

# Savers receive Help to Save bonus payment

Press release

More than 60,400 savers across the UK have earned their first Help to Save bonus payment, each receiving an average of £378 in time for Christmas, HMRC can reveal.



Help to Save is the UK government backed saving scheme. It was launched in September 2018 to help those eligible save up to £50 a month in a secure savings account.

For every £1 saved, people can earn a bonus of 50 pence, over four years. The 50% bonus is payable at the end of the second and fourth years and is based on how much account holders have saved.

Karl Khan, HMRC's Interim Director General for Customer Services, said:

Help to Save rewards regular savers and the bonus payments can make a big difference to individuals and families.

We've tried to make it as easy as we can for people to check if they qualify. It only takes a few minutes online – just search 'help to save' on GOV.UK.

To date, savers have received more than £22.8 million in Help to Save bonuses, according to latest Management Information figures from HMRC. The data also shows:

- the North West has the highest number of savers who have paid into their accounts and received their first bonus payment (8,660)

- savers in Greater London received the highest average bonus payment (£385), closely followed by savers in the East Midlands (£382)

The first bonus payment has been paid to savers who created an account and started saving money two years ago. It is paid directly into the account holder's chosen bank account.

Once savers have received their bonus payment at the two-year stage, they can continue to use the secure savings account to receive the final bonus payment at the four-year point. Savers can close their savings account at any time and withdraw any remaining funds. However, if they close their account early, they will miss their next bonus and will not be able to open a new account.

Eligible customers who have not already opened a Help to Save savings account can [apply via GOV.UK](#).

People can open a Help to Save account if any of the following applies:

- they are receiving Working Tax Credit
- they are entitled to Working Tax Credit and receiving Child Tax Credit
- they are claiming Universal Credit and they (with their partner if it's a joint claim) earned £604.56 or more from paid work in their last monthly assessment period

Data is taken from HMRC's Help to Save Management Information, up to and including 6 December 2020.

## Regional breakdown for the data

Regions and nations	Accounts that earned bonus (1)	Bonus paid (2)	AVG Bonus (3)	% of Accounts that earned a Bonus (4)
East of England	4890	£1,856,000	£380	8%
England East Midlands	4540	£1,735,000	£382	8%
England Greater London	5180	£1,995,000	£385	9%
England North East	3060	£1,127,000	£368	5%
England North West	8660	£3,297,000	£381	14%
England South West	5410	£2,149,000	£397	9%
England West Midlands	5690	£2,158,000	£379	9%
England Yorkshire & Humber	6600	£2,466,000	£374	11%
England South East	6700	£2,508,000	£374	11%
Northern Ireland	2050	£733,000	£358	3%
Wales	3330	£1,242,000	£373	6%
Scotland	4330	£1,590,000	£367	7%
<b>Totals</b>	<b>60410</b>	<b>£22,857,000</b>	<b>£378</b>	<b>100%</b>

Notes:

1. Figures are rounded to the nearest 10
2. Figures are rounded to the nearest 100
3. Figures are rounded to the nearest £1
4. Figures are rounded to the nearest whole number

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## **Fairer justice system for neurodivergent people to reduce crime**

Improving support could help end their cycle of crime and make the country safer.

Quicker recognition and better support for offenders who have neurodivergent conditions such as autism, ADHD and dyslexia, will help combat crime according to the Lord Chancellor, Robert Buckland QC.

Neurodivergent offenders often have speech and language needs which make it difficult for them to understand and take part in the processes from arrest, through court, and potential sentencing.

A new call for evidence will provide a clearer picture of how many offenders are affected by these conditions and what support is already available in the criminal justice system.

The review will cover a wide range of neurodiversity, including learning difficulties, learning disabilities and emotional and behavioural changes due to acquired brain injuries.

Greater understanding and support from the police, prison and probation service will boost public safety by helping people with these conditions engage better with rehabilitation and stop committing crime.

Lord Chancellor Robert Buckland QC MP said:

As a barrister, part-time judge and now as Lord Chancellor, I've too often seen people with conditions like autism and dyslexia struggle through their brush with the law. It might be that they get lost in the complex legal language or fall foul of it simply because it's harder to see right from wrong.

My family's experience of autism has taught me that those with neurodivergent conditions have so much to offer when they get the right help. That is why I want to build a criminal justice system

with better support that cuts reoffending and which keeps the public safer.

The courts, judiciary and legal sector also have a role to play in supporting the government build a fairer criminal justice system which is easier to understand and navigate. Some studies have suggested that over a third of all offenders have some form of learning disability or difficulty and over half of prisoners may have sustained acquired brain injuries.

The call for evidence, which is being led by HM Inspectorates of Prisons and Probation, will be an opportunity for the public, charities and those across the criminal justice system to share their experiences and suggest ways that it can be improved.

Charlie Taylor, HM Chief Inspector of Prisons, said:

For many years the inspectorate has been concerned about the outcomes for neurodiverse prisoners and we are pleased to take on this commission from the Lord Chancellor.

Findings from the call for evidence will also support the Ministry of Justice to develop a training package to educate frontline staff about neurodiversity and when someone might need extra support. Three prisons, HMP Whatton, HMP Wakefield and HMP/YOI Parc, and the Lancashire division of the National Probation Service have all received accreditation from the National Autistic Society in the last few years for the work they do to support autistic people. Probation staff already interview offenders and work with agencies such as social care and the police when providing sentencing recommendations to judges. The interviews mean they can pick up on any speech or communication difficulties and ensure that an offender gets the support they need during their rehabilitation. Next year, the National Probation Service will pilot a new screening tool to identify those with neurodiverse conditions and provide advice on how to support them.

The [call for evidence](#) will close on 15 January.

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## **Restaurateur banned for tax avoidance**

Byron St John Swales (56), from Hove, was director of Indian Summer UK Limited, which traded as the Indian Summer restaurant on East Street in Brighton.

Indian Summer UK Limited was incorporated in September 2003 but inspections carried out by the tax authorities in 2016 found the company owed £130,174 in tax, including interest and penalties.

The company entered into creditors voluntary liquidation in May 2019 and Indian Summer UK was referred to the Insolvency Service for investigation.

Investigators were able to establish that Byron Swales had under declared the restaurant's orders and that he had failed to accurately account for tax owed from December 2011 until February 2018.

It was found Indian Summer UK owed more than £130,000 in tax, interest and penalties and the restaurant owner has now been banned from being a company director for 6 years.

David Argyle, Deputy Head of Investigations for the Insolvency Service, said:

Byron Swales concealed transactions from company books for over seven years to avoid tax obligations and keep money destined for the public purse. As a result of our investigations, Byron Swales will be banned from the business environment for six years, severely curtailing his activities.

Byron St John Swales is from Hove and his date of birth is May 1964.

Indian Summer UK Limited (Company Reg no. 04905057).

The Secretary of State accepted a disqualification undertaking from Byron St John Swales on 29 May 2020 for 6 years effective from 19 June 2020.

Disqualification undertakings are the administrative equivalent of a disqualification order but do not involve court proceedings. Persons subject to a disqualification order are bound by a [range of other restrictions](#).

Further information about the work of the Insolvency Service, and how to complain about financial misconduct, is [available](#).

Media enquiries for this press release

You can also follow the Insolvency Service on:

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## **New satellite propulsion test facility to propel UK into new space age**

The new centre will allow UK companies and academics to fire up and test state-of-the-art space propulsion engines at up to 1.5kN in high-altitude vacuum, an equivalent test altitude of 140,000ft. It will cement the international reputation of the Westcott Space Cluster – where the site will be based – in propulsion.

Based in Aylesbury Vale Enterprise Zone, the facility, which is expected to create around 60 jobs, is due for completion in early 2021 and will offer companies a more affordable test facility than international rivals. It will also allow new types of more sustainable propellants to be tested, such as Hydrogen Peroxide and Liquid Oxygen which are more environmentally friendly in sourcing, storage and combustion.

At present, companies can test extremely small engines in the UK but have to go overseas to test bigger engines. The new facility will tackle this issue and help grow the UK's status as a leading space player, giving industry resources that allow us to grow our technological edge.

Designed to support the growth of brand-new space technologies, the government is backing the new facility, dubbed the National Space Propulsion Test Facility (NSPTF), to the tune of £4 million in funding.

Science Minister Amanda Solloway said:

The UK's space industry is booming as we invest in our brightest space scientists, the facilities they work in and the technologies they are creating.

Backed by a £4 million government investment, this pioneering UK-based facility will elevate our most ambitious space businesses, enabling them to undertake complex spacecraft engine testing, while boosting the local economy by creating highly skilled jobs.

- Engines will be fired up in a vacuum from early 2021, with a mechanical pump system generating a vacuum down to 1.5 milliBar in a test cell containing the engine; an equivalent test altitude of approximately 140,000ft, which ensures technology can be deemed ready for the space environment.
- When firing, the pressure of the engine's exhaust plume is partially recovered by a 7-metre-long supersonic diffuser and then cooled by a heat exchanger designed to rapidly reduce temperatures in excess of 2,000°C to just 50°C.
- The gasses then travel along a vacuum manifold to be recovered to ambient pressure by the pump system in the vacuum generation plant.

The UK space sector is already a leader in satellite propulsion and, with a growing space manufacturing sector and plans for UK spaceports, the satellite propulsion field is set to grow substantially in the coming years.

Crucially, this range of engine testing will allow further innovation for the type of orbit-raising and station-keeping engines this facility will be able

to test and it is the first step in a plan to test larger engine types.

The UK Space Agency has worked with the European Space Agency, Science and Technology Facilities Council's RAL Space and NAMMO UK to develop this cutting-edge facility, and once up and running the site will use game-changing technology to test the propulsion engines that position orbiting spacecraft in conditions similar to those experienced in space.

The new capability of this facility will allow innovation in propulsion technology, as well as the cost-effective development and testing of even more powerful engines for interplanetary travel, and to drive forward the significant commercial telecommunications satellite market.

Nammo UK has been awarded a major contract to install and operate the equipment to be housed within this new facility at Westcott.

Rob Selby, Vice President of Nammo Space said:

Thanks to this key UK government investment, UK space now can compete favourably with the very best rocket test facilities in the world. The Nammo team have designed, created and produced this phenomenal, state-of-the-art hotfire test facility that is already driving further growth in UK based spacecraft propulsion businesses.

We look forward to testing engines for customers from all over the globe and to further key developments that the NSPTF will enable.

Rod Mordey, Director at PATRIZIA, which owns the 650-acre Westcott Venture Park, said:

This is yet another leap forward for the development of Westcott Venture Park in Buckinghamshire as a centre of excellence in the space propulsion and associated high-tech industries.

Future Investment will ensure Westcott's place at the heart of the UK space industry. Over the next 10 years, Westcott will become the UK Centre for the next generation of propulsion systems and small satellite manufacture.

Richard Harrington, CEO of the Buckinghamshire LEP said:

The national rocket test facility at Westcott is a key step towards delivering a world-leading hub for the space sector in the heart of Buckinghamshire.

We are delighted to support this new facility in our Enterprise Zone, which opens up the next stage in the evolution of the Westcott site to attract new business and investment to this world-

class centre of excellence in space propulsion.

The UK space sector is a huge economic success story, growing by over 60% since 2010. Satellites already support £300 billion of UK economic activity through the use of satellite services and is expected to grow further as this new government support unlocks commercial opportunities.

Westcott is recognised as an integral part of the UK space sector growth strategy with a nucleus of well-established companies supporting rocket and satellite enabled research and development projects.

October saw the opening of the Westcott Innovation Centre, part funded by the Local Growth Fund and Aylesbury Vale Enterprise Zone, via Buckinghamshire LEP, and managed by the Satellite Applications Catapult.

This is the latest phase of the site development, which also now includes a 5G Step-Out Test Facility and Incubation Centre and is planned to include a Disruptive Innovative Space Centre for apprenticeships and further specialist testing sites.

Alongside office space and meeting rooms, the centre provides a fully flexible engineering facility, giving businesses working in space and related sectors the opportunity to use specialist equipment for light mechanical engineering and rapid prototyping activities.

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## **CMA publishes final report in funerals market investigation**

Press release

The CMA has published the final report on its in-depth market investigation into funeral services, confirming its remedies for the sector.



The Competition and Markets Authority (CMA) has today confirmed its provisional conclusions, issued in August, which identified [a number of issues](#) in the funeral services sector and suggested a package of 'sunlight remedies' to address these.

The [final report](#) sets out further detail on the remedies, which are intended to support customers when choosing a funeral director or crematorium and to place the sector under greater public scrutiny.

They include:

- an obligation for all funeral directors and crematorium operators to disclose prices in a manner that will help customers make more informed decisions;
- that information must be provided in advance of a customer committing to purchase a service so that people know the price they will be charged and the key terms of business – for example if a deposit is required;
- that customers should be made aware of any relevant business, financial and commercial interests of the funeral director, and that certain practices – such as payments which may incentivise hospitals, care homes or hospices to refer customers to a particular funeral director – will be prohibited;
- a recommendation to government to establish an independent inspection and registration regime to monitor the quality of funeral director services as a first step in the establishment of a broader regulatory regime for funeral services.

As set out in August, the exceptional circumstances of the coronavirus (COVID-19) pandemic mean that some of the remedies the CMA might otherwise have pursued, including measures to control prices, could not be developed.

However, the CMA continues to have serious concerns about the sector and one of the conclusions of the report is that it should consider whether a further market investigation reference is needed when conditions are more stable.

In the meantime, the CMA will continue to monitor the sector using information provided by funeral directors and crematoria detailing their revenues and the volumes of the different services they provide. This will help the CMA ensure that consumers are being fairly treated and decide whether a future market investigation is necessary.

Martin Coleman, CMA Panel Inquiry Chair, said:

Organising a funeral is often very distressing and people can be especially vulnerable during this time.

That's why our remedies are designed to help people make choices that are right for them and ensure they can be confident that their loved one is in good hands.

The CMA will be keeping a close eye on this sector to make sure our remedies are properly implemented and help it to decide whether further action is necessary when circumstances return to a more steady state.

#### **Notes to editors**

1. Under section 131 of the Enterprise Act 2002, the CMA makes a reference to the CMA Panel Chair to appoint a Group of members of the CMA Panel to carry out a market investigation. The investigation and decisions of the Group are required to be taken independently of the Board of the CMA, and the Board's oversight and governance role does not extend into the substance of decisions taken by the Group.
2. Media enquiries should be sent to [press@cma.gov.uk](mailto:press@cma.gov.uk), or 020 3738 6460

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