

1. Who are you:

Individual/Business

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

Designated Withholder (DW)

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?

Neutral/undecided - I need to know more before forming a view

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

Real - time provision of Information, up to - date information is important.

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

Allocation of RCT deducted against one tax for eg Corporation Tax, why not allocate against VAT or Paye/Prsi/USC.

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?

Not sure how it will work

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?

Yes, it should be reviewed, tax withheld only allocated against Corporation Tax?
Holding the Tax withheld for a long period of time

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 the lack of efficiency within the Revenue's own organisation, to have the RCT withheld allocated within a timely period. Poor communication from Revenue, often sending emails, with a very slow reply time or turn around time.

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.

N/a

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

The problem is the allocation of the RCT withheld in a timely manner. Revenue very slow in allocation the tax withheld.

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

I understand the withholding tax model of tax collection of RCT and PSWT. Please do not confine the allocation of the Tax Withheld to Corporation Tax only. Tax withheld needs to be released against all other taxes, to provide additional cashflow to small organisations. Small businesses are working very hard to stay in business.

- 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?**

Real time information means up to date information, so has to help any business with greater efficiency.

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

If it provides information and allocates the tax withheld on a more efficient basis, then it will work for any business.

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

If the system is only allocating the tax withheld against the Corporation Tax. Holding the tax withheld for a year?. Could be used against other tax liabilities on a monthly or bi monthly basis. It's all about cashflow?

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

Varies, with our business. As it depends on the number of installations installed.

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

Sage accounting

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

Yes we are an employer for PAYE, Sage Payroll

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

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

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

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

I understand the withholding tax model of tax collection of RCT and PSWT. Please do not confine the allocation of the Tax Withheld to Corporation Tax only. Tax withheld needs to be released against all other taxes, to provide additional cashflow to small organisations. Small businesses are working very hard to stay in business.

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?

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?

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?

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?

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?

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

None

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

None, only thing is, allocating the tax withheld against Corporation Tax only?

Cashflow, tax withheld in January, allocated against a tax liability in September (accounts year end 31- 12). Really does not make sense?

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

No problem with adopting the proposed new system, with regards to timing.

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

No problem with adopting the proposed new system, with regards to timing.

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)

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)

Training or awareness sessions

Helpdesk or dedicated Revenue contact

Mailshots and guidance on the Revenue website

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?

No, I think we have made it clear in previous questions.

