

MEDICAL PRACTITIONERS

PERSONAL EXPENSES CLAIM, PRIVATE INCOME AND NHS PENSION CHECKLIST

Name:	For the Year Ending:
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The Checklist details all the usual items for which GP's make personal claims. This list is not exhaustive and there may be some items for which you wish to claim which are not mentioned. Please add details in the space at the end of the form.

To assist us in dealing with the claim efficiently and, hence keep our fees to a minimum, please could all the information be detailed on the Form instead of separate sheets of paper, especially regarding information on use of car and home and other items, where it is necessary for us to substantiate the business proportion claimed.

THERE ARE NOTES AT THE END OF THE FORM TO ASSIST YOU IN COMPLETING THE CHECKLIST.

ESTIMATES - The actual figures should be recorded wherever possible, but the use of estimates is acceptable, although not advisable. Any estimated information must be based on the facts and please indicate on the form where estimates have been used, so a record would be available in the event of HM Revenue enquires being made.

Please note that HM Revenue and Customs have the power to make random enquiries into both Partnership and Personal Returns, therefore it is essential that claims can be fully justified.

There is a statutory obligation (*subject to penalty*) to retain the records on which both your Expense Claims and your Tax Return are based. The time limit for the year ended 31st March 2019 is 31st January 2025. If the Questionnaire is fully completed ***we do not*** need to see the relevant invoices etc (*other than those specifically mentioned in the claim*) but, please, do send either the original or a copy of any documentation where you are uncertain of the amount to be claimed.

1. MOTOR EXPENSES:

A claim can be made for the business proportion of the car running costs and related capital allowances. The method of calculating the business proportion is to compare the business mileage in the year/period to the total mileage. **Unfortunately there is no other acceptable method.**

Please keep a mileage log of business journeys (excluding home to surgery travel) and, at a minimum, keep a log for at least one representative month each year. If using estimates please remember to bear in mind the changed use in holiday periods and **you** must be confident that you can justify the figure. It is also recommended that you take a note of the milometer reading at the start and end of each accounting year.

	Car 1	Car 2
Model Details		
Registration Details & CO2 Emissions		
Milometer at Start of Accounts Year		
Milometer at End of Accounts Year		
OR Estimated Total Annual Mileage		
Estimated Mileage on Practice Business in the Year		
Running Expenses:		
<i>Road Fund Licence</i>		
<i>Insurance</i>		
<i>Petrol</i>		
<i>Repairs (including Service, MOT, Car Wash and accident damages paid by you)</i>		
<i>AA/RAC</i>		
<i>HP/Loan Interest</i>		
<i>Leasing Costs</i>		
<i>Other Expenses</i>		

Details of any changes of Car in the year: (Car and date of transaction)

Acquisitions	CO2 Emissions	£
•		
•		
Disposals		£
•		
•		

Please attach new Car Invoice and Sale Details of the old car including date of sale and proceeds received, along with any HP agreement, if applicable.

2. USE OF HOME FOR PRACTICE PURPOSES (SEE NOTE 1)

It may be possible to claim a proportion of household expenses, including mortgage interest, in preference to a round sum study allowance. If you would like us to consider whether this would be more beneficial, please let us have the following information under section (i)

Alternatively, you can claim a study allowance and complete section (ii) (Home Study) only:

(i) HOME SURGERY CLAIM

How many rooms in the house?	
Do you have a garage?	YES / NO
If yes, is it?	SINGLE / DOUBLE
How many rooms are regularly used for Practice purposes?	
Are any of these used exclusively for business purposes?	
If not, please let us know the proportion to which any room is used for business	
On average, how many patients do you see at home?	
How often are you on telephone duty?	
What other Practice Duties do you perform at home?	

Please give details of the following expenses for the period of this claim:

	£
Rent/Mortgage Interest	
Council Tax	
Water Rates	
Light & Heat	
Insurance	
Window Cleaning/Domestic Help	
Garden Expenses (Maintenance of Approach)	
Security	
Repairs & Renewals to the Property (please give details)	

(ii) HOME STUDY

Do you do professional reading or any Practice administration or work relating to the Practice at home?
YES / NO

If YES, how many hours on average per week?
(excluding on call duties)

3. PAYMENTS TO SPOUSE (SEE NOTE 2)

Can Wages to Spouse be justified?	YES/NO	If Yes, Amount Paid £
Did you pay any Pension Contributions in respect of your Spouse into an Occupational Pension Scheme in the Year?	YES/NO	If Yes, Amount Paid £

(National Insurance Contributions limit for the year ended 5.4.2019 is £702 per month and for the year ended 5.4.2020 is £719 per month).

4. CAPITAL EXPENDITURE (Other than Motor Vehicles)

Please give details, including the date of purchase, cost and the proportion of use which relates to business for any new capital equipment purchased (eg computers, mobile phones, etc). If the equipment replaces old items, please give details of trade in amounts, sale proceeds etc for the old equipment.

Acquisitions	£	% of Business Use
•		
•		
•		
Disposals	£	% of Business Use
•		
•		
•		

5. OTHER EXPENSES

	Amount Paid (£)
PROFESSIONAL SUBSCRIPTIONS	
•	
•	
•	
•	
•	
MEDICAL BOOKS, PAPERS AND PERIODICALS	
•	
•	
COURSES & CONFERENCES (incl. Travel & Accommodation)	
•	
•	
LOCUM INSURANCE PREMIUMS (Note 3)	
Premiums Paid in the Event of Long Term Illness	
Payment Received as a Result of a Claim in the year	
HOME TELEPHONE: RENTAL/CALL COSTS (Note 4)	
What percentage relates to Business Calls:	%
MOBILE/CAR TELEPHONE (Note 4)	
What percentage relates to Business Calls:	%
POSTAGE & STATIONERY	
LOCUM COSTS	
MEDICAL/OFFICE EQUIPMENT (Repairs and Replacements)	
DRUGS & DRESSINGS	
PHOTOGRAPHIC/VIDEO EXPENSES (Genuine Medical Reasons)	
SUNDRY OUT OF POCKETS EXPENSES	
LAUNDRY & CLEANING (Note 5)	
COMPUTER EXPENSES (Please supply details) (Note 6)	
•	
•	
What percentage relates to Business:	%

6. REIMBURSEMENTS

If any reimbursements were received in respect of business expenses which were retained personally, please provide details:

	£

7. PRIVATE INCOME

Please give details of all private income received but not paid into the Practice during the year. Please indicate whether NHS or non-NHS income. If it has been pensioned at source, supply your March payslip/GP Solo Form/supporting document showing the deductions.

	£



8. NHS Pension

Please send me a copy of your latest NHS Total Reward Statement (TRS)

Please go to <https://www.nhabsa.nhs.uk/employee-section> to see the two ways you can access your TRS statement. With continued changes to the level of tax relief available on pension contributions, it is prudent to obtain these statements annually.

An annual allowance statement may be received from NHS Pensions (this is likely to be around September/October). Can you please ensure that this is forwarded on to us.

9. ANY OTHER EXPENSES/INFORMATION

	£

NOTES TO THE CHECKLIST

1. Use Of Home Claims

A claim can be made for the use of your home for business purposes which can involve seeing patients, reading professional journals and medical books or other business related reading and for paperwork connected with the Practice or your expense claim. Time spent by your spouse on Practice matters is also acceptable. It **does not** include time spent on call where you may be undertaking non-Practice activities. If you are claiming a percentage of the house costs, it is necessary to know the proportion of the house used for business purposes and the items on the Questionnaire should be fully completed to enable us to calculate this. This is seldom appropriate now where Practitioners operate from external surgeries. An approach involving an estimated annual allowance is usually the best route.

2. Payments to Spouses Claims

It is necessary for any salary paid to be commensurate with the duties and payments should be at a rate no greater than would be paid to a third party. It is **essential** that money actually changes hands. This is one area which has attracted specific HM Revenue & Customs attention and the advent of deputising services and the mobile phone means that it is now essential to be able to substantiate the business duties actually performed by a spouse in order to justify the salary payments. We strongly advise you to limit the amount claimed (and future salary payments) to a readily justifiable amount.

3. Locum Insurance Premiums

Please note that relief is only due for premiums paid to policies specifically designed to provide for locum cover in the event of long term illness - generally marketed as locum insurance policies which provide funds for the first twelve months of illness only.

Relief is not due for premiums paid to standard Permanent Health Insurance policies which are often taken at the same time as locum insurance to pay income after the first twelve months of illness.

4. Home/Mobile Telephone

A claim can be made for **business calls only**. Ideally a log of calls should be kept, but the charging systems employed by the mobile phone and cable companies make calculating call charges difficult. This will inevitably mean that you will need to estimate either the business call costs or the business percentage. In doing so, please bear in mind that overseas and long distance calls are usually itemised on the bills. It is, therefore, relatively simple to eliminate the expensive private calls and then "take a view" on the remainder. It is preferable for you to calculate a reasonable amount for the claim from each separate invoice rather than to just guess at a percentage for the year.

5. Laundry and Cleaning

The laundry and dry cleaning costs of protective clothing are fully allowable. However, costs relating to "normal" clothing cannot be claimed unless the soiling arises from such things as vomit, blood, etc.

6. Computer Use

With the advent of multimedia computers, it is unlikely that many people now use their computer solely for business purposes. The business proportion of the claim must be calculated by estimating the time the computer is actually used for business purposes compared to the total hours of use. It may well be that the computer was only purchased for business reasons, but it is the **actual** usage that is of relevance to the claim.