

1. Who are you:

Individual/Business

2. Are you making a submission in relation to the proposals for a:

Both DW & SP (for tax professionals, representative bodies, RCT middle principals)

3. Please tick the sectors that apply to you:

Construction

4. After reading about the proposed new eWHT system, how would you describe your overall reaction?

Somewhat negative - I have some concerns about aspects of the proposal

5. What aspects of the proposed model appeal most to you, and why?

A simpler approach if that is possible would be great.

6. What concerns or reservations do you have about the proposed approach?

The Timing. As industry professionals and employers we have had enough of changes to get our heads around, can you just leave the system as it is for now. Revisit in 6 or 12 months. In the past few years we have had a whole new PAYE system to contend with, Sick pay and now auto enroll. Most small operators are one man bands...meaning there is no separate HR, Payroll, Accounts etc departments...there is one person doing everything. Can you please let us get our heads around one major change at a time. we also have to deal with industry changes too.

7. The proposed eWHT model seeks to expand withholding tax to payments to service providers where a suitable withholder exists. How do you feel generally about this type of expansion?

Honestly I have no idea. 99% of the people i deal with are 0% so I can't see it making much difference but maybe i'm not understanding it correctly.

- 8. In relation to PSWT specifically, this currently applies to payments made by state and semi-state bodies for certain services. Do you have a view on how it is targeted and if the types of payments it applies to should be reviewed?**

no idea

- 9. Please indicate if you currently operate:**

Relevant Contracts Tax (RCT)

- 10. From the perspective of a DW, how does the current application of PSWT and/or RCT impact on your business operations?**

It's fine, I understand it. I can't comprehend having to learn a new system with everything else that is going on

- 11. If you are a Platform Operator, does your organisation have any experience of applying taxes to transactions, for services operating on your platform, in other jurisdictions? If yes, please provide information of the jurisdiction and details of the tax.**

no

- 12. From the perspective of a DW, what are your views on the application of RCT and/or PSWT, as the case may be?**

RCT is fine

- 13. What is your understanding of the withholding tax model of tax collection of RCT and PSWT and why it is applied to payments?**

That if everyone has there tax affairs in order there is no issue.

- 14. The proposal aims to embed eWHT processes directly into accounting, payroll, or other business management systems. How beneficial do you think this would be for your business?**

I can't see how this would work with credit terms?

- 15. In your view, what opportunities could embedding eWHT within natural business systems create for your business or the wider industry?**

No idea

- 16. What challenges do you think your business might face in adopting this embedded within natural systems approach?**

It's too much... just leave it as it is for now. There is too much for Small businesses to contend with. The world economy is too volatile.

- 17. What is the estimated number of payments that you make to SPs each month?**

2

- 18. Do you currently use software for processing payments and or managing the finances of your business? If so, what packages do you use?**

I have an big red cloud accounts package. I do my own revenue work.

- 19. Are you an employer for PAYE? If so, which software package do you use to report payroll taxes to Revenue?**

sage

- 20. Please indicate if you currently receive payments which are subject to deduction of:**

Relevant Contracts Tax (RCT)

- 21. Where you are currently subject to PSWT and/or RCT, how does the current application of withholding taxes impact on your business operations?**

My tax affairs are in order so it is fine.

- 22. From the perspective of a SP, what are your views on the application of RCT and/or PSWT, as the case may be?**

RCT is fine

- 23. What is your understanding of the withholding tax model of tax collection of RCT and PSWT and why it is applied to payments?**

That if everyone has their tax affairs in order there is no issue.

- 24. Where you are an SP operating as a corporate/partnership or other entity, do the current rates that apply to PSWT and RCT reflect your actual liability on the income received?**

yes

- 25. The proposal aims to embed taxation directly into how you get paid by the DW. How beneficial do you think this would be for your business?**

I don't understand. My affairs are in order so under the current system I just get paid at 0% which is great.

- 26. Where you are an SP operating as an individual worker, the proposal aims to implement personalised deduction rates (PDR), which means you will pay tax on your income as you go, similar to how employees are taxed under PAYE. What impact do you think PDR will have on your cashflow and financial management?**

n/a

27. Do you think this new regime, including the PDR will have a positive effect on your end of year Income Tax return filing and preliminary tax payment obligations?

no, the current system works fine for me

28. The accuracy of PDR is improved by the regular reporting by you to Revenue of your income and business expenses. How likely are you to report your income and expenses to improve the accuracy of your PDR?

n/a I always report accurately.

29. What changes do you expect to have to implement in your business in order to be ready for the proposed eWHT regime?

Please stop with changes. I feel like closing my business.

30. What benefits do you expect the new regime to have on your business processes, costs and delivery of your business services?

none

31. What would you consider a reasonable timeframe for your business to adapt to the proposed new system?

12 months at least

32. How confident are you that your business could adapt to the new system within a reasonable timeframe?

zero

33. In terms of the management of your business, which outcomes from this new regime are the most important for you? (Select a maximum of 3)

Reduced administrative workload

34. What supports from Revenue would be of most benefit to you in transitioning to the new regime? (Select a maximum of 3)

delay it

35. Is there anything else you'd like to share about how the proposed eWHT system could best meet the needs of your business or sector?

If you just left things the way they are for now it would be great.

