

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?

if payments can be through an application like micropay but for subcontractor would be good. would work well for rct returns also.

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

extent of use - is it just subcontractors or will there be supplier brought into it also. admin burden ?? what happens when a public body acts as principal contractor

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 - what type of service - eg sage software, microsoft, payments which are already automated by direct debit. or just designer fees ?

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?

note sure of extent - but f widening scope need to make same simple.

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?

cumbersome to make a payment - setup project, insert payment, print record to issue to subbie. can do multiple paymentst at teh same time, as record sheet amalgamets same.

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?

it works ok at the moment, but somewhat combersome.

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

works ok at the moment.

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?

yes - but means we would have to buy another system to process the payments - .

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

less cumbersome and less time involved also could automate some payments.

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

forces us to utilise our accounts package for same and means we are really stuck with same, unable to move without huge cost.

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

20-25

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 - but subcontractor payments recorded in same but not process through same.

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

sage micropay

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?

usually don't know what withheld till we receive the payment - doesn't usually apply in private works as we are always principal contractor.

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

RCT is fine the payment process could be streamlined, also if the returns could be automated like paye returns.

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

works ok at the moment.

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?

no

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?

somewhat - what happens when client only part pay ? and process the payment on ros but doesn't issue the payment ?

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?

not much

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?

not sure

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?

have to comply with annual requirements

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

new software purchase and possibly staff member + training time and cost

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

not sure - possibly additional cost

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

12 months

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

yes - if given time.

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

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)

Training or awareness sessions

Industry/professional body support

Clear guidance for software providers and a testing environment

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?

its not mentioned if the periods of rct payments would change. would worry me re a cashflow perspective.

