

2023 Spring Budget

An Update on the Statement from the Chancellor



INTRODUCTION

This is the first full Budget for the Chancellor Jeremy Hunt and for our own ease he summarised it into the four Es – enterprise, education, employment and everywhere.

Some may argue that there should have been more Es such as energy and exports as tackling these could help economic growth more.

One of the standout announcements, which was already mentioned prior to the Chancellor's statement, was childcare costs. The proposals to provide free hours for 1- to 2-year-olds and extend the free hours for 1- to 4 year-olds to 30 hours a week by September 2025 will be a challenge, but they should ease the burden of childcare for many families.

The childcare announcement only relates to England but under the Barnett Formula Northern Ireland will receive £130m to spend. Let's hope it does not sit in a bank account until Stormont is up and running again. A replication of the free childcare available in England would be welcomed by many families in Northern Ireland and could increase the hours worked by parents. This will eventually help with the cost of living for young families.

The surprise announcement was the abolishing of the lifetime allowance for pensions. It has been highlighted for numerous years that many experienced doctors and other NHS workers were retiring early to avoid being taxed on their pension. Hopefully, this will help to retain those valuable older NHS workers.

The "full expensing" of capital expenditure will help many businesses which regularly invest in capital assets. This is an important relief to enable businesses to grow and expand.

In summary, there are some surprise announcements, but the jury is out on whether the measures will have the impact required to ignite the economy as hoped.

KEY CONTACTS



Des Kelly
Managing Partner



Catherine Martin
Partner



Michael Drumm
Partner



Ryan Falls
Partner



John McCamley
Partner



Steven Lindsay
Partner



Anita Doris
Partner



Janette Burns
Tax Director



Leona Leonard
Tax Director



Kathy Blair
Tax Director

BUSINESS TAXES

Corporate Tax Rate

It has been confirmed that from 1 April 2023 the main rate of Corporation Tax will increase from 19% to 25% as planned.

The small profits rate (19%) will apply to single companies with profits of less than £50,000. Marginal relief will be given for companies with profits between £50,000 (lower limit) and £250,000 (upper limit). Above the upper limit of £250,000 the 25% rate will apply to all profits.

The lower and upper limits will be divided by the number of associated companies. Companies are associated if one has control of the other or both are under the control of the same person or persons at any point in the accounting period.

The Chancellor estimates that only 10% of businesses will pay the full 25% rate. However, the impact of the associated companies' rule may result in some small companies paying at the full 25% rate.

Research & Development

The Chancellor announced a new R&D scheme which will be operated as part of the existing scheme for Small and Medium Enterprises (SMEs).

The scheme is specifically targeted at loss-making SMEs. Eligible loss-making companies that are considered R&D intensive (i.e., where qualifying R&D

expenditure is over 40% of total expenditure) will be able to claim £27 from HMRC for every £100 of R&D investment, instead of the £18.60 for non-intensive R&D loss-making companies.

The Chancellor announced no change to the RDEC scheme. The increase from 13% to 20%, as previously announced, will apply from April 2023.

This will be welcome news for businesses but there is still a differential with the rate in the Republic of Ireland.



Capital Allowances

The 130% Super-Deduction and the 50% Special Rate Deduction are ending on 31 March 2023 as expected. These were introduced temporarily to encourage companies to continue with their capital investment plans in the lead up to the increase in the main rate of corporation tax from 19% to 25% from 1 April 2023,

However, two new uncapped temporary FYAs are being introduced for companies incurring qualifying expenditure on new plant and machinery between 1 April 2023 and 31 March 2026. A 100% 'full expensing' FYA will be available for main rate expenditure and a 50% FYA will be available for special rate expenditure.

In addition, the Annual Investment Allowance will continue to provide 100% tax relief to all businesses (not just companies) on investments of up to £1m per year in qualifying plant and machinery, after the temporary £1m cap was extended indefinitely.

The 100% FYA for Electric Vehicle charge-points which was due to expire in March 2023, is now being extended for a further 2 years to March 2025.

These will be welcome announcements for businesses seeking to invest and grow.

The new FYAs are expected to be of most interest to large companies with capital expenditure budgets of over £1m per annum.

Creative Industries Reliefs

From April 2024, audio visual tax reliefs will be reformed into expenditure credits giving a higher rate of relief than under the current system. The new credit will replace the current film, high-end TV, animation and children's TV tax reliefs. Film and high-end TV will be eligible for a credit rate of 34%, animation and children's TV for a credit rate of 39% and the new video game for a credit rate of 34%. The expenditure threshold for high-end TV will remain at £1m per hour. Qualifying expenditure for the Video Games Expenditure Credit will be expenditure on goods and services used or consumed in the UK.

The government will extend the temporary higher rates of tax relief for 2 years from April 2023 for theatres, orchestras, museums and galleries. The Theatre Tax Relief (TTR) and Museums and Galleries Exhibitions Tax Relief (MGETR) will remain at 45% (non-touring productions) and 50% (touring productions). The Orchestra Tax Relief (OTR) rates will remain at 50%.

From April 2025 the rates will be 30% and 35% and from April 2026 the headline rates for TTTR will return to 20% and to 25% for MGETR and OTR.

This is welcome news for businesses operating in these industries.

Investment Zones

The Government is establishing twelve investment zones in the UK, including one in Northern Ireland. These Investment Zones are expected to benefit from a range of tax benefits including Stamp Duty Land Tax (SDLT) relief, enhanced Capital Allowances for plant and machinery, enhanced Structures and Buildings allowances and Employer Class 1 National Insurance Contributions (NICs) Relief.



Diverted Profits Tax

This was due to increase to 31% from 25% from April 2023. However, it will now remain at 25%.

Investment Schemes

As previously announced in the Autumn, the government are extending the Enterprise Investment Scheme (EIS) Seed Enterprise Investment Scheme (SEIS) and Venture Capital Trusts (VCTs) beyond their expected end date in 2025 to keep encouraging entrepreneurship.

Several limits under the Seed Enterprise Investment Scheme (SEIS) will be increased from April 2023. Companies will be able to raise up to £250,000, an increase of £100,000. The gross asset limit will also increase to £350,000 and the limit on the number of years that a company has been trading for will increase from 2 to 3 years. The maximum amount which an individual can invest into the scheme will increase from £100,000 to £200,000.

With Company Share Option Plans (CSOP) companies can currently issue up to £30,000 of options to employees. This limit is increasing to £60,000 for share options granted on or after 6 April 2023. Further

changes will also be made to align the rules of the scheme with the rules in the Enterprise Management Incentive (EMI) Scheme and to widen access to the plan for growth companies.

The changes to the CSOP will be a boost for businesses looking for ways to retain key staff.

Enterprise Management Incentives (EMI)

The process to grant options under an EMI scheme is to be simplified. From April 2023, the requirement for a company to set out details of share restrictions within the option agreement and the requirement for a company to declare an employee has signed a working time declaration will be removed.

Also from April 2024, the government will extend the deadline for a company to notify HMRC of the grant of an EMI option from 92 days after the grant to 6th July following the end of the tax year in which the options are granted.



Expanding the Cash Basis

The Government will undertake a consultation to extend the self-employed cash basis which is a simplified way to calculate tax.

It is hoped that this will encourage more businesses to benefit from the simplicity offered by the cash basis.

Access to payrolling Benefits in Kind

As part of the government's plan to simplify the tax system they will deliver IT systems to enable tax agents to payroll Benefits in Kind on behalf of employers. This will help to reduce burdens on employers and enable agents to support their clients more effectively.

INCOME TAX

Tax Rates

There were no new changes announced to the income tax rate bands applying to all sources of personal income.

From April 2023:

- the rates of income tax remain at 20% for basic rate taxpayers; 40% for higher rate taxpayers and 45% for additional rate taxpayers.

- the income level at which the additional rate applies from is £125,140.

- the rates of income tax for dividends will be 8.75% for basic rate taxpayers; 33.75% for higher rate taxpayers and 39.35% for additional rate taxpayers.

Directors/shareholders should consider their wealth extraction policy as the increase in the corporation tax rates combined with the increase in dividend rates may mean that there is a benefit to increasing salaries and reducing dividends.

Health & Social Care Levy

The intention to apply a 1.25% surcharge on individuals earning above the NIC rates was repealed in September 2022. The decision not to progress with this levy is unchanged.

Help to Save

The Help to Save scheme is designed to give low-income earners claiming universal credit/working tax credits a savings boost.

Offering a 50% savings bonus on the amount saved up to a maximum of £1,200 over four years, this scheme was only open to new savers opening an account until September 2023.

The government has today announced that it will extend the Help to Save scheme by 18 months so accounts can be opened until April 2025.

Freezing savings tax reliefs

The starting rate for savings will be frozen at £5,000. Annual subscription limits for Junior Individual Savings Accounts (ISA) and Child Trust Fund accounts will remain at £9,000 and the annual subscription limit for adult ISAs will remain at £20,000.

Charity Taxes

Charitable tax reliefs will be restricted to UK Charities and Community Amateur Sports Clubs only from April 2023. A transitional period will operate until April 2024 for EU and EEA charities that HMRC previously accepted as qualifying.

This is an example of the Government applying new 'Brexit freedoms' to focus UK taxpayer money on UK charities.

Care Relief

The care relief threshold for foster carers and shared lives carers will almost double to £18,140 (previously £10,000 per year), giving a tax cut worth £450 to qualifying carers.

VAT

Services by Pharmacists

From 1 May 2023, the government will extend the VAT exemption on healthcare to include medical services carried out by staff directly supervised by registered pharmacists.

This may further limit the VAT that pharmacies are able to claim on their expenses.

DIY housebuilders Scheme

The government will legislate to digitise the DIY housebuilders' scheme and will also extend the time limit for making claims from 3 to 6 months.

DUTIES

Alcohol

Alcohol duty on products produced in or imported to the UK, which was frozen until February 2023 will now rise in line with the RPI.

From 1 August 2023 Draught Relief will increase from 5% to 9.2% for beer and cider products and from 20% to 23% for wine, spirit and other fermented draught products. Draught beers in pubs will be approximately 11p lower than that sold by supermarkets.

Tobacco

Tobacco duty will increase by RPI +2%. The rate on hand-rolling tobacco will increase by RPI +6% and the minimum excise tax will increase by RPI +3% this year. These changes will take effect from 6pm on 15 March 2023.

Fuel & Vehicle Excise Duty

Fuel duty has been frozen for the next 12 months. From 1 April 2023 Vehicle Excise Duty will be uprated for cars, vans and motorcycles in line with RPI, however it will remain frozen for HGV's.





From August 2023 a new reformed HGV levy will be introduced. These reforms are designed to reflect the environmental performance of the vehicles in use on the UK road network.

The freezing of fuel duty and Vehicle Excise Duty will be positive news for the haulage sector.

Air Passenger Duty

Air Passenger Duty rates for short haul international rates remain frozen. The rate for domestic flights will increase from £6.50 to £7 while the rate for long haul and ultra-long haul economy rates will increase by £1.

Aggregates Levy & Landfill Tax

The Aggregates Levy will remain frozen for 2023-24 at £2 per tonne. It will increase in line with RPI from April 2024. Landfill Tax rates will also be increased in line with RPI from April 2024.

PENSIONS

As expected, the Chancellor is reforming pension tax relief as a way of retaining staff within the workforce as opposed to forming a deterrent causing reduction of hours and early retirement.

He announced that the following changes would occur from April 2023:

- The Annual Allowance (the amount an individual can contribute to their pension tax-free each year) will rise from £40,000 to £60,000;

- The Lifetime Allowance (the amount which can be contributed over an individual's lifetime tax-free) is to be ABOLISHED from April 2024 so lifetime allowance charges will no longer apply;

- The Money Purchase Allowance (the maximum that individuals who have already drawn down on their pensions can contribute tax-free each year) is to increase from £4,000 to £10,000;

- The minimum Tapered Allowance for high earners will increase from £4,000 to £10,000 and the adjusted income threshold for the taper increases from £240,000 to £260,000.

Individuals will still be able to continue to carry forward unused Annual Allowances from the previous 3 years.

In addition, the maximum Pension Commencement Lump Sum for those without protection will remain at its current level of the lower of 25% of the pension plan value or £268,275 (which was 25% of the lifetime allowance) and frozen thereafter.



This move has been particularly targeted to the NHS, which is one of the UK's biggest employers, to retain experienced doctors and help service a strained resource.

Simplification for trusts and estates

In an aim to simplify administrative burdens, the government will formalise and extend an existing income tax concession for low-income trusts and estates and provide further changes to make calculations and reporting more straightforward. HMRC also intend to make changes to inheritance tax regulations to remove non-taxpaying trusts from reporting requirements.

CAPITAL GAINS TAX

Annual Exemption

As previously announced, from 6 April 2023 the annual exemption will fall from £12,300 to £6,000 per taxpayer and is planned to be reduced further to £3,000 from 6 April 2024.

This will disproportionately impact individuals making relatively small disposals.

Assessment time period

The government will legislate to close a loophole that can leave HMRC out of time to assess tax due on capital gains when an asset is disposed of under an unconditional contract and there is a long delay between the sale and the conditions being met. The changes will apply in relation to contracts entered into on or after 1 April 2023 for corporation tax and 6 April 2023 for capital gains tax.



INHERITANCE TAX

Agricultural Property Relief

From April 2024, the scope of Agricultural Property Relief and Woodland Relief will be restricted to property in the UK rather than EU-wide property.

This will affect some Northern Irish farmers who have land in both Northern Ireland and the Republic of Ireland.

RATES & ALLOWANCES TABLE

Personal Taxation

| | 2023/2024 | 2022/2023 |
|---|----------------|-----------|
| Personal Allowance (Note 1) | £12,570 | £12,570 |
| Personal Savings Allowance | | |
| Basic rate taxpayers | £1,000 | £1,000 |
| Higher rate taxpayers | £500 | £500 |
| Additional rate taxpayers | N/A | £0 |
| Property/Trading Allowance (Note 2) | £1,000 | £1,000 |
| Marriage Allowance (10% Relief) (Note 3) | £1,260 | £1,260 |
| Married Couples Allowance (10% Relief) | | |
| Elder spouse born before 6 April 1935 | £9,415 | £9,415 |
| Age allowance income limit (born before 6 April 1948) | £31,400 | £31,400 |
| Minimum allowance where income exceeds limit | £3,640 | £3,640 |
| Blind Person's Allowance | £2,600 | £2,600 |
| rent a room relief | £7,500 | £7,500 |

Note 1 – Personal allowance will be removed at a rate of £1 of the allowance for every £2 over £100,000 until it is completely removed.

Note 2 – Marriage allowance is only available where one spouse does not pay tax and can transfer this allowance to their spouse who pays tax at the basic rate

Note 3 – Marriage allowance is only available where one spouse does not pay tax and can transfer this allowance to their spouse who pays tax at the basic rate.

Income Tax

| | 2023/2024 | 2021/2022 |
|---------------------------------------|-------------------------|------------------|
| Starting savings rate (Note 4) | 0% | 0% |
| On taxable income up to | £5,000 | £5,000 |
| Basic rate | 20% | 20% |
| On taxable income up to | £37,700 | £37,700 |
| Higher rate | 40% | 40% |
| On taxable income between | £37,701-£125,140 | £37,701-£150,000 |
| Additional Rate | 45% | 45% |
| On taxable income over | £125,140 | £150,000 |

Note 4 - The 0% savings rate is only available where an individual's taxable non-savings income is below the limit; a 0% tax rate applies to savings income up to the limit..

Dividends

| | 2023/2024 | 2022/2023 |
|---------------------------|-------------------------|------------------|
| Dividend Allowance | 0% | 0% |
| On taxable income up to | £1,000 | £2,000 |
| Basic rate | 8.75% | 8.75% |
| On taxable income between | £1,001-£37,700 | £2,001 - £37,700 |
| Higher rate | 33.75% | 33.75% |
| On taxable income between | £37,701-£125,140 | £37,701-£150,000 |
| Additional Rate | 39.35% | 39.35% |
| On taxable income over | £125,140 | £150,000 |

National Insurance Contributions

| Class 1: Employed Earners - Weekly Earnings | 2023/2024 | 2022/2023 |
|---|--------------|-----------|
| Employee | | |
| Earnings up to £242 | 0% | 0% |
| Earnings between £242 and £1,048 | 12% | 13.25% |
| Earnings over £1,048 | 2% | 3.25% |
| Employer | | |
| Earnings up to £175 | 0% | 0% |
| Earnings between £175 and £967 (under-21s) | 0% | 0% |
| Earnings between £175 and £967 (apprentices under 25) | 0% | 0% |
| Earnings over £175 (all other employees) | 13.8% | 15.05% |

The employment allowance remains at £5,000 per employer for 2023/24

| Class 2: Self Employed Persons | 2023/2024 | 2022/2023 |
|---|------------------|------------------|
| Weekly contribution rate | £3.45 | £3.15 |
| Lower profits limit | £11,908 | £6,725 |
| Class 3: Voluntary Contributions | 2023/2024 | 2022/2023 |
| Weekly contribution rate | £17.45 | £15.85 |
| Class 4: Self Employed Person - Annual Profits | 2023/2024 | 2022/2023 |
| Profits up to £12,570 | 0% | 0% |
| Profits between £12,570 and £50,270 | 9% | 10.25% |
| Profits over £50,270 | 2% | 3.25% |

*The self-employed pay NICs on an annual basis, and at the end of the tax year

Corporation Tax

| | FY23 to 31/03/2023 | FY22 to 31/03/2022 |
|---|-----------------------|-----------------------|
| Rate applicable to all companies with taxable profits under £50,000 | 19% | 19% |
| Rate applicable to all companies with taxable profits over £250,000 | 25% | 19% |
| Annual Investment Allowance (AIA) | £1,000,000* | £1,000,000 |

*Companies with profits between £50,000 and £250,000 will be taxed at a marginal tax rate
*Larger businesses will benefit from Full Expensing for the next three years

Inheritance Tax

| | 2023/2024 | 2022/2023 |
|---|-----------|-----------|
| Nil Rate Band | £325,000 | £325,000 |
| Additional Residence Nil Rate Band | £175,000 | £175,000 |
| Lifetime rate | 20% | 20% |
| Death Rate | 40%* | 40%* |
| *A lower rate of 36% will be charged where at least 10% of the estate has been left to a charity. | | |

Capital Gains Tax

| | 2023/2024 | 2022/2023 |
|--|-------------|-------------|
| Annual Allowance | £6,000 | £12,300 |
| Standard Rate | 10% | 10% |
| Standard Rate (residential property) | 18% | 18% |
| Higher Rate | 20% | 20% |
| Higher Rate (residential property) | 28% | 28% |
| Business Asset Disposal Relief effective rate | 10% | 10% |
| Business Asset Disposal Relief lifetime limit of gains | £1,000,000 | £1,000,000 |
| Investors' Relief effective rate | 10% | 10% |
| Investors' Relief lifetime limit of gains | £10,000,000 | £10,000,000 |

VAT

| | 2023/2024 | 2022/2023 |
|--------------------------|-----------|-----------|
| Lower Rate | 5% | 5% |
| Standard Rate | 20% | 20% |
| Registration threshold | £85,000 | £85,000 |
| Deregistration threshold | £83,000 | £83,000 |

Pensions

| | 2023/2024 | 2022/2023 |
|---|------------|------------|
| Annual allowance | £60,000 | £40,000* |
| Lifetime allowance | £1,073,100 | £1,073,100 |
| Money Purchase Annual Allowance | £10,000 | £4,000 |
| *Annual allowance restricted to minimum of £4k for individuals earning over £260k | | |

Stamp Duty Land Tax (SDLT)

| Purchase of Residential Property | First property rate | Additional property rate |
|---|---------------------|--------------------------|
| 0 – £250,000 | 0% | 3% |
| £250,001 – £925,000 | 5% | 8% |
| £925,001 – £1,500,000 | 10% | 13% |
| Over £1,500,000 | 12% | 15% |
| | | |
| Purchase by first-time buyers | | |
| 0 – £425,000 | 0% | |
| £425,001 – £625,000 | 5% | |
| >£625,000 | Normal rates | |
| Purchase of Non-residential Property | | |
| 0 – £250,000 | 0% | |
| Over £250,000 | 5% | |
| | | |
| Lease of Non-residential Property | | |
| - on the Net Present value of lease payments | | |
| 0 – £150,000 | 0% | |
| £150,001 – £5,000,000 | 1% | |
| Over £5,000,000 | 2% | |
| - on lease premiums | | |
| 0 – £150,000 | 0% | |
| £150,001 – £250,000 | 2% | |
| Over £250,000 | 5% | |
| Rates apply to the portion of consideration within each band. | | |

Since 1 April 2021, an extra 2% surcharge is applied to purchasers of residential property in England and Northern Ireland who are non-resident in the UK. This surcharge applies to purchases by UK Resident companies controlled by non-resident shareholders.

Stamp Duty

| |
|---|
| Transfer of Shares & Marketable Securities 0.5% |
|---|

Income Tax Reliefs and Incentives

| | 2023/2024 Limit | Income Tax Relief | 2022/2023 Limit | Income Tax Relief |
|--|--------------------|----------------------|--------------------|----------------------|
| Enterprise Investment Scheme (EIS) | | | | |
| - standard | £1,000,000 | 30% | £1,000,000 | 30% |
| - additional for investments in knowledge-intensive companies only | £100,000 | 30% | £1,000,000 | 30% |
| Seed Enterprise Investment Scheme (SEIS) | £200,000 | 50% | £100,000 | 50% |
| Venture Capital Trust (VCT) | £200,000 | 30% | £200,000 | 30% |
| Individual Savings Account (ISA) * | £20,000 | | £20,000 | |
| Junior ISA (per child) | £9,000 | | £9,000 | |
| Lifetime ISA | £4,000 | | £4,000 | |

*The ISA allowance can be split between any combination of cash ISA, stocks and shares ISA, or finance ISA.

Taxable Car and Fuel Benefits

The taxable car benefit for 2023/2024 is calculated as a percentage of the car's list price based on carbon dioxide (CO2) emissions as follows:

| Cars registered before 6 April 2020 | Petrol and Diesel (if RDE2 compliant) | Diesel (if not RDE2 compliant) | Cars registered on or after 6 April 2020 | Petrol and Diesel (if RDE2 compliant) | Diesel (if not RDE2 compliant) |
|--|---------------------------------------|--------------------------------|--|---------------------------------------|--------------------------------|
| Cars emitting below 50g / km of CO2: | | | Cars emitting below 50g / km of CO2: | | |
| - Electric range of >130 miles | 2% | N/A | - Electric range of >130 miles | 2% | N/A |
| - Electric range of 70-129 miles | 5% | N/A | - Electric range of 70-129 miles | 5% | N/A |
| - Electric range of 40-69 miles | 8% | N/A | - Electric range of 40-69 miles | 8% | N/A |
| - Electric range of 30-39 miles | 12% | N/A | - Electric range of 30-39 miles | 12% | N/A |
| - Electric range of <30 miles | 14% | N/A | - Electric range of <30 miles | 14% | N/A |
| Cars emitting >50 /km of CO2 | 15% | 19% | Cars emitting >50 /km of CO2 | 15% | 17% |
| For each additional 5g / km of CO2 | 1% | 1% | For each additional 5g / km of CO2 | 1% | 1% |
| Maximum benefit where CO2 at least 160g / km | 37% | 37% | Maximum benefit where CO2 at least 170g / km | 37% | 37% |

Fuel benefit for cars is calculated by applying the relevant car CO2 emissions percentage to £27,800.

As of 6 April 2023, the private use of vans attracts a scale charge of £3,960 pa.

Taxable fuel benefit for private use of a company van is £757 for 2023/2024.

The appropriate percentage for purely electric cars for the purposes of company car tax is 1%.

Approved Mileage Rates for Employees Use of Own Vehicles for Business Travel

| Cars/Vans | |
|--|-----|
| -First 10,000 Business Miles Per Annum | 45p |
| -Excess over 10,000 Miles | 25p |
| -Each Passenger Making Same Trip | 5p |
| Motor Cycles | 24p |
| Bicycles | 20p |

ADVISORY FUEL RATES FOR EMPLOYEES USE OF COMPANY CAR FOR BUSINESS TRAVEL

| Engine size | Petrol | Disel | LPG | Electric |
|--------------------|--------|-------|-----|----------|
| 1,400cc or less | 13p | | 10p | 9p |
| 1,600cc or less | | 13p | | 9p |
| 1,601cc to 2,000cc | | | 11p | 9p |
| 1,601cc to 2,000cc | 15p | 15p | | 9p |
| Over 2,000cc. | 23p | 20p | 17p | 9p |

We have made every effort to ensure the information provided in this document is accurate, but we cannot accept responsibility for the consequences of any action you take in reliance on its contents. If you have any matters which you would like to discuss further, one of our staff will be pleased to help you.

Dungannon Office

36-38 Northland Row
Dungannon
BT71 6AP

T: +44 (0) 28 8775 2990

Omagh Office

43 Dublin Road
Omagh
BT78 1HE

T: +44 (0) 28 8224 4339

Enniskillen Office

1 Broadmeadow Place
Unit 2 Castle Island Court
Enniskillen
BT74 7HR

T: +44 (0) 28 6632 2617

Belfast Office

Scottish Provident Building
7 Donegall Square West
Belfast
BT1 6JH

T: +44 (0) 28 9091 8230