cap’ significantly
- To extend the time proposed to comply
- To gain exemptions for as many types of buildings as we can

The ‘cost cap’ of £15,000

There are multiple references to increasing what is called the ‘cost cap’. You can find these on pages, 10, 11, 17, 25 and 36.

In short the proposal is that if you have a lower than C rating under the new scheme, you will need to make improvements to try to get to a C grade. The proposal is that this ‘cost cap’ is set at £15,000 per property. Not business, property. If you have what we have at Higher Wiscombe, 4 converted barns we would have to spend up to £15,000 per cottage = a current proposed maximum of £60,000.

Here is the section from page 10/11.

> Government is also proposing that privately rented homes that achieve a score of EPC C against existing EPCs, before the new EPC methodology is introduced, would be considered compliant with the higher MEES until their existing EPC expires. For properties that remain below EPC C following the EPC reform planned for 2026, government is proposing that the landlords of these properties would be required to commission a new EPC before taking action to comply with the higher standard. This is to ensure they are installing the correct measures as recommended by their new EPC, to meet the higher standard set against new metrics, with the cost of this EPC included within the proposed £15,000 cost cap.
>
> **……..** Through this consultation, government is seeking views on the proposal that landlords should be required to invest up to a maximum of £15,000 per property on improvements to meet the standard (the ‘cost cap’), after which they could register a 10-year exemption to continue to let the property if it does not reach the standard. Government modelling indicates that, on average, properties will require between £6,100 and £6,800 worth of investment to meet the standard under the preferred metric approach.

We are very dubious about these figures and believe that updating many of the properties would cost substantially more than the figures quoted. We have contacted the Government to ask how these figures were arrived at. It goes on to say….

> Government is proposing that the higher standard would apply to new tenancies from 2028 and that all tenancies would be required to be compliant by 2030. This would enable the policy to meet government’s statutory 2030 fuel poverty target as well as deliver maximum benefits for tenants.
> Government is also proposing that privately rented homes that achieve a score of EPC C against existing EPCs, before the new EPC methodology is introduced, would be considered compliant with the higher MEES until their existing EPC expires. For properties that remain below EPC C following the EPC reform planned for 2026, government is proposing that the landlords of these properties would be required to commission a new EPC before taking action to comply with the higher standard. This is to ensure they are installing the correct measures as recommended by their new EPC, to meet the higher standard set against new metrics, with the cost of this EPC included within the proposed £15,000 cost cap.

As you can see, this is a major intervention, and we will be looking at a variety of ways that we can try and push back on these proposals for a fairer, more balanced approach.

How to support PASC UK in pushing back on the current proposals for EPCs in self-catering

Free Webinar on EPC Consultation 1

If you have time, or just want to understand more, we recorded the first EPC webinar. This webinar, which was free to all, answered over 100 questions posed by you the readers. It also talked you through responding using the above Guidance.

The webinar can be found here. https://www.pascuk.co.uk/webinars/

Free Webinar on EPC Consultation 2

We held a second free EPC Webinar to cover the second EPC Consultation today. This will be available here shortly: https://www.pascuk.co.uk/webinars/

Free Webinar on EPC Consultation 3

We are currently trying to find some additional expertise to join the team in updating you on the possible impacts, options and costs that trying to comply with the proposals will mean. We will be publishing a date for this as soon as possible. This will be in good time before you have to fill in your consultation responses.

3/ The inevitable Data Survey (already at 3072 Survey Responses)

Simply put, if you haven't taken part in the EPC Impact Survey so far, please do, every response will help. Really keen to get this as far past 3,500 respondents as possible. You can take part here: https://www.surveymonkey.com/r/5WKW3SH

You can repeat the survey for each of the properties that you have.

4/ PASC UK will provide Guidance Notes on responding to the Consultation

As with previous Consultations the PASC UK team will provide Guidance notes in word format for you to be able to respond easily to the Consultation by the deadline. Our ambition is to have these ready for you by the 22nd April.

We will provide a further update next week.

TAX IMPLICATIONS OF UPGRADING YOUR EPC POST FHL ABOLITION (Repeat)

To compound the impact of the EPC Consultations, investing in upgrading to try and achieve C will also be impacted for many by the abolition of FHL Allowances. We asked Zeal Tax to explain what can be claimed and what cannot.

Tax Implications of Upgrading EPC Ratings for Holiday Let Owners

To bring properties in line with new minimum energy efficiency requirements or EPC ratings, owners will need to incur expenditure on improvements to their properties.
Improvements to properties are generally considered capital expenditure, not deductible for tax purposes against income tax or corporation tax.
The abolishment of the Furnished Holiday Let (FHL) legislation will further compound the impact on short-term let owners as capital allowances will no longer be available for qualifying capital expenditure on building improvements.
Zeal have considered below the main ways a property can be made more energy efficient and the tax implications for FHL owners.

Solar Panels

No tax relief will be available for the cost of adding solar panels (*claimable pre abolition of FHL tax regime from April 2025*).

Adding Insulation to Lofts or Walls

No tax relief will be available for the cost of adding thermal insulation (*claimable pre abolition of FHL tax regime from April 2025*).

Upgrading Windows to Double / Triple Glazing

The cost of upgrading windows is generally tax deductible as a revenue expense (repair).

Draft Proofing

Adding draft proofing is an improvement for tax purposes. The costs incurred will not be tax deductible.

Installing a Condenser Boiler

Upgrading to a condenser boiler is likely to be regarded as a significant improvement. No tax relief will be available for the cost of changing to a condenser boiler (*claimable pre abolition of FHL tax regime from April 2025*).

However, there is a concession that allows tax relief for improvements where the new asset is an improvement due to changes in technology advances. It is possible HMRC may accept the replacement of an existing boiler with a condenser boiler as a revenue cost (tax deductible).

It is important to be aware that if the cost of replacing the boiler is 50% more than the original cost of the existing boiler, it will be capital and not deductible against income or corporation tax.

Heat Pumps

Upgrading to a heat pump rather than a traditional boiler will be capital expenditure. No tax relief will be available for the cost of changing to a heat pump (*claimable pre abolition of FHL tax regime from April 2025*).

As above, replacing a boiler with a heat pump, could be regarded as a repair (subject to certain conditions).

Low Energy Light Bulbs

Tax relief will be available as a revenue expense for the cost of switching to low energy light bulbs.

Installing a Smart Meter of Heating Controls

No tax relief will be available for the cost of adding smart meters or controls (*claimable pre abolition of FHL tax regime from April 2025*).

Adding Under Floor Heating

No tax relief will be available for the cost of adding under floor heating (*claimable pre abolition of FHL tax regime from April 2025*).

EPC Certificate Fees

The cost of obtaining an EPC rating is tax deductible.

Tax Relief Against Capital Gains Tax

Expenditure that is capital and not deductible against income tax or corporation tax, **CAN** be tax deductible against Capital Gains Tax (CGT) when you sell the property. Expenditure that is allowed against income tax as a repair/revenue expense, **CAN'T** be deducted again against CGT when you sell.

1/ PASC UK & ZEAL TAX CAPITAL ALLOWANCES, FHL & WHAT TO DO NEXT WEBINAR

(This webinar is available for anyone in the self-catering sector to view and will be recorded and placed in the free area of the PASC UK Website)

Date: 20 March 2025
Time: 1100

This webinar will update you on how you can still make Capital Allowances Claims and what steps you can take to mitigate the impacts of the abolition of FHL Allowances.

The Agenda:

- Update from PASC UK.
- Update from Zeal Tax.
- Summary of upcoming tax changes when the FHL Tax Regime is abolished in April.
- What you can do to mitigate the impact of these changes from April 2025 (including examples of how restructuring your business could save you thousands).
- Capital Allowances - how you could be missing out, transitional rules and the deadline to make a tax relief claim.
- Questions.

The Panel:

- Alistair Handyside Exec Chair PASC UK
- Matt Jeffrey, Director Zeal Tax

The format for webinar of this kind is to ask for as many questions in advance please. If you can send them to support@pascuk.co.uk Once we have been through these questions we generally have tome to answer other questions, either in the chat or Q&A.

To register for this Webinar just click on the link below and you will get a link to join the webinar by return.

https://us06web.zoom.us/j/88446695429?pwd=YEGEZg7Jl2OnwgCSht9jSIqGMgvnlG.1

If this meeting is oversubscribed, then we will book another one.

PASC UK ON THE ROAD AND IMPORTANT MEETINGS AHEAD

Over the coming weeks PASC UK will be present at the following events:

- 12 March, Cornwall Agency Conference, Newquay
- 18 March, Tourism Alliance House of Commons Reception, Westminster
- 27 March Visit Wales Tourism Summit, Venue Cymru, Llandudno
- 27 March Visit Wales Tourism Awards, Venue Cymru, Llandudno
- 1 April Short Term Rental Associations Lunch, London
- 1 April Shortyz Awards, London
- 2 April STAA Show, London
- 23 April Devon Members Meetings, one North, one South
- 24 April Cornwall Members Meeting, Truro.
- 7 May Wales Members Meeting
- 8 May Wales Members Meeting
- 14 May Senedd Reception sponsored by PASC UK Cymru

- 21 May Tourism Alliance AGM
- 11/12 June PASC UK Agency Conference, Cotswolds
- 26 June Norfolk
- 9 July. Keswick, Cumbria
- 10 July. Alnwick, Northumberland
- 18 September. Southeast England

HOLIDAY COTTAGE HANDBOOK FREE E-BOOKS TO GET MORE BOOKINGS

Our partner James Varley at Holiday Cottage Handbook has published a useful e-book for those of you that are looking for more direct bookings.

It's called the **Direct Booking Checklist.**

Developed by Holiday Cottage Handbook and Hospitable, this comprehensive e-book is packed with actionable tips to help you create and optimise your direct booking channel. From website essentials to marketing strategies, it ensures you leave no stone unturned in your quest to attract guests and grow your business.

Click here to download your free copy now – and start driving more guests directly to your site.

On the same download page there is also a useful e-book on Guest Communication 101 for Direct Bookings too.

Happy Reading.

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:

- Single cottage £90 plus VAT from 1 January 2025
- 2 – 4 Units £150 plus VAT from 1 January 2025
- 5 – 10 Units £235 plus VAT from 1 January 2025
- 11 + Units £335 plus VAT from 1 January 2025

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-pasc-uk/

Wishing every one of you all the best.

Best regards

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

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www.pascuk.co.uk
Professional Association of Self-Caterers UK

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