

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:

Artist

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?

Ability to set the WH rate. Mine is usually set at zero as my average income for the year is so low.

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

My concerns would focus on self employed individuals being in control of how and when tax is withheld.

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?

Neutral. When I have encountered PSWT it has usually been erroneously applied to a payment owed to me - I might get a public art commission once every other year, so this is not a monthly issue.

- 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?**

Payments to artists for any type of work should be exempt. Certain public art projects I have undertaken have been treated by state bodies as "construction" for tax purposes, which is completely inappropriate.

- 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:**
- 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 art projects are on VERY tight budgets, so PSWT and/or RCT can completely derail a project when I need to pay for materials or labor out of those payments. I have had to request from revenue a rate of zero for PSWT and RCT when the commissioning body insisted on withholding taxes.

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

I understand the concept, that it allows for tax to be paid regularly similar to PAYE so that there is not a burden at the end of the year. However as a self employed artist my average annual income is so low that for me RCT and PSWT are hurdles to be avoided if possible.

- 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?**

When they are adjusted to zero

- 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?**

For me not very beneficial, but I can see the advantage to self employed professionals who are making decent money on a regular and predictable basis. However my income is very precarious, neither regular nor predictable.

- 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 hope it would improve my 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?**

I do not know.

- 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?**

When I have income to report, I do report it. The interface would have to be VERY simple to convince me to report more than once annually.

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

My self employment as an artist runs on very small budgets, so I do not expect this will impact much on me except as a possible learning curve.

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?

If the system is explained clearly, I expect to be able to adapt by year's end to a new reporting framework.

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

That depends on the system, but as an individual I would hope it would be straightforward.

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

Increased accuracy of information submitted to 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

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?

As a self employed artist, I would expect to be able to point a commissioning body (such as a county council) towards clear information that they can follow. Basically I need to be able to manage a budget myself, without the added stress of someone in a financial office suddenly informing me that the budget has dropped by 20% because they are withholding taxes, and that their solution is that I can "just apply for a refund next year". That totally screws with a very tight budget, as I am then forced to pay out of pocket.

