



Many thanks to Bryce and Sonnie for allowing us to use a copy of the painting from local artist Alice Tennant

PURCHASE OF HAVARDS AS A COMMUNITY SHOP:

NEWSLETTER No 6

Public announcement: Share offer to remain open to the 31st August 2022.

With the recent announcement of HMRC’s Advance Assurance, investors who are considering with their financial advisor the advantage this news brings have requested additional time for that consultation. These requests and the fact that we’re just £100k short of our minimum target of £330k has led your committee and board to extend the share purchase period to the 31st August 2022.

The extension also has the added advantage that August normally sees the greatest population volume as 2nd homeowners and visitors are spending their holiday here. Ideally, we want to get towards the maximum target of £475k, hitting this target would accelerate the growth and projects we have planned for the business.

Key benefits of HMRC’s Social Investment Tax Relief are:

Income Tax relief	30%
Capital Gains Tax deferral	Yes
Capital Gains Tax Reinvestment relief	Yes
Inheritance Tax relief	Yes, for shares, but not for debt
Loss Relief against Income Tax	Yes, for shares but not for debt
Loss Relief against Capital Gains Tax	Yes, for shares, but only in limited cases for debt
Tax free dividends	No
Tax free sale proceeds	Yes, for shares but not for debt
Limits per tax year on sum invested or loaned	£1,000,000
Minimum holding period for shares or loan notes	3 years

The first 4 headings above have attracted the greatest interest

- 30% tax relief in the 1st year of ownership for UK Taxpayers is very generous.
- Capital Gain tax deferral and Reinvestment relief refers to UK taxpayers that have sold shares, commercial or farm property or other assets any of which is liable for capital gain and having offset any personal allowance for that year still have a tax liability. By investing some or all of that liability into Havards, the investor defers the liability for at least 3 years or to the point of selling the Havards shares, which ever the later. At the time of sale, the original liability becomes due but with careful planning the year

in which you sell your Havards shares that year's capital gains allowance can be used to minimise the tax liability.

- Death Duty planning for Inheritance Tax relief, put simply any share investment made in Havards, provided you survive more than three years then, falls outside the calculation of your estate value and therefore is not considered for inheritance tax calculation.

PLEASE NOTE the directors and committee members are not financial advisors nor qualified to offer financial advice. The above commentary should not be relied upon to make an investment decision, you are strongly recommended to seek financial advice from your qualified financial advisor for your specific circumstances.

How to Buy Shares

If you pledged shares and loans last year or earlier this year and have yet to purchase shares or if you would like to purchase more shares, please could you complete the invest form and purchase shares by scanning the QR code below:



or copy and paste this link into your browser www.siophavards.cymru/invest.htm

Or if you're wanting to share this opportunity with your friends and relatives, please share this e-mail with them.

For those who wish to retain the feel of paper, hardcopies of the Share documents and forms are available at Havards counter.

We're frequently at a table in Newport's Monday market, evenings at Newport's Boat Club and you can also come and say hello at Nevern's Show on 10th August - we're in the craft tent.

Call to Action

Don't forget to spread the word!

Buy your shares now before the closing date and if wanting a Sitr tax certificate, we only have £100k unallocated, allocation is on a first to buy first to be allocated.

Diolch/Thank you!

Havards Community Shop Committee

WEBSITE: <https://siophavards.cymru>

PRYNU HAVARDS FEL SIOP GYMUNEDOL:

CYLCHLYTHYR Rhif 6

Gyda'r cyhoeddiad diweddar am Sicrwydd Ymlaen Llaw CThEM, mae buddsoddwyr sy'n ystyried gyda'u cynghorydd ariannol y fantais a ddaw yn sgil y newyddion hwn wedi gofyn am amser ychwanegol ar gyfer yr ymgynghoriad hwnnw. Mae'r ceisiadau hyn a'r ffaith ein bod £100k yn brin o'n targed lleiaf o £330k wedi arwain eich pwyllgor a'ch bwrdd i ymestyn y cyfnod prynu cyfranddaliadau i 31 Awst 2022.

Mae gan yr estyniad fantais ychwanegol hefyd mai ym mis Awst fel arfer mae'r boblogaeth fwyaf fel ail berchnogion tai ac ymwelwyr yn cynllunio eu gwyliau yma. Yn ddelfrydol rydym am gyrraedd y targed uchaf o £475k, byddai cyrraedd y targed hwn yn cyflymu'r twf a'r prosiectau rydym wedi'u cynllunio ar gyfer y busnes.

Mae buddion allweddol Gostyngiad Treth Buddsoddiad Cymdeithasol CThEM fel a ganlyn:

- **Gostyngiad Treth Incwm 30%**
- **Gohirio Treth Enillion Cyfalaf Oes**
- **Rhyddhad Ailfuddsoddi Treth Enillion Cyfalaf Ydy**
- **Rhyddhad Treth Etifeddiant Oes, ar gyfer cyfranddaliadau, ond nid ar gyfer dyled**
- Rhyddhad Colled yn erbyn Treth Incwm Oes, ar gyfer cyfranddaliadau ond nid ar gyfer dyled
- Rhyddhad Colled yn erbyn Treth Enillion Cyfalaf Oes, ar gyfer cyfranddaliadau, ond dim ond mewn achosion cyfyngedig ar gyfer dyled
- Difidendau di-dreth Rhif
- Enillion gwerthiant di-dreth Ydy, ar gyfer cyfranddaliadau ond nid ar gyfer dyled
- Terfynau fesul blwyddyn dreth ar swm a fuddsoddiwyd neu a fenthycwyd £1,000,000
- Isafswm cyfnod dal ar gyfer cyfranddaliadau neu nodiadau benthygiad 3 blynedd

Y 4 pennawd cyntaf uchod sydd wedi denu'r diddordeb mwyaf

- Mae rhyddhad treth o 30% ym mlwyddyn 1af perchnogaeth i Drethdalwyr y DU yn hael iawn.

Mae Gohirio Treth Enillion Cyfalaf a Rhyddhad Ailfuddsoddi yn cyfeirio at drethdalwyr y DU sydd wedi gwerthu cyfranddaliadau, eiddo masnachol neu fferm neu asedau eraill y mae unrhyw un ohonynt yn atebol am enillion cyfalaf ac sydd ag atebolrwydd treth o hyd ar ôl gwrthbwysu unrhyw lwfans personol am y flwyddyn honno. Trwy fuddsoddi rhywfaint neu'r cyfan o'r rhwymedigaeth honno yn Havards, mae'r buddsoddwr yn gohirio'r rhwymedigaeth am o leiaf 3 blynedd neu hyd at y pwynt o werthu cyfranddaliadau Havards, pa un bynnag yw'r hwyraf. Ar adeg y gwerthiant, daw'r rhwymedigaeth wreiddiol yn ddyledus ond gyda chynllunio gofalus ar gyfer y flwyddyn y byddwch yn gwerthu eich cyfranddaliadau Havards gellir defnyddio lwfans enillion cyfalaf y flwyddyn honno i leihau'r rhwymedigaeth dreth.

- Mae cynllunio Treth Marwolaeth ar gyfer rhyddhad Treth Etifeddiant, yn syml, unrhyw fuddsoddiad cyfranddaliadau a wnaed yn Havards, ar yr amod eich bod yn goroesi mwy na thair blynedd bryd hynny, yn syrthio y tu allan i gyfrifo gwerth eich ystad ac felly nid yw'n cael ei ystyried ar gyfer cyfrifo treth etifeddiant.

SYLWCH, os gwelwch yn dda, nad yw'r cyfarwyddwyr nac aelodau'r pwyllgor yn gynghorwyr ariannol nac yn gymwys i gynnig cyngor ariannol. Ni ddylid dibynnu ar y sylwebaeth uchod i wneud penderfyniad buddsoddi, argymhellir yn gryf eich bod yn ceisio cyngor ariannol gan eich cynghorydd ariannol cymwys ar gyfer eich amgylchiadau penodol.

Sut i Brynu Cyfranddaliadau

Os gwnaethoch addo cyfranddaliadau a benthyciadau y llynedd neu'n gynharach eleni a heb brynu cyfranddaliadau eto neu os hoffech brynu mwy o gyfranddaliadau, a fydddech cystal â chwblhau'r ffurflen buddsoddi a phrynu cyfranddaliadau drwy sganio'r cod QR isod:



neu copi'wch a gludwch y ddolen hon i'ch porwr www.siophavards.cymru/invest.htm

Neu os ydych chi eisiau rhannu'r cyfle hwn gyda'ch ffrindiau a'ch perthnasau, a fydddech cystal â rhannu'r e-bost hwn gyda nhw.

I'r rhai sy'n dymuno cadw naws papur, mae copïau caled o'r dogfennau Rhannu a'r ffurflenni ar gael wrth gownter Havards.

Rydyn ni'n aml wrth fwrdd ym marchnad dydd Llun Tydrath, gyda'r nos yng Nghlwb Cychod Newport ac yn dod i ddweud helo yn Sioe Nevern ar 10 Awst rydyn ni yn y babell grefftau.

Galwad i Weithredu

- Peidiwch ag anghofio lledaenu'r gair!
- Prynwch eich cyfranddaliadau nawr cyn y dyddiad cau ac os ydych chi eisiau tystysgrif treth Sitr, dim ond £100k sydd gennym heb ei ddyrannu, mae dyraniad ar y cyntaf i brynu cyntaf i'w ddyrannu.

Diolch

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