

1. Who are you:

Individual/Business

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

Specified Person (SP)

3. Please tick the sectors that apply to you:

Ecology

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

Somewhat positive - I think it's a good idea overall

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

I am happy to have with holding tax taken when I get paid

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

I could end up paying more tax through the year. I receive payment for lots of different very small community groups. I don't think these could deal with withholding tax. I also work for county councils and these already keep withholding tax which is fine. This is take off everything that I earn - it doesn't take into account my tax free allowance so if I ended up having to pay withholding tax on everything I earn at a flat rate I don't think this would be fair as I'd be over paying tax.

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?

I'm not sure what this means - does this mean where it is within the capacity of the organisation paying the tax to deal with withholding tax? In this case for me this is fine.

- 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?**

I am fine with it - however I it takes the withholding tax on all of the payment and as a result it usually takes too much as it's not making allowance for my tax free allowances or my expenses.

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

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

- 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.**

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

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

- 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?**

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

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

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

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

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

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

Professional Services Withholding Tax (PSWT)

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

Payments through county councils. It's automatically deducted from my invoice as a percentage of the whole amount due.

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

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

- 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?**

I operate as a sole trader

- 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 know what the DW is?

- 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?**

I would be fine with this as long as I am not overtaxed. I assume it will include my tax free allowance and also some allowance for expenses incurred as part of the business. I think it really needs to not hinder self employed people as we are much more vulnerable - don't receive holiday/sick/bank holiday pay

- 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?**

Won't have much of a difference. I usually make some payments during the year as I don't want to get a big bill at the end of year.

- 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?**

Quarterly or bi-annually I would. I would not like to have to do it every month as some months I am very busy with work and it would be very difficult to do.

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

none - except perhaps to keep my accounts slightly more up to date during the year - which would be fine.

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?

Working with revenue over a year

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

very

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)

Increased accuracy of information submitted to Revenue

Greater certainty in relation to your tax affairs

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

Clear guidance for software providers and a testing environment

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?

I would hope that the self employed people wouldn't have to pay a software fee every year for this

