Payroll and pensions update

membership qualifications training payroll quality partnership government representation events

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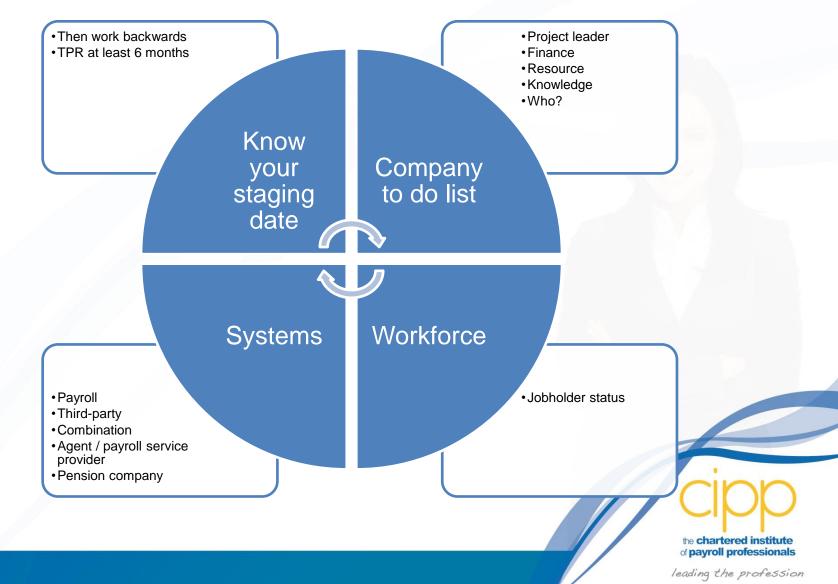
cipp.org.uk

Automatic enrolment payroll and business considerations



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Plan, Plan, Plan!



Project plan

Prepare

And

then

Data

Pension scheme

Staging

What does your workforce look like?

The paperwork – recording keeping and communications

Keep on doing it – assessment for starters, postponed workers and everyone else not in the scheme. 3 year rule

On-going reporting requirements and of course pension deductions

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Project Leader

- Who?
- Liaise with:
 - HR outsourced?
 - Payroll outsourced?
 - Pension company
 - Don't have one?????

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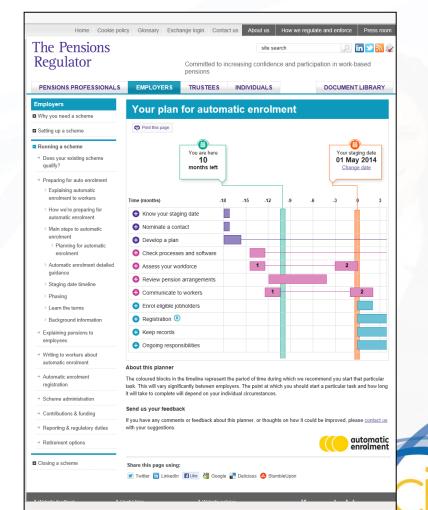
Pension scheme

- Don't have one?
 - Source and quickly
 - IFAs
 - Pension Advisory Service
 - NEST, NOW and People's Pension



Staging date

Home Cookie p	bolicy Glossary Exchange login Contact us About us How we regulate and enforce Press root
The Pensions	site search 🔎 in 😕 🚮
Regulator	Committed to increasing confidence and participation in work-based pensions
PENSIONS PROFESSIONALS	S EMPLOYERS TRUSTEES INDIVIDUALS DOCUMENT LIBRARY
Employers I Why you need a scheme	Planning for automatic automatic
Setting up a scheme	
Running a scheme	This planner has been designed to help you identify what you'll need to do to prepare for automatic enrolment. It's most relevant for you if:
Does your existing scheme qualify?	✓ you employ between 50 and 249 workers ✓ all of your workers are based in the UK
 Preparing for auto enrolment Explaining automatic enrolment to workers 	you have one Pay As You Eam (PAYE) scheme you have or are planning to set up a defined contribution (DC) pension scheme But you could still find the planner useful even if you don't tick all of these boxes.
> How we're preparing for automatic enrolment	Create your plan
 Main steps to automatic enrolment Planning for automatic enrolment 	Allow plenty of time to prepare. We recommend starting 12-18 months before your staging date, though this will vary depending on your individual circumstances - not all employers will need to allow so much time.
 Automatic enrolment detailed guidance Staging date timeline 	To create your plan, you'll need to enter your staging date. If you don't know it, you can find out your staging date using your PAYE reference.
> Phasing	01/05/2014 × Create my plan O
 Learn the terms Background information Explaining pensions to employees 	Find out your staging date using your PAYE reference Create your plan without your PAYE reference This tool requires JaveScript to be enabled. If you don't have JaveScript enabled, our main steps to automatic
 Writing to workers about automatic enrolment 	enrolment will help you see what you need to do to prepare.
 Automatic enrolment registration 	Registration with The Pensions Regulator
Scheme administration	All employers must complete the online registration process to tell us what they've done to comply with their duties, for example, how many people they've automatically enrolled and which pension scheme they've enrolled
→ Contributions & funding	them into. You will have four calendar months from your staging date to complete your registration. There's a lot of
→ Reporting & regulatory duties	You will have hour calendar months from your staging date to complete your registration. Interes a tot of information to provide so it's a good idea to keep notes of key data as you work through the planning process. Our <u>automatic enrolment registration checklist</u> details all the information you'll need to provide.
Retirement options	Look out for the ③ symbol throughout the planner - this means there's information at that step that you'll need to provide to us at registration.
Closing a scheme	
	Send us your feedback If you have any comments or feedback about this planner, or thoughts on how it could be improved, please contact us
	with your suggestions.





Numbers needing a pension scheme and automatic enrolment services



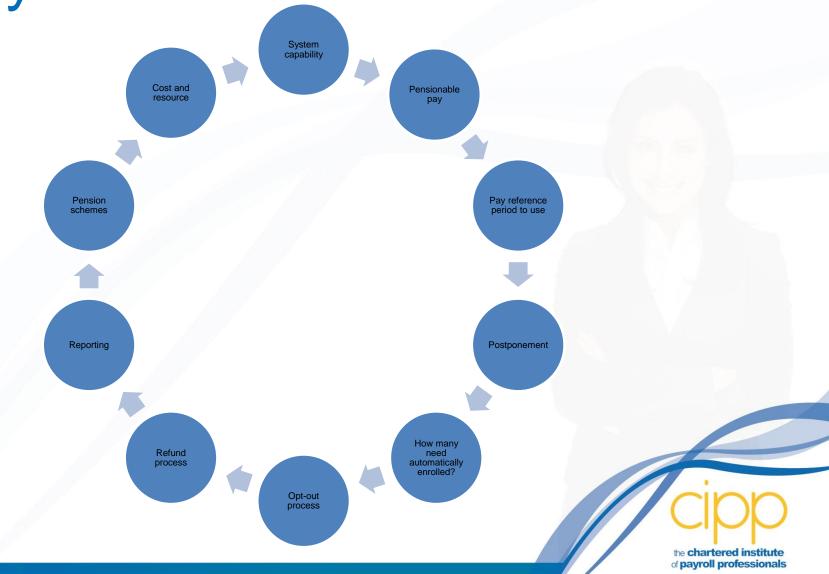
Go from this...



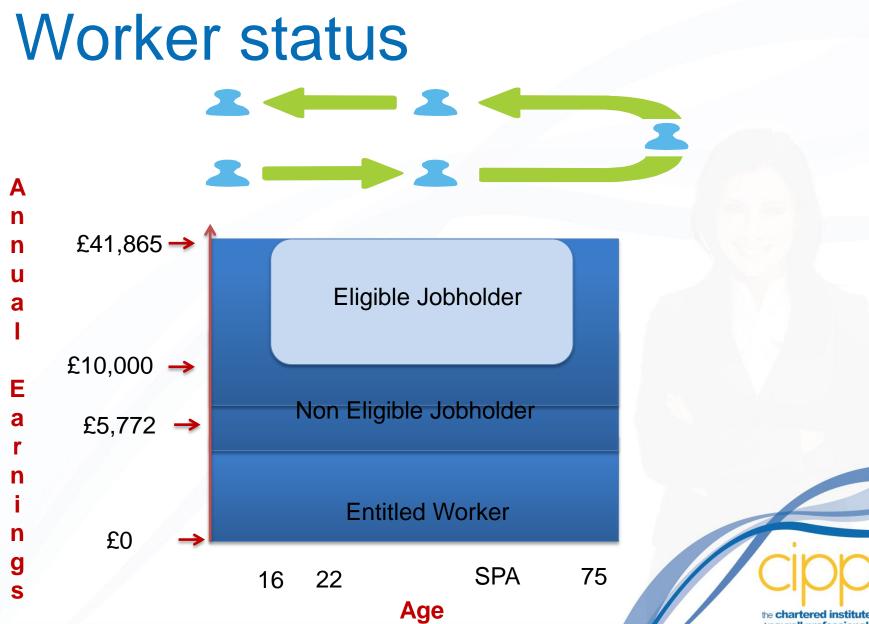
To this!



Payroll considerations



What does your workforce look like?



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What must the employer do?

Eligible

- · Automatically enrol into a workplace pension scheme
- Make and deduct pension contributions
- · Process opt outs and then re-enrol every 3 years
- · Keep records of automatic enrolment process

Non Eligible

- Right to opt in and then all eligible jobholder conditions and processes apply
- · Must provide communication of right to opt in
- · Keep records of the opt in process

Entitled

- Right to join a pension scheme does not need to be a qualifying scheme
- · Must provide communication of right to join



Payroll Considerations

Description	Considerations
System	What will it do for you? Do you need to upgrade or purchase additional modules?
Pensionable pay v qualifying earnings	Are they the same? What has the business decided in respect of the different tiers for contribution levels?
Age and earnings criteria	Can you confirm how old your employees are and what they are earning in any one pay reference period?
Postponement	Will you use this option – part months?

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Payroll Considerations Continued

Description	Considerations
Opt –out process	How will you do this – electronically to help with timescales?
Refunds	Will payroll hold onto contributions until opt out period has elapsed?
Re-enrolment	Every three years for those eligible workers who opted out – how will you diarise these?
Pay Reference Periods	And the minefield begins!





What could your payroll system do for you?





Example of payroll software provided by Cascade HR



Assessing Eligibility

Viewing: (33058) Sophie Lew	is			Rint
AUTO ENROLMENT EARNINGS	v			14 4 6 1
Next Assessment Date: 01/1 Current PRP: 01/10/2012 - 31/10/2				
Import Date	PRP Start Date	PRP End Date	Earnings	Assessment Date
08/10/2012	01/10/2012	31/10/2012	£1,356.00	[View]
01/10/2012	01/10/2012	31/10/2012	£1,430.00	[View]



Employee Categories

At a Glance

A quick overview of where employees are in the Auto Enrolment process.



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At a glance

Process Auto Enrolment: Eligible Jobholder - Enrolment Due

Showing Employees across all Payroll Companies and Pay Frequencies

(2210) Dawn Barker		ssessment Date Timeline	Earnings	Enrolment	Postponement	
	44	12/11/2012 (View)	[View]	w Due (Enrol)	X [Postpone]	
(2140) Roger Healy	34	12/11/2012 (View)	[View]	Due [Enrol]	X [Postpone]	
(699) James Hepburn	45	12/11/2012 (View]	Wew]	d Due (Enrol)	X [Postpone]	
(33084) Frank Herbert	52	12/11/2012 (View)	[View]	dy Pending [Complete] [Cancel]	[Postpone]	
(33082) Cara Houghton	25	12/11/2012 (View]	View]	Pending [Complete] [Cancel]	X [Postpone]	
(33089) Shinji Ikari	27	12/11/2012 (View]	[View]	Pending [Complete] [Cancel]	[Postpone]	
(33110) Andrew Infield	27	12/11/2012 (View)	View]	w Due [Enrol]	X [Postpone]	
(33015) Lloyd Jones	39	12/11/2012 (View)	[View]	w Due [Enrol]	X [Postpone]	
(1106) Linda Jones	63	12/11/2012 (View)	[View]	w [Enrol]	X [Postpone]	
(2515) Tony Jones	57	12/11/2012 (View)	View]	Pending [Complete] [Cancel]	X [Postpone]	
(33058) Sophie Lewis	50	12/11/2012 (View]	[View]	w Due [Enrol]	[Postpone]	~
(884) Matthew Lovell	42	12/11/2012 (View)	[View]	Due [Enrol]	X [Postpone]	
Group Actions (Selected Empl	loyees)					
🌉 Use this Group	Workflow	E-Mail Ma	il Merge			
Back to 'At a Glance'	- WORKNOW	my critati	in Herge	🛃 Go to E	nrolment Integra	tion

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Monthly process view

Process Auto Enrolment for Cascade Payroll (Monthly)

Use this page to enrol Employees onto a Qualifying Pension Scheme. Only Employees processed on the Auto Enrolment Process screen will be listed.

	ID	Employee Name	Assessment	Enrolment Date	Pension Scheme	
	2515	Tony Jones	Eligible Jobholder	12/11/2012	Top Hat Pension 🗸	
	33082	Cara Houghton	Eligible Jobholder	12/11/2012	Standard V	
0	33084	Frank Herbert	Eligible Jobholder	12/11/2012	Standard V	



Engaging and communicating with employees

Viewing: (33058) Sophie Lewis AUTO ENROLMENT		Print
Assessment: Non-Eligible Jobholder - Right to Opt	In	
View Latest Assessment	Opt-In	O View Timeline
Worker Type	Non-Eligible Jobholder	
Worker Status	Right to Opt In	
Member of a Qualifying Pension Scheme	No	
Pension Scheme Join Date		
On DB Hybrid Scheme	No	
Non-UK Worker	No	

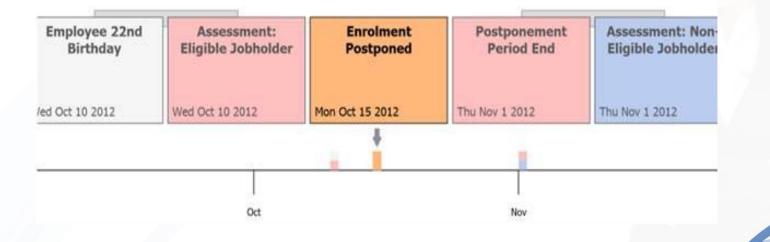


Timeline

Timeline

This screen shows where particular events occurred at a point on a timeline.

2012



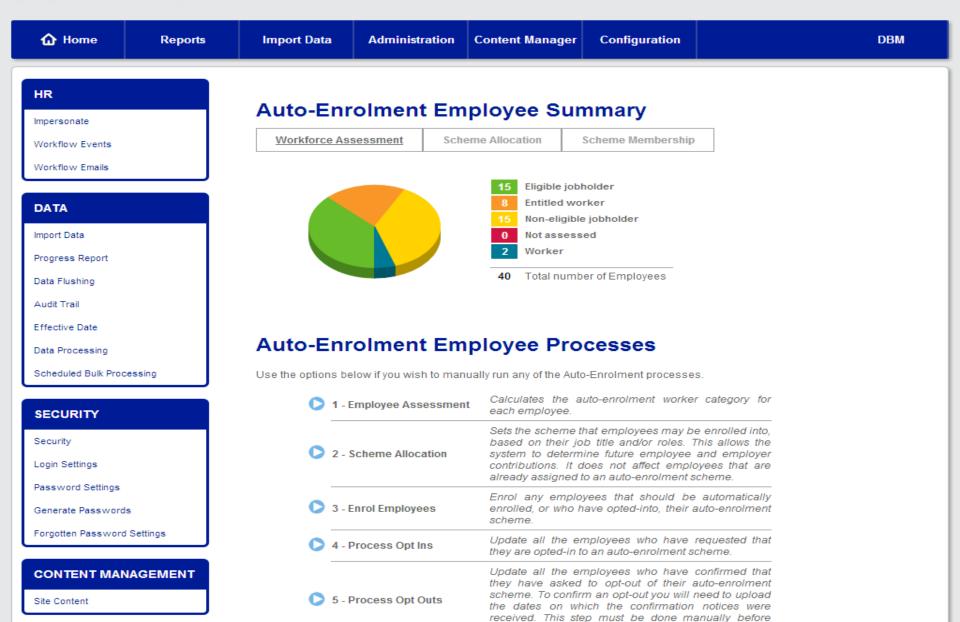
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Third Party Providers

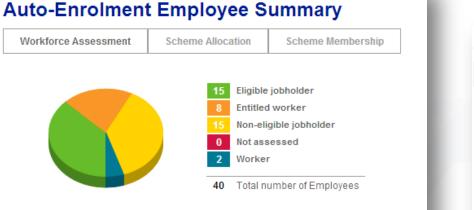
Logged in as Licensee Hide Logout

Last login time: 17/06/2013 09:37:28





running this process.



Auto-Enrolment Employee Summary



Auto-Encloment Employee SummaryWorkforce AssessmentScheme AllocationScheme MembershipImage: Colspan="3">Image: Colspan="3">Image: Colspan="3">Image: Colspan="3">Image: Colspan="3">Image: Colspan="3">Image: Colspan="3">Image: Colspan="3">Image: Colspan="3">Image: Colspan="3"Image: Colspan="3">Image: Colspan="3"Scheme AllocationScheme MembershipImage: Colspan="3">Image: Colspan="3"Image: Colspan="3">Image:

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Auto-Enrolment Scheme Setup

You must ensure that one pension scheme meets the minimum requirements set out by the government to be used for Automatic Enrolment. Please add the pension schemes below and we will make an assessment as to whether you can use any of your schemes for Automatic Enrolment.

Pension Name	Provider	Туре	Qualifies	Qualifies for AE	
Pru Legacy	Pru	Stakeholder/ Group Personal Pension (GPP)	Â	•	Open Delete
Aviva GPP	Aviva	Stakeholder/ Group Personal Pension (GPP)	Â		Open Delete
Eligibility Check	« Results: Aviva G	pр			×

Date	UK Tax Exempt	Contributions	Waiting Period	Age Range	Pensionable Salary	Open to New Employees	Qualifies	Qualifies for AE
01/10/2012	 Image: A start of the start of	 Image: A start of the start of	 Image: A start of the start of	 Image: A start of the start of	 Image: A start of the start of	 Image: A start of the start of	 Image: A start of the start of	\bigcirc
01/10/2017	\bigcirc	8	 Image: A start of the start of	\bigcirc	I	I	8	8
01/10/2018	\bigcirc	8	\bigcirc	\bigcirc	\bigcirc	\checkmark	8	8

The following dates will be used when checking scheme eligibility:



Your company staging date 01/10/2012 - Pension regulator phasing date 01/10/2017 - Pension regulator phasing date 01/10/2018 - Pension regulator phasing date

Assess scheme eligibility

FosterDenovo

www.enrolsme.com







About auto-enrolment

What you need to do

What is Enrolsme?

About us Contact us

ontact us Help

Info In, Pension Out, Comply

The complete online solution for auto-enrolment.

Enrolsme will guide you through every step to quickly set up your compliant pension.



Get set up today >

Benefits of Enrolsme

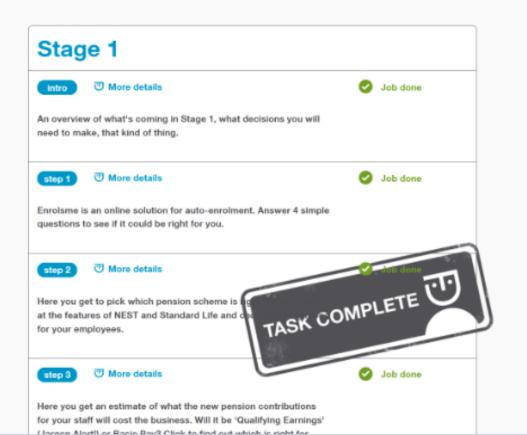
- FastTrack through the AE maze from start to finish
- Pension set up in less than 10 minutes
- Detailed payroll guides
- Zero to Compliance in less than 1 day
- Guaranteed pension capacity
- Financial security with Standard Life



FastTrack

This is your FastTrack to comply with automatic enrolment We just need your 'staging date' to begin. If you're asking "what's that?" you can get it from The Pensions Regulator website.

Month		Year		
1st May	\downarrow	2014	\downarrow	Generate



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in partnership with



An online virtual guide

	NEST	Enrolsme with Standard Life	Don't mind
Auto-enrolment knowledge and understanding	I have a good knowledge of the new legislation and understand the choices I need to make	I need help and guidance understanding what I need to do as my knowledge is limited	 I don't mind either way
Help with your pension setup	 Lam happy to invest my time working through the detail to ensure that I comply 	I went smart guidance to get me setup and compliant so I can be confident that the scheme is started correctly	 I don't mind either way
Employee assessment for auto-enrolment (working out if they need to be in the scheme or not)	I am able to assess employees correctly already and will decided who needs to join	I want my pension provider to assess my staff each month and join them for me	I don't mind either way
Staff Communications	I can handle all of the mandatory staff communications	I want staff communications handled for me	I don't mind either way
Investment choice	I am happy that my employees will join the NEST default investment fund with limited options for other fund choices	I prefer my employees' funds to be actively managed and for them to have a wide choice of where their money is invested	 I don't mind either way
Pension scheme charges for members	I want my employees to have a low cost, basic pension scheme without bells and whistles	Lam happy for the scheme to have higher charges if it has added features and benefits	 I don't mind either way
Pension scheme flexibility	I am happy with restrictions on the scheme that prevent members from transferring their funds in or out	I would like my employees to be able to transfer funds in and out of the scheme	 I don't mind either way

IN N 42 24 X 🖓

Business Decisions For Automatic Enrolment

Qualifying pension scheme

• Do you have a scheme in place?

YES	NO / Don't know
Does it meet the automatic enrolment legislation requirements?	Where and how will you source one?
Will it accept all your workforce?	NEST has a public service obligation
Have you spoken with your provider?	Time is of the essence!



Business considerations

- Resource
 - Do you have enough people to implement this legislation and continue to process it?
- Finance
 - How much will it cost you contributions and systems?
- Knowledge
 - Do your staff need training?
- Communications
 - How will you communicate?

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Continued

- Contractual enrolment
 - Caution but acceptable
- Salary sacrifice
 - Caution but acceptable
- Outsourced
 - What will your provider do for you?
- Provider

- What will you deliver for your clients?

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Payroll service provider

- Accountants, payroll providers, book-keepers etc.
 - What can your system do for you?
 - If very automated cost effective?
 - Service level agreements
 - What will you offer your client
 - Ease of data collection
 - Pension provider
 - Communications

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Service Level Agreement

- Look at the workforce how many in
- Who is the pension provider can your payroll system or payroll provider communicate?
- Will your system support the necessary communications or will the client need to do this?
- Time frame for collection of data if payroll outsourced



Client Engagement



Will the pension provider do the employee assessment or will this need to be done by the <u>Qtac</u> software? If the pension provider is doing employee assessment do they have a definition for a data file to provide them with employee payment <u>data</u>

- Will the turn-around time of the assessment fit your payroll cycle?
- Be aware that this requires the payroll to be run twice and may result in extra payroll processing charges
- The Qtac software may not be able to produce the required file in the specified format

What can you do to help?

- Prepare a newsletter for clients
- Offer a free seminar explaining AE and what you will or not do
- Produce a preliminary report for the client showing potential costs including your service costs
- Make sure you keep up to date
- Seek help early, and offer help early





Penalties

- 1. Warning compliance /unpaid contribution notice
- 2. Wake up call fixed penalty £400
- 3. Serious/persistent offender
 - Employer size:
 - 500+ employees = £10,000
 - $250-499 = \pounds5,000$
 - $50-249 = \pounds 2,500$
 - $5-49 = \pounds 500$
 - $1-4 = \pounds 50$

PER DAY!



Help and support

- The Pensions Regulator guidance and online tools
 - News alert <u>www.tpr.gov.uk/news</u>
- www.pensionsadvisoryservice.org.uk
- <u>www.gov.net.uk</u>
- <u>www.unbiased.co.uk</u> IFA
- Pension or payroll provider
- CIPP members
 - Weekly news / articles / webcasts
 - Pension reforms online forum
 - Automatic enrolment training course

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HMRC RELATED NEWS

-

Tax rebate scam emails

- Remember
 - HMRC does not email customers about tax refunds
 - If unsure check their website for the most updated news

http://www.hmrc.gov.uk/security/reporting.htm



Real time information

- On or Before
 - Easement for micro employers
- Generic Notification Service update
- Penalty regime reminder
- Payroll considerations



HMRC Help books

- Abolished from 6 April 2014
 - <u>https://www.gov.uk/browse/employing-people/time-off</u>
- BUT THERE IS SOME GOOD NEWS....





Statutory Maternity Pay Table 2014/15

oracidity matching ruy								
Weekt	bab	y due	Qualifying week		Latest start date for employment with you	Start of 11th week before the week baby due	Start of 4th week before the week baby due	
Sunday	to	Saturday	Sunday	to	Saturday	Saturday	Sunday	Sunday
06/04/2014	to	12/04/2014	22/12/2013	to	28/12/2013	06/07/2013	19/01/2014	09/03/2014
13/04/2014	to	19/04/2014	29/12/2013	to	04/01/2014	13/07/2013	26/01/2014	16/03/2014
20/04/2014	to	26/04/2014	05/01/2014	to	11/01/2014	20/07/2013	02/02/2014	23/03/2014
27/04/2014	to	03/05/2014	12/01/2014	to	18/01/2014	27/07/2013	09/02/2014	30/03/2014
04/05/2014	to	10/05/2014	19/01/2014	to	25/01/2014	03/08/2013	16/02/2014	06/04/2014
11/05/2014	to	17/05/2014	26/01/2014	to	01/02/2014	10/08/2013	23/02/2014	13/04/2014
18/05/2014	to	24/05/2014	02/02/2014	to	08/02/2014	17/08/2013	02/03/2014	20/04/2014
25/05/2014	to	31/05/2014	09/02/2014	to	15/02/2014	24/08/2013	09/03/2014	27/04/2014
01/06/2014	to	07/06/2014	16/02/2014	to	22/02/2014	31/08/2013	16/03/2014	04/05/2014
08/06/2014	to	14/06/2014	23/02/2014	to	01/03/2014	07/09/2013	23/03/2014	11/05/2014
15/06/2014	to	21/06/2014	02/03/2014	to	08/03/2014	14/09/2013	30/03/2014	18/05/2014
22/06/2014	to	28/06/2014	09/03/2014	to	15/03/2014	21/09/2013	06/04/2014	25/05/2014
29/06/2014	to	05/07/2014	16/03/2014	to	22/03/2014	28/09/2013	13/04/2014	01/06/2014
06/07/2014	to	12/07/2014	23/03/2014	to	29/03/2014	05/10/2013	20/04/2014	08/06/2014
13/07/2014	to	19/07/2014	30/03/2014	to	05/04/2014	12/10/2013	27/04/2014	15/06/2014
20/07/2014	to	26/07/2014	06/04/2014	to	12/04/2014	19/10/2013	04/05/2014	22/06/2014
27/07/2014	to	02/08/2014	13/04/2014	to	19/04/2014	26/10/2013	11/05/2014	29/06/2014
03/08/2014	to	09/08/2014	20/04/2014	to	26/04/2014	02/11/2013	18/05/2014	06/07/2014
10/08/2014	to	16/08/2014	27/04/2014	to	03/05/2014	09/11/2013	25/05/2014	13/07/2014
17/08/2014	to	23/08/2014	04/05/2014	to	10/05/2014	16/11/2013	01/06/2014	20/07/2014
24/08/2014	to	30/08/2014	11/05/2014	to	17/05/2014	23/11/2013	08/06/2014	27/07/2014
31/08/2014	to	06/09/2014	18/05/2014	to	24/05/2014	30/11/2013	15/06/2014	03/08/2014
07/09/2014	to	13/09/2014	25/05/2014	to	31/05/2014	07/12/2013	22/06/2014	10/08/2014
14/09/2014	to	20/09/2014	01/06/2014	to	07/06/2014	14/12/2013	29/06/2014	17/08/2014
21/09/2014	to	27/09/2014	08/06/2014	to	14/06/2014	21/12/2013	06/07/2014	24/08/2014
28/09/2014	to	04/10/2014	15/06/2014	to	21/06/2014	28/12/2013	13/07/2014	31/08/2014
05/10/2014	to	11/10/2014	22/06/2014	to	28/06/2014	04/01/2014	20/07/2014	07/09/2014
12/10/2014	to	18/10/2014	29/06/2014	to	05/07/2014	11/01/2014	27/07/2014	14/09/2014
19/10/2014	to	25/10/2014	06/07/2014	to	12/07/2014	18/01/2014	03/08/2014	21/09/2014
26/10/2014	to	01/11/2014	13/07/2014	to	19/07/2014	25/01/2014	10/08/2014	28/09/2014
02/11/2014	to	08/11/2014	20/07/2014	to	26/07/2014	01/02/2014	17/08/2014	05/10/2014
09/11/2014	to	15/11/2014	27/07/2014	to	02/08/2014	08/02/2014	24/08/2014	12/10/2014
16/11/2014	to	22/11/2014	03/08/2014	to	09/08/2014	15/02/2014	31/08/2014	19/10/2014
23/11/2014	to	29/11/2014	10/08/2014	to	16/08/2014	22/02/2014	07/09/2014	26/10/2014
30/11/2014	to	06/12/2014	17/08/2014	to	23/08/2014	01/03/2014	14/09/2014	02/11/2014
07/12/2014	to	13/12/2014	24/08/2014	to	30/08/2014	08/03/2014	21/09/2014	09/11/2014
14/12/2014	to	20/12/2014	31/08/2014	to	06/09/2014	15/03/2014	28/09/2014	16/11/2014
21/12/2014	to	27/12/2014	07/09/2014	to	13/09/2014	22/03/2014	05/10/2014	23/11/2014
28/12/2014	to	03/01/2015	14/09/2014	to	20/09/2014	29/03/2014	12/10/2014	30/11/2014

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Collection of Debt through PAYE

- 50% regulatory limit to be applied to all codes
- Class 2 NICs debts through tax code



Employment Allowance (EA)

- From April 2014
 - -Not open to public sector, Local Authorities or domestic employers e.g. nannies
 - –Maximum £2,000 pa
 - -Secondary class 1 NICs reduction
 - -Administered through PAYE

-Tick box on EPS

 One allowance per employer per PAYE scheme

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HMRC and digital services

Ambition

Provide tax accounts for individuals Provide tax accounts for businesses Different levels of volume capacity Joined up user experience

Multi-Channel

Allow HMRC services to continue to improve, expand and ultimately be a better customer experience

Digital by default

Focus

Self- assessment PAYE for employers dashboard "Your tax account"

£

Savings to be had are in the millions Tax gap could be reduced



Your tax account

- Aimed at the SME
- Starting small AGILE model
- Where can you receive more help?
 - <u>http://www.hmrc.gov.uk/startingup/help-</u> <u>support.htm</u>



Age exemption certificate

- HMRC no longer issuing CA4140
- Can request from the Department of Work and Pensions
 - Use the state pension calculator to confirm state pension age with valid birth certificate



Percentage Threshold Scheme

- Abolished from 6 April 2014
 - Retrospective claims via



Health & Work Service

- In a nutshell Occupational Health for the SME
- What does the CIPP think?





What is the Health and Work Service?

Purpose

•Make independent expert health and work advice more widely available to employees, employers and GPs

•Help employees to return to work, support employers to better manage sickness absence and give GPs access to work-related health support for their patients

•Benefit SMEs who currently have limited in-house occupational health services

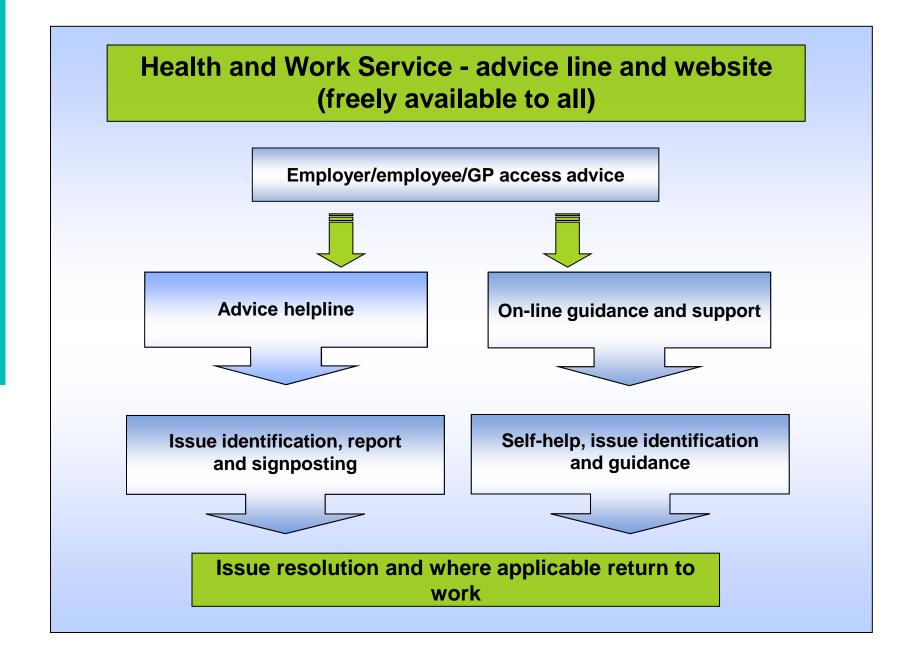
•Complement and work with existing inhouse occupational health provision All employers, employees and GPs in UK

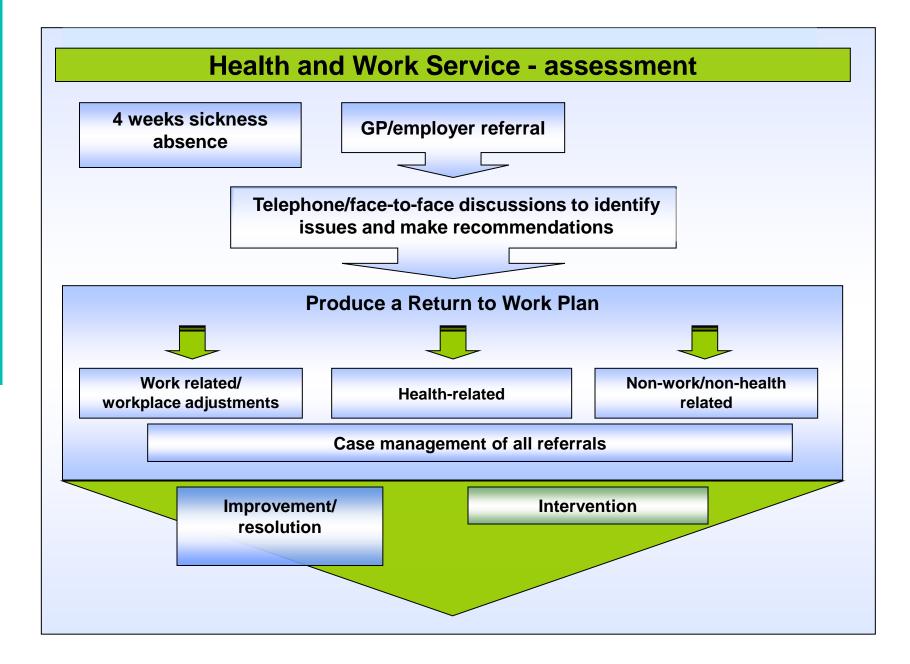
Employees on, or expected to reach, 4 wks sickness absence

Health and Work Service

Advice: Freely available to all, whether on sickness absence or not. Employers, employees and GPs will be able to access, through a phone line and website, advice to assist with issue identification, adjustments and self-help for common obstacles preventing a return to work or to support employment.

Assessment: Employee can be referred by their GP or employer for an assessment by an occupational health professional. This will identify all the obstacles preventing a return to work and any measures, steps or interventions that would facilitate a return to work. Recommendations for these will be included within a return to work plan that will be shared with the employee, employer and GP. All referrals will be case managed.



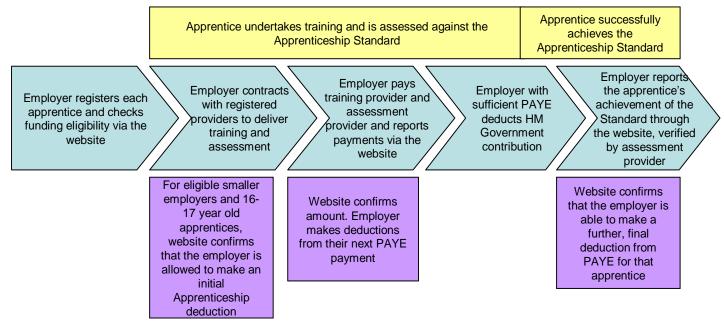


Apprenticeship Scheme

- Devastation?
 - BIS decides employers to claim via the tax system
 - What will this mean?



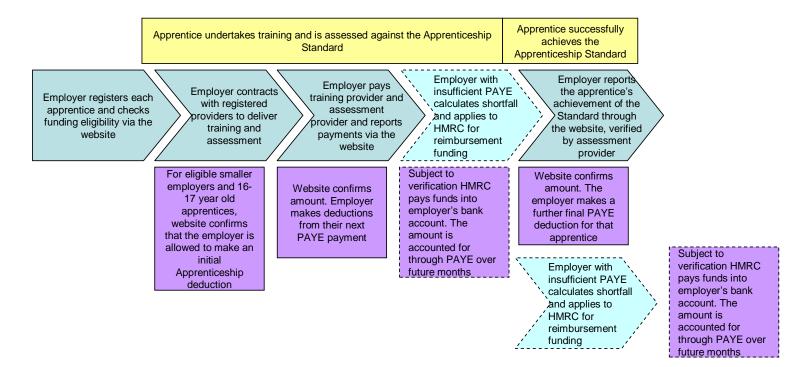
Overview of the PAYE model, for employers with sufficient PAYE payments



- While some employers have said they are attracted to PAYE, it presents issues for others – e.g. if an employer has multiple payroll schemes or outsource their payroll tasks.
- The employer's cashflow would also be impacted differently with the PAYE scheme.

MM Government

Overview of the PAYE model, for employers with insufficient PAYE payments

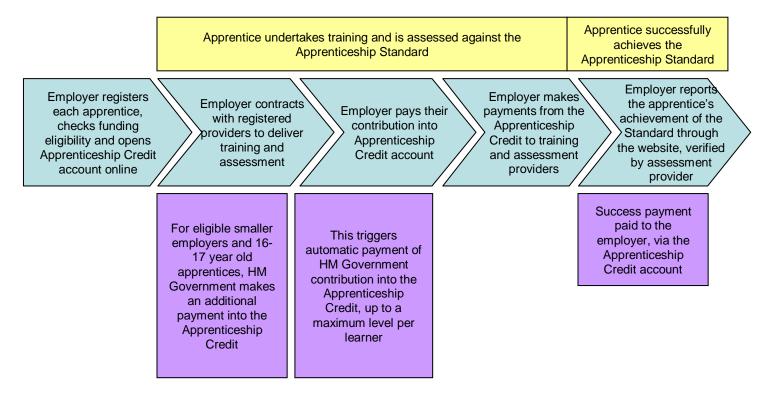


• The reimbursement process is based on the existing process for Statutory Payments.



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Overview of Apprenticeship Credit



- Apprenticeship Credit model would be an online account for employers which is used to buy training from registered providers. The employer and government would pay their contributions into the account.
- Many of the processes would be automated and employers would only have to pay in their contribution.



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NICs for under 21s

- 6 April 2015 government to abolish all employer NICs for under 21s on earnings to UEL
- A new threshold

 Upper Secondary Threshold
- Tackle youth unemployment
- 340,000 employers
- How

Introduction of 7 new NI categories

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Child Maintenance Service

- New online portal
 - Aimed at the SME
 - Similar to an online bank account



Construction Industry Scheme

- Consultation discussions include:
 - Penalties
 - Future of the scheme

Nil returns	Relaxation on payment reporting
Mandatory electronic filing	Gross payment status
Internal process changes – absent schemes	Registration process for large contractors



Expenses and benefits

- Car lease same as company car
- Electronic receipts v paper
 - Scanned receipts acceptable



Office of Tax Simplification

- Voluntary payrolling of benefits in kind
- Review of PSAs
- De-minimis for trivial benefits
- Clearer definition of "workplace"
- Competitive tax administration



Agents

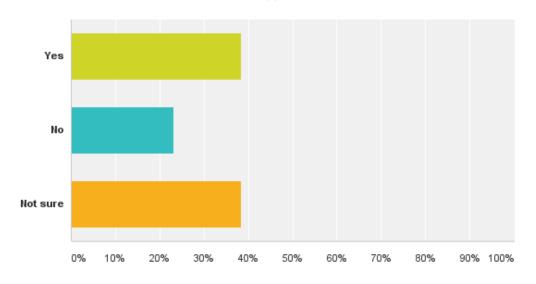
• 64-8 help card for agents submitting via paper



Cheque imaging

Q8 Will the proposed cheque imaging bring any benefits for your business, either quantifiable or non-quantifiable?





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National Minimum Wage

• October 2014

Band	£ per hour
Adult rate over age 21yrs	6.50
18yrs to 20yrs	5.13
16yrs to 17yrs	3.79
Apprenticeships	2.73

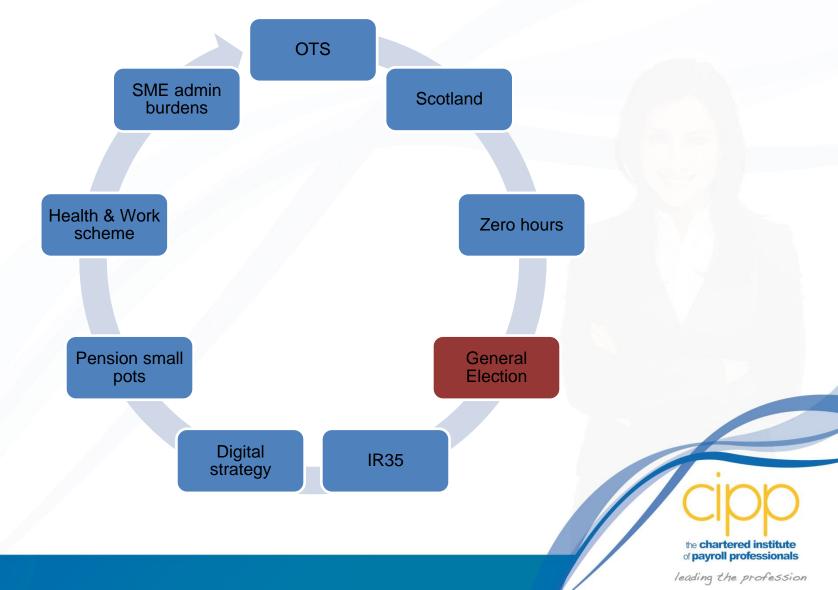


Scottish income tax

- Scotland Act 2012
 - Replace variable rate
 - New Scottish rate of income tax
 - Reduction of 10p in £
 - New rate set by Scottish Parliament
 - Bands, allowances, threshold remain responsibility of UK Parliament

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And.....





Key Dates	
6 April 2014	New rates and thresholds
19 April 2014	Deadline for final RTI submission
31 May 2014	Deadline for P60 to employees
6 July 2014	P11D/P9D deadline
18 July 2014 (19 is a Saturday)	Class 1A payment due
17 October 2014 (19 is a Sunday)	Class 1B payment due

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Advisory Service

- Tel: 0121 712 1099
 - Monday to Thursday 9am until 5pm
 - Friday 9am until 4.30pm
- <u>advisory.service@cipp.org.uk</u>

Remember AAT non members in practice have access to this service free of charge







