

**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:**

Construction

**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?**

Pre-payment of Preliminary Tax, as Year's End can be daunting!

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

Not all of my business is conducted through RCT, and I am just wondering how accurate the calculations will be throughout the year, or can the direct payments from Clients be entered somehow to keep the figures/updates current?

**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?**

Again this is a similar concern to the above, where I am unsure of the rate being calculated is going to represent income throughout the year or just on the RCT payments.

- 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 believe this would not impact me, and the role I sometimes provide in the Training sector is exempt from this, and should not be targeted in my opinion in this area.

- 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:**

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?**

On a very small number of occasions where, in my opinion the swift deduction rate of 20% - 35% on RCT payments imposed by revenue because of delayed (by days) returns were very unexpected, and can throw a spanner in the works when materials & costs relating to that specific job still need to be made. Everyone is responsible for their own returns, and sometimes it just seems to be a heavy-handed approach and easy target to get compliance.

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

The system in place at the minute most often works as far as I can see, but if updating to the new system is more efficient, and can minimize the uneasiness of the end of year "Big payout" it could be a good move.

**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?**

My income is only partly made up through RCT, and as I have conveyed above, I wonder how the payment is going to be calculated in the new system - would 50% or higher or all be deducted from RCT payments, how is "real-time" going to work that, or do I have another way of notifying Revenue of other payments?

**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 think it would be fine if it is proportionally correct to what my earnings would be, and once it is not all deducted in large % sums from a few early in the year payments. It would still need to be spread over the year.

**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?**

This portion of the proposal seems to be a good idea, and again I am just wondering if I will be able to make up-to-date reports to Revenue, and is this done also through ROS.

**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 think that it will have a more beneficial effect an the end of year return, and helps with the payment of the Preliminary Tax bill. I would prefer this option than the one big pay-out.

**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?**

This is my query - I am wondering if this regular reporting is done through ROS! I would be very likely to report my income & expenses if it runs smoothly - it needs to be an easy system of clicking some boxes/keys, and not taking forever to upload a whole load of information, as then it just gets counter-productive.

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

Reporting payments/income & expenses regularly (monthly?) to keep accounts up to date.

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

The most notable benefit is probably going to be the levelling out of payments to Revenue over the year, which I am hoping will be a "head reliever"!

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

I think if the system put in place is quick and user friendly, the time to adapt would be minimal. When one is not an accountant or bookkeeper, all this stuff needs to be easy to understand, and if a miscalculation is made, it can easily be fixed along the line (ie.next month) without having to ring someone.

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

I would be confident enough that I could implement the changes needed within a selected timeframe.

**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)**

Training or awareness sessions

Clear guidance for software providers and a testing environment

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?**

Please keep it simple - the last thing needed is to be paying my accountant more money for services if I can get it done myself.

