

1. Who are you:

Individual/Business

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

Both DW & SP (for tax professionals, representative bodies, RCT middle principals)

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?

None as of yet, there's very little information on internet as of yet. I'm a one person operation. The running of the business is a full time job and my mental health often interfere's with my capability to keep up to date with bookkeeping.

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

I'm a one person operation when it comes to the office. I also have a lot of involvement onsite. The running of the business is a full time job and my mental health often interferes with my capability to keep up to date with bookkeeping, ending up being a stressful month a inputting months at a time. I sometimes struggle with having the current weekly wages reported. I am good with the current RCT system as I can do it at 5am on a Saturday morning, as in I do works whenever my brain is good. As long as it doesn't interfere with that, I'm all for anything that helps

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?

It's really not applicable to me. I do actually request tax to be withheld at 20% when we work as a sub-contractor. I would hope that this option still exists as it helps me being somewhat to be prepaid???

- 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?**

no

- 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 time consuming, and as I'm a bit OCD I have to record same on PC, file, client file and a copy for VAT purposes. So, that's 4 No. copies that I have to file. With so much filing, there has been an odd occasion where the banking was under maintenance and I forgot to pay them. It's happened about 4 times, but 4 times to many

- 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.**

not applicable

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

I find the current RCT system manageable, but it can interfere with tasks I'm doing. The flexibility to work outside of standard hours are super important to me

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

The current manual RCT notification process is a 'quadruple-entry' burden. I have to file notifications before I pay, but if there's a technical issue with my banking or a lapse in my concentration, the payment gets missed entirely because the two systems don't talk to each other. I would love a system where the Revenue notification and the bank payment are triggered by one single action in my software

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?

For a one woman band, moving to automation is the difference between constant stress and a manageable business. Currently, the manual nature of RCT notifications leads to a 'backlog' with productive tasks that I could be doing. That is mentally overwhelming to catch up on. By embedding eWHT into my accounting software, just like my wages, well hopefully it removes the human error that has previously caused me to miss subcontractor payments. It also allows me to try stay compliant in real time during my productive hours (like 5am) without the admin dread of separate filings

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

Hopefully this new system will help me tackle the cumulative burden of all my construction expenses and bookkeeping, not just the subcontractor payments. The current RCT system is just one more manual inconvenience in a huge pile of builder provider invoices and receipts that cause my huge stress for me. Again, hopefully with eWHT being integrated with my accounting software, the benefit is that one piece of the puzzle becomes automatic. Again hopefully, this frees up a bit of my brain to deal with the bulk of my bookkeeping, which is currently a constant stress of catchup. It moves me closer to a world where I can imagine managing my entire business via an automated system, reducing the admin dread that constantly impacts my mental health. Instead of being 100% focused on the works that actually makes money, instead of all the red tape that I don't get paid for. This also includes health and safety. I truly believe, after struggling for the last 25 years, and paying our taxes that the government want the small businesses like us to disappear, as it would be better for them to have big business that have the money to pay their taxes on time with no delay

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

I've been using PCs since I was 15, now 51. I've kept up to date with all the changes in software etc throughout the years. Therefore, I know a simple update can cause havoc to me. I'm not afraid of new systems. My main concern is the 'Windows 11 effect' where new software is full of irrelevant features and clutter that just slows me down and causes downtime. As a one person operation, I can't afford to spend hours on unpaid tech support or troubleshooting sync errors between my bank and Revenue. I need this to be a simple, rock solid setup, that doesn't force me into paying for expensive software upgrades. I just want a tool that works in the background without adding more red tape to my day

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

20

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

I use Big Red Book desktop for bookkeeping. I use AIB online banking

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

Collsoft for my weekly wages

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?

The current RCT system is a significant administrative 'drag' on my business. Even though I am tech-literate, having to manually file notifications for every subcontractor before I can pay them is a double-entry process that takes me away from paid work. Because I am a one-person operation, the manual paperwork often leads to a 'backlog' during busy periods and working into the AMs. This creates stress where I have to spend my entire life catching up. Most importantly, the disconnect between the Revenue portal and my bank has caused me to accidentally miss payments on a few occasions over the last 14 yearsâ€, but one occasion is one too many, especially with cashflow if it's a big payment

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 like the 20% deduction because it acts as a prepayment of my tax, which helps manage my cash flow and prevents a big year-end bill. My only issue is the manual paperwork. I just want an automated system that keeps this 'prepaid' benefit without me having to do the physical admin

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

The current manual RCT notification process is a 'quadruple-entry' burden. I have to file notifications before I pay, but if there's a technical issue with my banking or a lapse in my concentration, the payment gets missed entirely because the two systems don't talk to each other. I would love a system where the Revenue notification and the bank payment are triggered by one single action in my software

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?

As a small family run Limited Company, the 20% rate works well for us. While it doesn't cover our total tax liability for the year, we find it a helpful way to have 'something in the pot' without it being a major drain on our cash flow. We are happy with the rate, but our main concern is the manual admin. We'd like the 20% to stay, but the reporting process to be automated to save us the AM paperwork

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?

The eWHT proposal, if implemented correctly could be a positive step if implemented correctly, and help us focus on the onsite work that makes money, rather than unpaid administrative burden

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?

Because our subcontractor income is low in relation to turnover, the switch to a Personalised Deduction Rate (PDR) won't have a massive impact on our day-to-day cash flow. However, I welcome it as a simplified way to keep 'something in the pot' throughout the year. As long as the rate is accurate and the system is fully automated, it will help us manage our year-end tax liability with much less stress and manual bookkeeping

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 think the PDR regime will have a very positive effect. The main benefit is that it turns the tax liability into a 'pay-as-you-go' system. The only real benefit to our company would be the real time calculations of tax deducted. The current manual system forces me to keep track of who is at 20-35% and 'mentally own' that money for Revenue, which I can easily forget. The PDR system, if automated, removes the human element of remembering complex rates and managing that liability in my own head

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?

I am very likely to use the new system to report my income and expenses, provided the process is fully automated and embedded within my existing accounting software. The core issue isn't a lack of willingness to report, it's the manual, time-

consuming nature of the current system. If the eWHT system genuinely makes it as simple as a few clicks in my existing software, like the wages model, I would happily use it to ensure the PDR is accurate. If it requires manual input into a separate portal, my history of forgetting and falling behind means I am less likely to use it effectively

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

As someone who already maintains up-to-date hardware and accounting software, I expect to implement little to no changes to my business routine. My expectation is that this system will be a 'behind-the-scenes' update to my existing software. I am already tech-capable; the only 'change' I want to see is the removal of the manual 4-copy filings and double-entry that currently waste my time. If the system is designed correctly, it should adapt to me, rather than forcing me to change how I work onsite

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

The main benefit I expect is the removal of 'unpaid admin' from my life. By automating the tax reporting, I expect to save hours of manual data entry every month, which will significantly reduce my 'admin dread' and improve my mental health. In terms of costs, I expect it to save me money by preventing errors and missed payments that lead to penalties. Most importantly, it will improve the delivery of my business by freeing up my time and mental energy to focus 100% on the onsite work that actually makes me money

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

I would consider a timeframe of at least 12 to 18 months to be reasonable. As a one-person business, I need enough time to ensure my software providers have the integration 100% stable before I switch over. I cannot afford any 'Windows 11 style' glitches or downtime while I'm trying to work onsite. A longer lead-in time allows me to transition at my own pace without the added stress of a rushed deadline interfering with my mental health and daily business

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

I am very confident that my business can adapt, provided the software is designed correctly. As someone who has used PCs for over 35 years and keeps my hardware up to date, the technology doesn't scare me. My only concern is that the system must be a seamless, 'plug-and-play' integration that doesn't require hours of troubleshooting. As long as it is as simple as my current payroll software, I can adapt to it quickly

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

Seamless integration of taxation with your business systems

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

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?

My biggest request is that you keep the small business owner in mind. After 25 years of struggling with 'unpaid admin' and red tape, I need this system to be a tool that supports me, not another 'mountain' to climb. Please ensure the integration is rock-solid and invisible, just like modern payroll. If you make it as simple as 'one-click' within my existing software, you will remove a massive amount of 'admin dread' and mental stress from my life. We don't need fancy features; we just need a system that works as hard as we do onsite without the 'Windows 11' clutter. Automation is the key to helping small businesses like ours survive!!!

