

[News story: Five ways HMRC can help boost your finances](#)

From helping people buy their first home to government-funded top-ups for savers, HM Revenue and Customs (HMRC) is supporting Talk Money Week and reminding taxpayers how the department can help boost their finances.

Mel Stride MP, Financial Secretary to the Treasury, said:

The tax that HMRC collects funds our vital public services, and also provides financial support to taxpayers and those most in need through programmes delivered by HMRC.

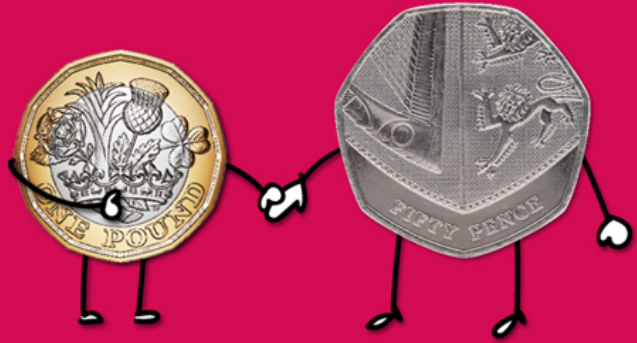
We want to make sure everyone gets the financial help they are entitled to – offering a helping hand so they can take that first step on the property ladder through First-Time Buyers Relief, or supporting them with the cost of childcare through Tax-Free Childcare.

Ways in which HMRC is helping taxpayers boost their finances include:

1. If you are married or in a civil partnership, you can claim up to £238 a year in Marriage Allowance. It is quick and easy to [apply online](#). If you claim at any point in the tax year, you will still receive the full entitlement.

Get 50p for every £1 you save

Apply now for **Help to Save** if you work and receive Working Tax Credit or Universal Credit.

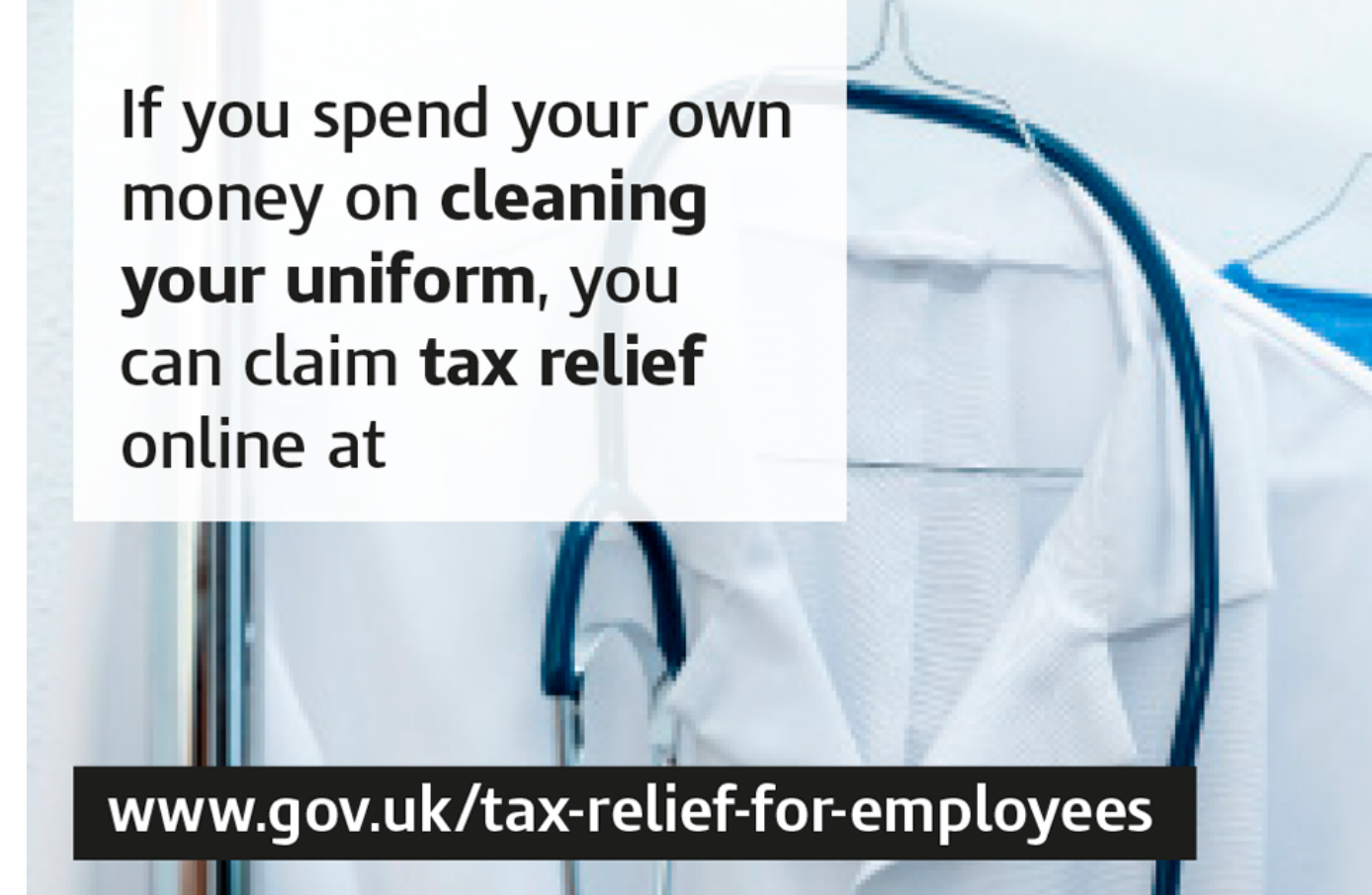


HM Government

gov.uk/helpertosave

Help to Save

1. Are you on a low income and find it difficult to save money? [Help to Save](#) is a new government savings scheme. It rewards savers with an extra 50p for every £1 saved, meaning over 4 years a maximum saving of £2,400 would result in an overall bonus of £1,200.
2. Tax-Free Childcare is available for parents or guardians with children aged under 12, or aged under 17 if disabled. It is available to around 1.5 million households to help with the cost of registered childcare, enabling more parents to go out to work. For every £8 that you pay in, the government will make a top-up payment of an additional £2, up to a maximum of £2,000 per child per year (or £4,000 for disabled children). You can [check whether you're eligible](#).
3. Nurses, hairdressers, construction workers and millions of other employees can claim tax relief on work-related expenses – money they've spent on things like work uniform and clothing, tools, business travel, professional fees and subscriptions. A simple [Check if You Can Claim tool](#) is available.



If you spend your own money on **cleaning your uniform**, you can claim **tax relief** online at

www.gov.uk/tax-relief-for-employees

Tax relief for employees

1. If you are first time buyers of a residential property you can claim First-Time Buyers Relief on your property purchase made on or after 22 November 2017 – this applies to England, Wales and Northern Ireland only. This means you will not pay any stamp duty on properties up to the value of £300,000 outside London, or £500,000 in London. You can [read further guidance and check your eligibility](#).

HMRC has also designed an accessible and free resource – [Junior Tax Facts](#) – to educate young people on how public money is raised and spent.

Talk Money Week (formerly Financial Capability Week) runs from 12 to 18 November and is the annual celebration of the work thousands of organisations are doing to improve money management across the UK. It aims to get more people talking about money.

[**Press release: Welsh businesses urged to claim £2500 voucher for broadband**](#)

boost

Businesses from Wales are being urged to make use of a £2500 voucher from the UK Government for gigabit broadband speeds before the scheme closes due to high demand.

Press release: Welsh businesses urged to claim £2500 voucher for broadband boost

The UK Government's Gigabit Broadband Voucher Scheme has already helped more than 7000 UK businesses and surrounding homes, who have used the vouchers to contribute to (and in many cases fully fund) the installation cost of a full fibre gigabit capable connection.

The £67 million scheme was initially expected to run until March 2021, but high demand for vouchers means that funds are now expected to be committed a year earlier, and perhaps even sooner if the current success of the scheme continues to grow.

To date, 58 vouchers have been issued to premises in Wales and the UK Government is calling on businesses and residents to apply for the voucher before the scheme comes to an end.

UK Government Minister for Wales, Nigel Adams said:

Improving connectivity for homes and businesses is a central pillar of the UK Government's efforts to strengthen the Welsh economy.

The UK Government's broadband connection voucher scheme is proving to be tremendously popular. Homes want to benefit from superfast broadband speed and businesses need to be properly equipped for all the challenges of the digital world in which we live. I urge all eligible businesses and home owners to apply as soon as possible to make sure they don't miss out on the fantastic offer.

Minister for Digital Margot James said:

Our modern Industrial Strategy is clear on the importance of connectivity, as we build a full fibre Britain that is fit for the

future. These vouchers provide practical and immediate help to firms struggling with slow broadband speeds. I encourage small businesses around the UK to apply now.

To ensure as many businesses and homes benefit, the maximum value of the voucher will be reduced from the current £3000 to £2500 in a move that will encourage neighbouring businesses to “pool” their vouchers.

This will enable the scheme to reach more properties without the need for any additional funding. We expect more than 1000 additional businesses and homes to benefit as a result of this change.

DCMS will be carefully monitoring take-up following this change to the scheme rules to determine whether there are locations in which a higher voucher value would be justified.

The scheme is part of a series of Government initiatives to build a Britain with nationwide full fibre broadband coverage by 2033, making sure no communities are left behind. In addition to the voucher scheme, the Chancellor recently announced £200 million for an ‘outside-in’ approach that will see full fibre broadband rolled out in the hardest to reach rural locations at the same pace as the rest of the country. The Borderlands, Cornwall, and Welsh valleys will be amongst the first areas to be targeted.

FSB National Chairman Mike Cherry said:

Access to good broadband is vital for small businesses across the UK, and with the clock ticking on this scheme, it’s important small businesses don’t delay if they want to apply for funding.

More information on the Gigabit Voucher Scheme, including details on how businesses can apply can be found [here](#)

Notes to Editors

Regional/Nations breakdown of vouchers issued as of 30.10.18

(Additional Local Authority level detail is available upon request)

Region/ Nation	Vouchers Issued
South West	1613
South East	927
Yorkshire and The Humber	871
North West	745
London	661
West Midlands	475
East of England	407
East Midlands	369

Region/ Nation	Vouchers Issued
North East	68
Northern Ireland	418
Scotland	315
Wales	58

1. The Gigabit Broadband Voucher Scheme is part of the Local Full Fibre Networks programme, which has the strategic objective of increasing full fibre coverage across the UK.
2. Starting in late 2017, the programme launched the first wave of its programme, designed to test its approach to market stimulation. £10m was allocated to the launch of five pilot projects across the country, including £2m on a market test for the voucher scheme. The national launch of the scheme has been designed to build on the lessons learned from our market test.
3. Gigabit vouchers can be used by small businesses and the local communities surrounding them. Businesses can claim up to £2,500 against the cost of connection either individually or as part of a group project. Residents can benefit from the scheme with a voucher worth £500 as part of a group project.
4. We anticipate that £2,500 will be sufficient to cover the individual connection costs for the majority of UK SMEs. Where this is insufficient, SMEs can pool their vouchers together with other SMEs or with residents to share costs. We have made it easier for more residents to participate in these projects (now up to 10 residents can participate for every one SME).
5. The UK now has 95% coverage for superfast broadband with speeds of 24 megabits per second or higher. However, most superfast connections still depend on copper telephone wires, which are limited in the speeds they can support. For the fastest and most reliable broadband, capable of delivering gigabit speeds, a full fibre connection is required.
6. One gigabit is the same as 1,000 megabits – so it's a big leap forward in connection speeds that could benefit you and your business into the future. Full fibre also supports symmetrical connections – meaning your upload and download speeds can be the same.

[Press release: Welsh businesses urged to claim £2500 voucher for broadband boost](#)

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[News story: Millions awarded to defence firms leading fight for modern battlefield](#)

The winners provided innovative solutions to key strategic future demands for UK defence in autonomy and big data. The companies and their ground-breaking technologies will receive combined investment and support worth over £4 million from the MOD and £6 million from industry partners to see their full development.

The winning solutions announced at the Institute of Engineering and Technology today are:

- Close Air Solutions with Project Hyper Real Immersion
- QinetiQ's Software Defined Multifunction LIDAR
- Horiba Mira's UGV Localisation and Perception using Deep Learning Neural Networks
- Polaris' Ants on Deck

Defence Minister Stuart Andrew said:

From shrewd navigation software, A.I. driven autonomous vehicles, laser radar to mixed reality training systems, today's winners are a clear demonstration of industry rising to meet the complex challenges of modern warfare. The MOD, working with commercial partners, will see these pioneering technologies go from the drawing board to the battlefield.

Defence Minister Stuart Andrew meets winners of the Innovation Challenge.

Training is at the core of military capabilities and Project Hyper Real Immersion is designed to provide cutting-edge realistic air combat training.

This revolutionary technology from Close Air Solutions aims to enable fully networked live training exercises with NATO and Coalition partners. This will reduce costs and increase safety for service personnel.

QinetiQ's Software Defined Multifunction LIDAR (laser radar) system will provide a range of high-tech capabilities including 3D imaging, optical communication and covert targeting. Conventional 3D mapping can discover a vehicle under camouflage netting but LIDAR could also determine whether the engine is on and the type of vehicle using vibration sensors. The system could be adopted onto small satellites and unmanned and manned platforms

Horiba Mira is developing a super-intelligent navigation system which uses Artificial Intelligence algorithms to identify landmarks around a military vehicle to provide a greater situational awareness. This technology will be key in developing the effective operation of unmanned autonomous vehicles in dangerous areas which will remove soldiers from dangerous situations and task them to more valuable roles. This is a crucial aim of the Last Mile logistics that UK armed forces are developing.

Continuing with the autonomy theme, Polaris are developing a pioneering software system that autonomously generates the best routes for Unmanned Surface Vehicles (USVs). AntsOnDeck increases fuel efficiency which allows extended operations, provides real-time awareness of conditions and environment and can be extended to platforms across the air, land and sea domains.

Co-chair of the Defence Growth Partnership, Allan Cook CBE, said:

The innovative solutions developed by our own defence companies over the course of the Innovation Challenge is amazing. Using autonomy and big data these winning companies have found unique solutions to the ongoing challenges we face in the defence sector.

The winners of the DGP's Innovation Challenge Final Phase have proven that their products are fundamentally important to the growth and prosperity of their companies. This final funding for the winners will enable them to complete their development and ultimately provide essential solutions in a dynamic, international and competitive market. Their success will benefit the defence sector in the UK and help us win more business in export markets.

Defence Minister Stuart Andrew meets winners of the Innovation Challenge.

The Defence and Security Accelerator, in tandem with the Defence Solutions Centre, established the competition in 2012 to explore and develop solutions to ensure the UK armed forces stay ahead of adversaries by finding more efficient methods of communication, logistics, protection, intelligence and training. The initial investment of £10 million for the competition has been matched pound for pound with industry partners and since then, the

competition has received an additional £4 million. This is part of the wider £800 million Defence Innovation Fund.

Today's event brought together leading industry and military figures from the defence equipment community. This joint approach aims to create high quality UK jobs, boost defence exports and encourage collaboration between large industry, SMEs and academia.