

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:

Professional services

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 budget to retain income to cover my tax liability at end of tax year. Deduction by purchasing services withholding tax, makes budgeting easier for me.

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

I limit my work & earnings to stay within a lower tax bracket. My concerns would be to ensure deductions by withholding tax are always made within lower tax bracket.

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?

Positive. I sell services to some service providers who could be suitable withholders - which would assist my budgeting.

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 sell services to HSE in different parts of the country. They each have different requirements for invoicing - I do not have staff to pander to their differing requirements. A more simple universal, user friendly invoicing mechanism for sole traders would facilitate my part. I do not have time or inclination to do admin work for HSE unless they want to pay me for it..

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?**

it helps me to budget my end of year tax return - positive. it requires additional admin time for me to comply with fiddly changing purchasing orders month by month for some HSE areas, and often requires repeat submissions- negative. As a sole trader, I do not have patience or time to indulge local whims and I am not inclined to be doing admin for HSE. Invoicing system needs to be simple, suited to the trader who is submitting invoices, (perhaps issuing me with a single purchase & WT code?)

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

in my view, where I submit invoices to HSE, each region should recognise me by a single trader code, which should also indicate the WT. Currently, different regions appear to have different requirements for invoicing, which means I have to make more time to submit, & remember the whims of each process.

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 am a sole trader, working part time. I have a public service pension income supplemented by my income from private practice. I deliberately curtail my private practice income with goal of containing my income close to the 20% rate, so when making returns at end of year I can pay my liability from funds I set aside. It works well for me. WT takes care of the work I do for HSE - so it helps.

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 also sell services to a couple of Charities. If they were to operate WT, that would benefit my budgeting for returns at end of year also.

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?

it will work well -

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?

yes

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?

likely

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

I will continue to furnish invoices - i hope with a simple code which will indicate my WT and the authorised purchase number for payment.

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

I hope it will reduce my time and expense in making my returns.

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

immediate

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

fully

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

Greater certainty in relation to your tax affairs

Better visibility and control of information held by Revenue

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

Helpdesk or dedicated Revenue contact

- 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?**

