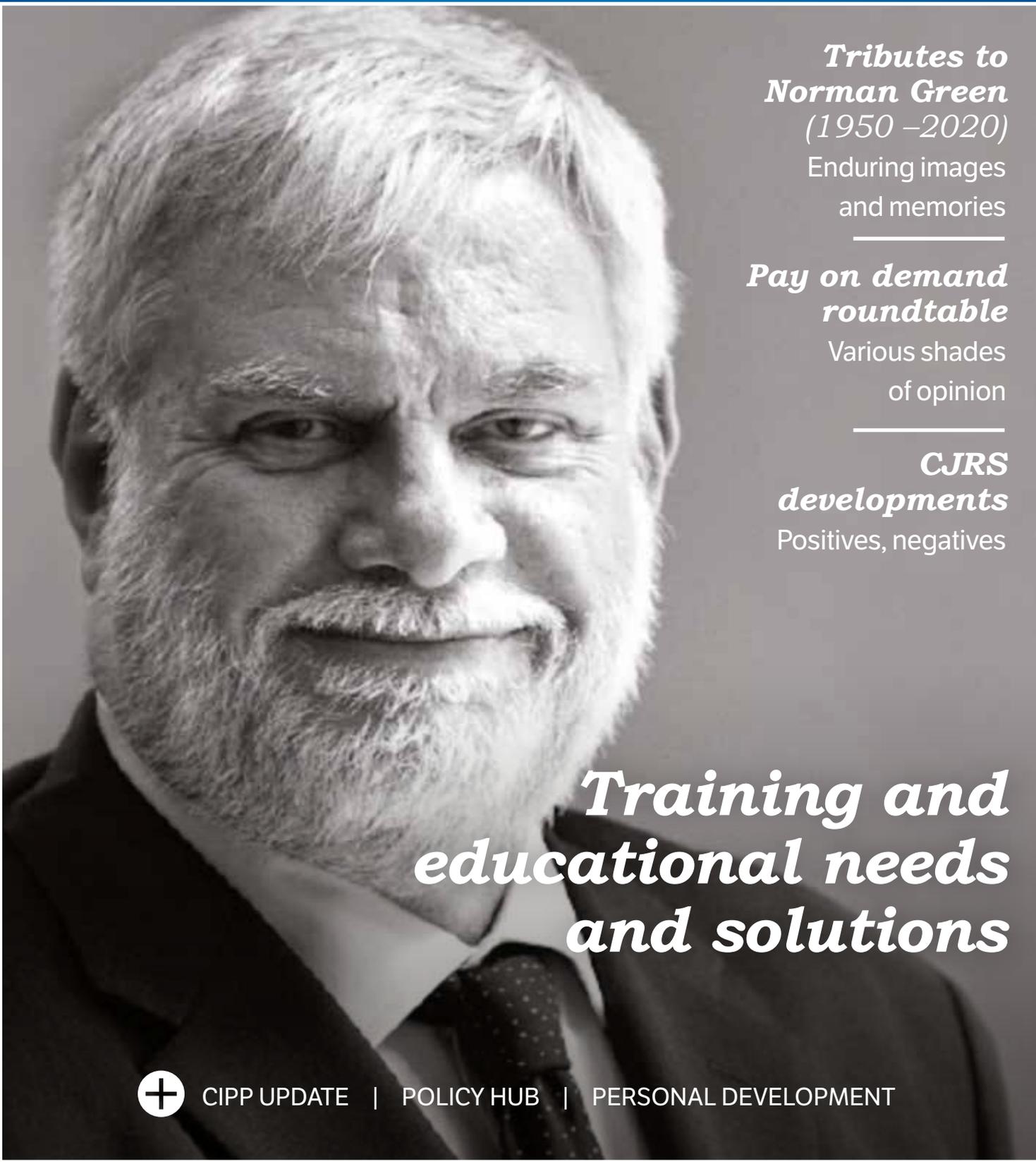


PROFESSIONAL

in Payroll, Pensions & Reward

Issue 62
July/August 2020

A black and white portrait of Norman Green, a man with grey hair and a beard, wearing a suit and tie. The portrait is the central focus of the cover.

***Tributes to
Norman Green
(1950 –2020)***

Enduring images
and memories

***Pay on demand
roundtable***

Various shades
of opinion

***CJRS
developments***

Positives, negatives

***Training and
educational needs
and solutions***



CIPP UPDATE | POLICY HUB | PERSONAL DEVELOPMENT



40 YEARS OF LEADING THE PROFESSION



INTEGRATED Human Resources, Payroll and Talent Management

In-house or Cloud you choose



0845 370 3210
sales@frontiersoftware.com
www.frontiersoftware.com



Frontier
software

Human Capital Management
& Payroll Software/Services

OFFICES IN AUSTRALIA, INDIA, MALAYSIA, NEW ZEALAND, PHILIPPINES, SINGAPORE AND UNITED KINGDOM



Editor's comment

This issue's content is somewhat diverse.

On pages 26-27 are many warm, lovely and touching tributes to Norman Green, some of which are from 'old' friends.

Reading them I fondly recognised his many qualities and skills and remembered his passion for payroll and music.

On page 34 you'll discover that the public sector might be about to adjust its travel and subsistence rules. From page 8 are the findings of recent CIPP membership research. Page 38 begins the first of a two-part report of a roundtable on the topic of pay on demand. Awaiting you on page 41 is an invite to participate in

a pensions initiative; while page 7 provides insight to the CIPP's new director. And unsurprisingly there are several articles about the CJRS – visit pages 30, 32, 44. Page 32 reminds us of the (almost forgotten) matter of off-payroll working. Oh, and we have a crossword on page 52!

Be alert. Be awesome. Be payroll.

Mike Nicholas MCIPP AMBCS (editor@cipp.org.uk)
Editor



Chair's message

One of my favourite sayings is 'everyday is a school day', and it's a mantra I live by. Being open to new ideas, allowing our opinions to be challenged and to take responsibility for personal growth is hugely important for all professionals.

2020 has been such a challenging year for the key workers of the payroll profession. Yet, it is also a year for personal growth. Having a chance to try something new and find the inner artist. Hopefully, you will all recognise some of this, in the time created during lockdown.

I expect this period also has provided opportunity for reflection. What is needed in the future? How will you and your teams respond and ensure professional development is maintained and built upon?

Succession planning and business continuity has been tested throughout this period. Has this made you realise what else is required in the business to ensure full coverage can be maintained should such an issue arise again? Training and development budgets

can be hard to defend but must be part of a business plan to ensure the permanence of the business can be built upon without interruption.

The recent events have also challenged the normal expectations of classroom-led training with so many new experiences now recognised as a genuine alternative. Visual connection in a training setting can improve user-experience in numerous ways as body language is such a key component to communication. My middle daughter has enjoyed her video conference tutor sessions for science, and she wants to continue with that approach once lockdown eases. I hope you have all found similar silver linings.

Jason Davenport MCIPP MIOd (jason.davenport3@cipp.org.uk)
Chair, CIPP



CEO's message

So, as we enter our summer season, we find ourselves still living in extraordinary times. I hope that you, your family, and colleagues are still well, keeping safe, practising 'social distancing' and in good health.

And should you manage a break (that goes further than your living room or garden) where government guidelines allow, I hope you have some time to recharge your batteries.

During this time, and reflecting on the last few months, it cannot go unnoticed that many of us will have family, friends and colleagues whose health will have been impacted by the coronavirus. If that has affected you, then you are in the thoughts of the CIPP.

As members of the payroll profession this has pushed all of us to extremes; adapting new working methods in many cases from home (in several cases with dependants and partners), working on the government's CJRS (with its constant iterative changes to the guidance to keep us on our toes). This also included administering the SSP scheme, with or without technology, for day-one sickness payments as well as recovery of SSP from the government for sickness periods (up to fourteen days) relating to coronavirus incapacity for employers of less than 250 as at 28 February – all to be navigated, processed recovered and paid accurately – on time. Essential workers indeed.

Your Chartered Institute has continued to support the membership base fully during this time and we are delighted – and slightly worn out! – that we have managed to accommodate the volume of queries, converting face-to-face events (such as training and our national forums) to a mixture of online solutions. A first was conducting the Foundation Degree examinations (Year 1) online. As well as all the CIPP staff who have contributed in some shape or form supporting all the CIPP activities I extend thanks to the Heart of Worcestershire College and the University of Worcester for their support and practical guidance in those areas of delivering our education portfolio.

Looking forward (as we must) I'm sure some aspects of our working lives will change. Where we are based, new methods of delivering training and education and how we interact at potential conferences and events will be just some of the challenges that will affect all of us in continuing to keep the UK (and the world!) paid.

Once we are out of this pandemic and lockdown situation, all who work in payroll should be proud of the part that they played, in whatever shape or form, in keeping the UK paid. Keep safe and well.

Ken Pullar FCIPP (ken.pullar@cipp.org.uk)
Chief executive officer, CIPP



Contents . July/August 2020

THIS ISSUE'S FEATURE TOPIC IS TRAINING AND EDUCATIONAL NEEDS AND SOLUTIONS

17

Training and educational needs and solutions

by Jerome Smail



Features

07



Getting to know...
Carole Pearson

08



CIPP's market insight survey results

20



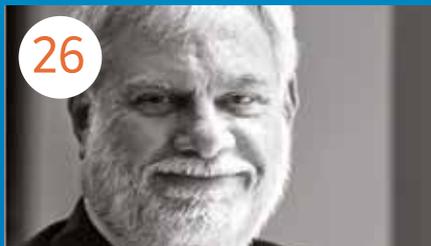
Training: above and beyond
by Ian Neale

21



Education is not preparation for life, education is life itself
by Carsten Staehr

26



Tributes to Norman Green

30



CJRS developments
by Lora Murphy



32

Delayed, not diverted – off-payroll working reforms ahead

by Samantha Mann



34

The future for public sector mileage claims

by Duncan Groves



38

Pay on demand roundtable



42

Abuse, status, last-straw

by Nicola Mullineux



41

A pensions initiative from the CIPP

by Henry Tapper



44

Managing staff who refuse to return to work

by Danny Done



47

When we were young

by Vince Ashall MSc FCIPP



52

Crossword

by Graham Francis

Regulars

01 Editor's comment, and Chair's and CEO's message
Events, news and developments

04 CIPP update

06 Events horizon

07 My CIPP
Policy hub: On your behalf and Advisory, Being payroll

16 Movers and shakers

17 Personal development
Diary of a student, and CPD

25 COVID-19 News

29 Payroll news

30 Compliance

38 Reward

46 Industry news

Additional online content

24 Maintaining workplace culture

36 Final pay – what must be included (USA)

Full issue including additional online content available at payrollpensionsandreward.org.uk



Editor

Mike Nicholas
0121 712 1000 | editor@cipp.org.uk

Advertising

Jill Bonehill
0121 712 1033 | advertising@cipp.org.uk

Design

James Bartlett, Nicole Davis and Sam Parkes
design@cipp.org.uk

Printing

Warwick Printing Company Ltd

Chief executive officer

Ken Pullar FCIPP

CIPP board of directors

Jason Davenport MCIPP MloD
Stuart Hall MCIPPdip
Dianne Hoodless MSc ChFCIPP FHEA
Liz Lay MSc FCIPPdip
Carole Pearson MCIPP
Katie Sharpe ACIPPdip
Cliff Vidgeon BA (Hons) FCIPP CMA ACIS
Clare Warrington MSc FCIPPdip AFHEA

Useful contacts

Membership

membership@cipp.org.uk
0121 712 1073

Education

education@cipp.org.uk
0121 712 1023

Training

admin@cipp.org.uk
0121 712 1063

Events

events@cipp.org.uk
0121 712 1013

Marketing and sales

marketing@cipp.org.uk
0121 712 1033

General enquiries

enquiries@cipp.org.uk
0121 712 1000

cipp.org.uk
[@CIPP_UK](https://twitter.com/CIPP_UK)

Articles

Please support this magazine so that it can continue to be a part of your membership package.

Trademarks

The CIPP logo, the initials 'CIPP' and the words 'Professional in Payroll', 'Pensions and Reward' and 'CIPP Consult' are trademarks of the Chartered Institute of Payroll Professionals. Copyright: The Chartered Institute of Payroll Professionals 2020. The Chartered Institute of Payroll Professionals, CIPP, Goldfinger House, 245 Cranmore Boulevard, Shirley, Solihull, West Midlands, B90 4ZL. Switchboard 0121 712 1000 Fax 0121 712 1001

Copyright

This magazine is published by The Chartered Institute of Payroll Professionals in whom the copyright is vested. All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or any means, electronic, mechanical, photocopying, recording or otherwise, without the prior written permission of the publisher. The views expressed in this publication are not necessarily those of the CIPP or the editor. The information and comment contained in this publication are given in good faith, their accuracy or completeness cannot be guaranteed.

Celebrating 40 years of supporting payroll professionals



RECENTLY, GRAHAM Francis BA(Hons) FCIPP contacted the CIPP. Graham was one of the founding members and has been involved with the CIPP since the early days of the Association of Payroll and Superannuation Administrators (APSA), holding several posts over the years including: national committee member, publicity officer, APSA news editor, and finance director after APSA and BPMA merged and we were known as IPPM.

Prompted by reports in previous issues, Graham sent an email to Vickie Graham, CIPP's business development director, as follows:

"I, too, was one of the payroll fraternity (is that a sexist term these days?) who answered George Powell's call and attended the inaugural meeting at Kensington & Chelsea Town Hall. I went with the words of my boss ringing in my ears – 'Don't get involved'. But get involved I did, becoming part of the organising committee.

"Over the ensuing years, I fulfilled a number of roles, including course writer, tutor, examiner and board member. I also represented APSA at the Conventions of the American Payroll Association (Boston, Washington DC (twice), San Antonio, and Honolulu) and the Canadian Payroll Association (Toronto).

"The comments regarding the monthly APSA magazine brought back memories. The late George Merrylees was responsible for the preparation on an Apple computer in his spare bedroom, and I was the one who supplied him with the crosswords.

"When APSA merged with the BPMA, I was appointed to the board, and I served in that capacity for a number of years, hopefully making a useful contribution.

"In the early days of APSA I worked in local government, but in 1989 I became payroll controller for Safeway Supermarkets, a role which I held until I retired in 2002 when Safeway was bought by Morrisons. I then was responsible for a payroll of around 100,000, in five tax regimes.

"Now happily retired, I have followed the continuing evolution of CIPP, and I am proud that I played a small part in its success."

Thank you, Graham, for taking the time to write, for your kind words regarding the 'evolution' of the CIPP, and for your significant and positive contributions over the years. And, thank you for the crossword which features on page 48.

CIPP and The Payroll Centre working together to promote excellence in payroll

THE CHARTERED Institute is delighted to announce that it is working with The Payroll Centre with the aim of raising best practice standards in payroll. Professional payroll departments and organisations that are committed to improving standards within payroll and to identifying and developing lifelong training schemes within their teams, now have the opportunity to engage with two industry-leading, forward-thinking services: the CIPP's flagship 'Payroll Assurance Scheme' (PAS), and The Payroll Centre's unique 'Assess, Customise, Train' (ACT) tool.

Vickie Graham said: "It made sense for the CIPP and The Payroll Centre to work together in promoting the Payroll Assurance Scheme and the ACT tool as the products complement each other in demonstrating excellence in payroll processes and development. The Payroll Assurance Scheme assesses an organisation's payroll procedures, including the development of their payroll teams and therefore the ACT tool is a natural fit with this service.

"We hope that through working together, the CIPP and The Payroll Centre can help payroll professionals demonstrate their best practice standards within the organisations in which they work, ultimately raising the profile of the profession."

Neil Hollister, chief executive officer (CEO) of The Payroll Centre, commented: "The Payroll Centre is delighted to be working with CIPP to promote PAS and ACT to the payroll profession.

"We believe these offerings will help raise standards in the industry by offering payroll teams the chance to benchmark and certify their operations, and clearly identify and act on the development needs of every payroller in the team.

"Together with our support for National Payroll Week, The Payroll Centre is delighted to be working with CIPP to help develop the profession."

The aim of the joint project is to raise best practice standards within the payroll sector, benefiting both companies and individuals alike. For more information visit: <https://bit.ly/2YWw5xo> and <https://bit.ly/30WGvQ0>.

Congratulations to our newly accredited PAS organisation

THE CIPP Payroll Assurance Scheme (PAS) is designed to test your payroll processes in relation to payroll processing, compliance and the people skills and development opportunities. One of the most important elements is ensuring business continuity plans are in place and effective should they be required. Given recent events, congratulations to all organisations that have achieved this accreditation and will have been able to put those plans into action.

Special congratulations to **NHS Payroll Services** on their Payroll Assurance Scheme accreditation.

Ken Pullar, CIPP chief executive officer, said: "Never has it been

more important for businesses to have good payroll processes, knowledge and skills that enable them to implement new government legislation and guidance quickly. Congratulations to those organisations that have recently demonstrated just that."

The Payroll Assurance Scheme is still operating, with assessments currently operating online.

To find out how the Payroll Assurance Scheme can benefit your organisation, email compliance@cipp.org.uk.



JUMP INTO THE FUTURE OF PAYROLL WITH US

EDUCATE / COLLABORATE / CELEBRATE

The CIPP's Annual Conference and Exhibition is an unmissable learning experience, and we are well underway with preparations for our 2020 event, taking place **14-15 October**.

In light of this month's theme 'Training and education needs and solutions', we would like to highlight just a few of the reasons why attending the CIPP's Annual Conference and Exhibition is the perfect opportunity for you and your staff to get some insightful training and education on current and upcoming legislation changes.

How to raise your profile and secure a place for payroll at the top table

Ana Laiu MCIPPDip, head of payroll, PPHE hotel group

In this session, the speaker will discuss how technological advances have helped us payroll professionals to change our focus from the transactional payroll processing to a more strategic role, where we are in partnership with the business.

Continuing the payroll journey into the reward space

Hazel Robinson MCIPP, associate director - head of reward, reward and wellbeing, Brunel University London

Having seen personnel develop into HR, the payroll world transitioning closer to rewards is the next logical step. The key areas to create this shift are:

- Engagement with payroll
- Identifying what reward could be for the organisation
- Gaining support from stakeholders
- Recognising unknown allies
- Creating confidence to shift culture
- Celebrating success and be proud of who we are

WHY SHOULD YOU ATTEND?



- ✓ Educate yourself about the forthcoming changes to payroll and pensions legislation
- ✓ Collaborate with like-minded individuals, hear from and ask questions of the industry experts
- ✓ Speak to a wide range of exhibitors to see how they can add value to your team or company through their services.

Don't forget to nominate

Submit your nominations for the CIPP's Annual Excellence Awards 2020.

Nominations close 31 July 2020

Book your place online at cipp.org.uk/ace or email events@cipp.org.uk

Thank you to our Annual Conference and Exhibition and Annual Excellence Awards sponsors



Events Horizon

Full details of events and training courses can be found at cipp.org.uk or you can email info@cipp.org.uk for more information.



CIPP and AAT hot topic event

50% off for all members

19 November - Birmingham, 9 December - London

Join the CIPP and the Association of Accounting Technicians (AAT) at this half-day workshop and gain an update on the forthcoming changes in legislation affecting payroll, whether in practice or business.

The workshop also provides an excellent opportunity for members to achieve their CPD and discuss their CPD objectives and requirements with a member of the CIPP team.



National Payroll Week Conference and Exhibition 2020

**cipp
NPW 2020
CONFERENCE**

10 September - Online

Taking place on 10 September 2020, this invaluable event will provide you with the latest legislative changes and also the perfect opportunity to meet exhibitors to see what they can offer you as well as network with like-minded professionals.

With six workshops and four plenary sessions providing an update on a range of topics delivered by industry-expert speakers, this event really is unmissable. Then after an information filled day, join us on the night at the National Payroll Week drinks reception.

To view the programme and book your place please visit www.cipp.org.uk/events or email us at events@cipp.org.uk.

Training courses

All courses are currently being delivered in a virtual classroom environment using Adobe Connect. Contact us for more information or visit www.cipp.org.uk/training to see all available courses.

| Course | Date* | Location |
|---|-------------|-------------------|
| Payroll and HR legislation update (50% off for members) | 16 July | Virtual classroom |
| | 31 July | |
| | 12 August | |
| | 31 August | |
| | 8 September | |
| NEW COURSE- Calculating income tax | 5 August | Online* |
| | 3 September | |
| NEW COURSE - Calculating National Insurance contributions | 5 August | Online* |
| | 3 September | |
| NEW COURSE - Calculating Statutory Sick Pay | 5 August | Online* |
| | 3 September | |
| NEW COURSE - Calculating Statutory Sick Pay | 5 August | Online* |
| | 3 September | |
| Holiday pay and leave | 21 July | Virtual classroom |
| | 17 August | |
| | 2 September | |
| Revision: calculating a payslip | 29 July | Virtual classroom |
| Salary sacrifice and other optional remuneration arrangements | 28 August | Online* |
| Termination payments | 22 July | Online* |
| | 18 August | Online* |

* The dates are a guide only, as access is granted within two working days of payments.

Please note, dates are subject to change. There are other training courses and dates available. Please visit www.cipp.org.uk/payroll-training-listing.

Can't find a date or subject to suit your needs?

Let us know by visiting cipp.org.uk/trainingreg.

New dates and subjects may be added if there is enough interest.

Getting to know...

Recently appointed **CIPP board director Carole Pearson MCIPP** outlines her career, aims and life



Tell us about your career and background in payroll?

I am a HR (human resources) professional by background and have worked in HR for over thirty years, progressing from personnel associate to head of HR business partner roles.

My experience with payroll started when I joined Xchanging HR Services as head of operations and, as part of that role, managed the payroll team. It was a complex payroll with many different payrolls as BAE had over time gone through several acquisitions and mergers.

When I moved to my role as head of HR shared services at Marks & Spencer PLC, the business had just commenced a transformation programme, the first stage of which was to consider the full outsourcing of the payroll team.

I lead and managed the outsourcing of the payroll service to Ceridian now SD Worx. We then went on to implement a new payroll system. It was a very challenging time but nevertheless a success.

During my career in HR shared services I have also had accountability for leading and managing pension teams, both defined benefit and contribution schemes.

When did you first become involved with the CIPP?

I have been involved with the CIPP on and off for several years, with my teams using the training programmes and the Advisory Service on a regular basis.

Tell us about your role at the CIPP and what does it mean to you?

I am really excited to have been appointed to the board of directors and am looking

forward to sharing my skills and experience in HR and business, working with the board and the CIPP team to further promote and grow the CIPP membership.

It is truly a great honour and I am really keen to ensure that the board and the CIPP team gain value from the skills and experience I have gained in my career to date.

...already signs that the next generation are not prepared to wait a month for their pay but want almost immediate payment...

What do you plan for 2020?

Well, 2020 has turned out to be an interesting year for us all with COVID19 and I guess all of our plans will need to be reviewed once this is all over.

In the meantime, we need to keep focused on growing the CIPP membership, promoting our training and qualifications, and developing the Advisory Service.

It is interesting to see the increase in the number of hits to our website and our helpline during this period, and we really need to ensure we build on this opportunity for the future.

What do you think you can bring to the future strategy of the CIPP?

I think with my HR and business background and experience I can bring a different way of thinking and perspective to the team.

What does the future hold for the future of payroll, pensions and reward?

Payroll will always remain at the heart of any organisation. Paying colleagues on time and correctly is arguably one of the most important things a business needs to do for their people.

How people want to be paid in the future is going to be a challenge on the most traditional payrolls. There are already signs that the next generation are not prepared to wait a month for their pay but want almost immediate payment.

This is going to be a very interesting challenge as our payrolls of the future will need to be a lot more flexible than they are today.

Pensions will continue to be a focus as we all need to ensure that we save for our retirement; the challenge is encouraging the next generation the value of doing this early.

What do you do in your available time to unwind?

We have a small labradoodle called Alfie who we take out for long walks in the countryside at the weekend. As I am now working from home, I try to take him out every lunchtime to give both him and I some additional exercise.

I also like to relax in my local beauty salon, having my nails and hair done. I'm really missing this treat at the moment and can't wait for the government to announce that they can open again. ■



CIPP head office, Goldfinger House

How can the CIPP do more to support the profession?

Within the survey, we asked about the challenges faced which you feel the CIPP could do more to support the profession. Some of the suggestions, which we can address, are outlined below.

● **Specific guidance and support in key areas** – This is something which the policy and research team have started to address. The team has been busy producing content for your website, including FAQs and webcasts on topical issues recently such as the Coronavirus Job Retention Scheme (CJRS) and the national minimum wage. Further guidance and support content are planned over the coming months and will be released to members via *News Online* and within MyCIPP. Content relating to the CJRS will be available to both members and non-members.

● **More support and training on global payroll** – The CIPP is focussed on delivering support, guidance and training relating to UK payroll, but we recognise that our members are responsible for global payrolls. In order to ensure that our members have access to training and support in these areas, we are working with membership organisations in other countries to supply global payroll support and training. Details of who we are working with, and the training that they provide, can be found here: www.cipp.org.uk/training-and-education/international-training.html.

In addition, we will shortly introduce global payroll content to the magazine.

● **NUS card** – Through our relationship with the Heart of Worcestershire College, our Foundation Degree students have access to purchase a TOTUM PRO card. TOTUM is the new name for NUS extra and provides students on our Foundation

Degree programmes with a range of student discounts online and at various stores. Students should apply by following the instructions available in the online learning platform's shared space. Applying is straightforward and can be done online within minutes.

● **More for payroll professionals working in a bureau environment** – As the Chartered body for payroll professionals, we represent members within all sectors and organisation sizes. To ensure relevant content and support for all sectors, we operate Specialist Interest Groups (SIGs) which run through MyCIPP on the CIPP website. The purpose of these groups is to bring together professionals working in similar sectors who are facing similar issues so that they can support each other, and so that the CIPP can better support them.

A SIG exists for payroll professionals working within payroll bureaus. If you wish to join this group, which is included within your CIPP membership, you can do so online via MyCIPP and Specialist Interest Groups (www.cipp.org.uk/my-cipp/sigs.html).

SIGs work well in various other sectors, particularly the Public Sector Specialist Interest Group (PSSIG), where the group chair organises industry specific events, supported by the CIPP. These events cover topical issues for the sector and are included within the CIPP membership.

● **National Payroll Week** – Feedback regarding National Payroll Week (NPW) was positive – it seems that you all enjoy the activities and being part of the celebrations. The comments received regarding improvement centred around making the packs more widely available and publishing more of the photos and stories we receive. For 2020, we have made the NPW packs more widely

General comments

"I have always had a really positive experience with CIPP, which is why as I have moved roles and businesses over the years, I have continued to use CIPP for all our internal training requirements."

"The Advisory Service is invaluable."

"CIPP staff are always friendly as well as being professional."

"Love the Advisory Service – always comprehensive and speedy response."

"To be honest I can't think of any area needing to be improved, CIPP has everything covered."

"Everyone has been great and supportive, whether it was to do with the conference, membership or answering my delightful query in the Advisory Service, thumbs up to everyone."

"The magazine is a valuable resource for all payroll, pension and reward professionals."

"Please keep sending in post. Love hard copy."

available so that anyone can access them, and as they are online there are no restrictions on the number of packs you can download. We are also working with our supporting partners, the Global Payroll Association (GPA) and The Payroll Centre, and our media partner, Reward Strategy, to raise awareness of the week and profile of payroll professionals. With regards to publishing photos and stories, there is only so much space within the magazine, but we will endeavour to publish everything we receive online via our social media channels.

Your membership

Following response to this question, we are ensuring that communication regarding the different levels of membership are clearer. We have recently reviewed, with practising industry professionals, our competency framework to ensure that it is still fit for

purpose and relevant to payroll. In doing this, we have identified the different skills and knowledge required at each job role within payroll and mapped this to the different membership levels offered by the CIPP. In addition, we have also highlighted the need for a pensions competency framework and will be working with industry professionals to develop this.

Over the coming months, we shall be making changes to the application processes for all levels of professional membership. These changes will consider the skills, knowledge and experience identified at each level through the competency framework and will make it clearer to members which level of membership is most applicable to them based on their role. Application forms and guidance notes will be updated to reflect the changes and we will seek volunteers to test each stage of the process. If you are interested in being involved and upgrading your membership, please contact Dawn Baxter, membership manager, at dawn.baxter@cipp.org.uk.

Many of you responded that you pay for your membership via debit or credit card and would be happy with this being taken on a recurring payment each year. We have started development of this within our website and CRM systems to enable you to automatically renew each year.

Professional magazine

Thank you to all those members who indicated that the content within the magazine is relevant, and that you value the magazine as a benefit.

If you have any suggestions for articles within the magazine, please email editor@cipp.org.uk.

There were several comments relating to the distribution of the magazine as both a hard copy and an online version. Our intention is to keep both formats. Feedback

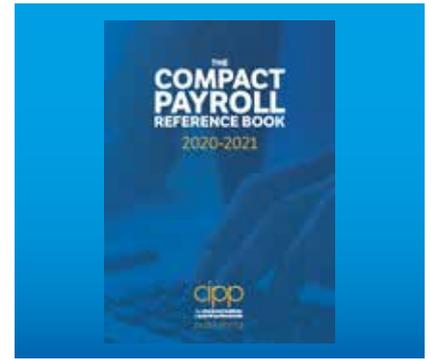


is mixed regarding preference, with many of you indicating that you enjoy both for different reasons. We are looking at making some changes to our system which will allow you to indicate whether you would prefer to receive the printed or online version, or both.

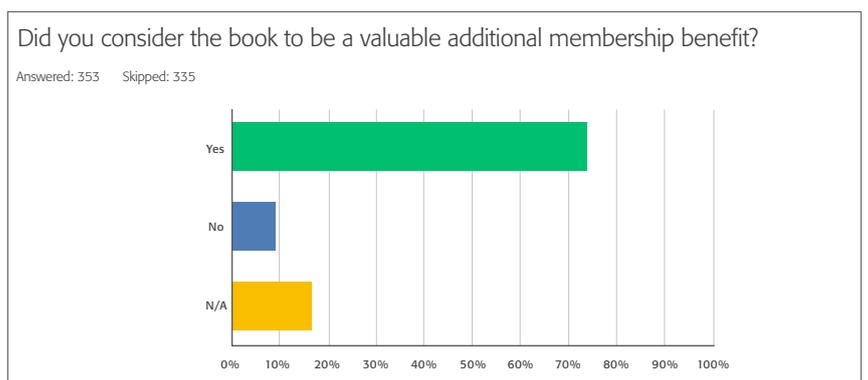
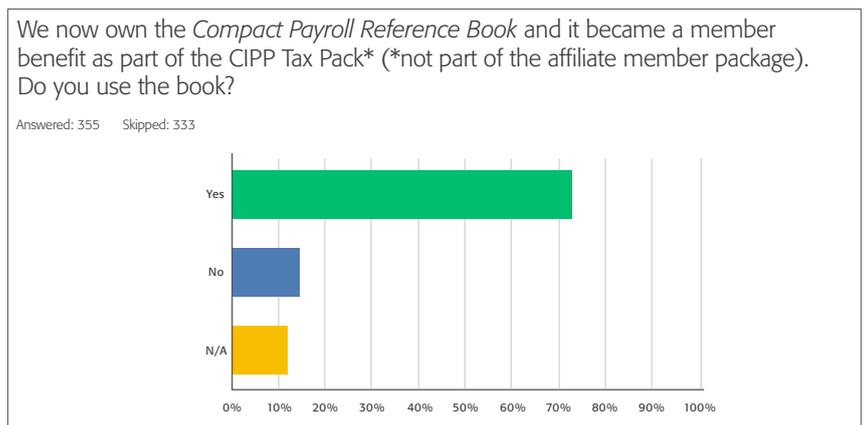
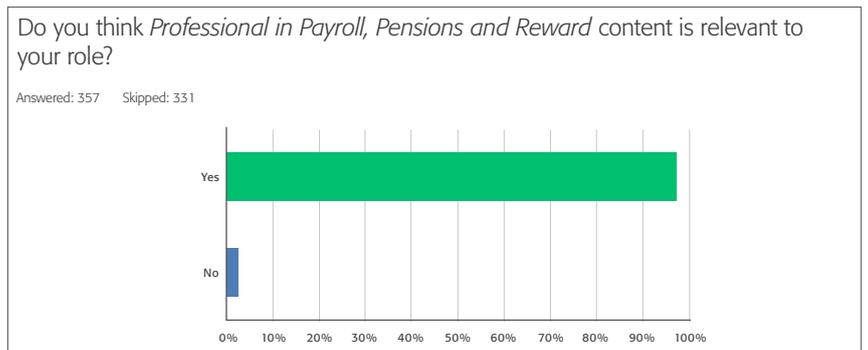
The Compact Payroll Reference Book

In 2019 we introduced the *Compact Payroll Reference Book* as part of the membership benefits package for associate, full, Chartered full, fellow and Chartered fellow members. This seems to have been well received by all.

When asked about how the *Compact Payroll Reference Book* could be improved, the resounding feedback was that it was too small and should be made



bigger. This has already been put into practice for the 2020/21 book which will be A5 as opposed to A6 with an increased font size. The book will be delivered to all associate, full, Chartered full, fellow and Chartered fellow members as part of the 2020/21 new tax year pack. ■



Being payroll

Sharon Anderson BA (Hons) FCIPPdip, global payroll manager, Argus Media Ltd, discusses the benefits of being part of the CIPP

Why did you become a member of the CIPP?

I joined the CIPP and became a member because it was very much recognised in the payroll industry and I felt that it was important to be a part of the CIPP to ensure that I could get a professional role in business.

Which benefits of membership appealed to you the most?

It's very advantageous to have the Advisory Service as a benefit of the CIPP. You can call this helpline with any queries and nine times out of ten you can get an immediate answer to your query, otherwise they will come back to you as soon as they can.

How has the CIPP membership helped you in your career?

When I first joined the CIPP, the government had gone through this phase of everybody had to have a professional degree to be able to get a job. Qualifications were more important than

experience. I self-funded my study and I did the diploma through the IPP (as CIPP was known at the time). I have found it valuable to have it, because it is a very highly recognised qualification in the job market.

Tell us about the time when you or your department have really felt the benefit of CIPP membership

I was working for a company that had quite a bit of redundancy and restructuring that we had to do, so we contacted the CIPP for some advice and some guidance on the ways we could progress without breaking legislation ensuring we were being legal and professional.

Tell us about the day your realised the CIPP membership was a real value to you

The day I realised that the CIPP was a real value to me was when I qualified. I then went out and managed to push myself further from an administrator to my current position. I'm now a global payroll manager and my qualifications have helped me climb the ladder.

For someone who is thinking about joining the CIPP, what would your advice be to them about the benefits they would gain by joining?

It's a great network. Being a part of the CIPP and joining it would be useful to anybody because you can network and communicate with people when you are at events or meetings.

I find the Annual Conference fantastic because every year that I attend, I always go away having learnt something new. There's no such thing as you can't 'teach an old dog new tricks' because there is always something that manages to slip by that you didn't hear about. I would recommend joining as it is very beneficial.

Why is it important to you to be a member of the CIPP?

I'm proud to be a member of the CIPP because it proves that I am a professional. It shows that the Chartered Institute backs me and the level of qualification that I hold 100%.

If you would like to be part of the being payroll series, please email info@cipp.org.uk

BE PROFESSIONAL. BE ACCURATE. BE RELIABLE. BE PASSIONATE. BE PAYROLL



On your
behalf

Policy team update

The CIPP's policy and research team provides an update on developments

Fulfilling our role

The CIPP's policy and research team serve members and, by virtue of our Chartered status, the wider profession, representing their views at forums and through written response to government consultations.

To gather the views of the profession, we post quick poll questions on the website, create surveys, and host thinktank roundtables. The data and views gathered through these sources inform our responses to government consultations. These views and experiences also inform government officials and agencies and subsequently feed into government policy development.

This is in addition to keeping our members, who serve all sectors and all service lines within the payroll industry, informed of both the latest news and future updates that will affect the way in which pay, pensions and reward elements are processed, and therefore, the way in which people are paid.

LPC NLW/NMW think tank roundtable

On 6 May 2020, the CIPP hosted an online think tank that allowed the Low Pay Commission (LPC) to meet with members to receive feedback on, and hear experiences of, the impact of the national living wage (NLW) since its introduction, and also of the national minimum wage (NMW).

Discussion considered the rates for

2021 and the future trajectory of the NLW to achieve its new target rate of being two thirds median earnings by 2024, particularly in light of current external economic conditions due to the outbreak of coronavirus and also the UK's continued relationship with the European Union following Brexit. There was widespread interest in attending the meeting, and members joined from a variety of sectors and industries. Three commissioners and three officials from the LPC also attended resulting in an extremely meaningful discussion.

The meeting began with a presentation from the LPC on the nature of their work, and a timeline for deciding upon the NLW/NMW. Annually, between January and March the government decides the LPC's remit, and between March and the summer the LPC launches its consultation and between May and October evaluates the evidence it has received. Ordinarily, by the end of October the government announces the following year's NLW/NMW rates as recommended by the LPC.

The announcement was delayed in 2019 due to the period of purdah prior to the general election. Representatives from the LPC asked if this delay impacted the work of attendees, and the resounding answer was yes, but that they simply worked to facilitate the changes as they had no other choice. LPC representatives also confirmed that, although work is currently underway to establish the future of minimum wage rates, they would re-evaluate the situation in October because

under current circumstances there was absolutely no way of predicting what would happen in the future.

Much of the meeting was dominated by conversation about coronavirus, and the impact that it has had on businesses. Unsurprisingly, there was near-unanimous support for a freeze on, or at least a small percentage increase, to the levels of NLW and NMW.

Many attendees confirmed how they started utilising the Coronavirus Job Retention Scheme (CJRS) and placing employees on furlough shortly after the chancellor Rishi Sunak made his announcement on 20 March 2020. It would appear that the CJRS has helped many companies to protect their businesses and the jobs of their staff from redundancy particularly within the retail, hospitality, leisure and tourism sectors. There was a general feeling, however, that a high number of redundancies could still occur when the CJRS comes to an end, and this was an area of concern for businesses and those processing payroll who must ensure compliance with the rules of redundancy handling. (Post meeting note, this was prior to the announcement by the chancellor that CJRS is extended to October.)

The discussion turned to the fact that, generally, where there are significant increases to NLW/NMW rates, there are implications for employers that can no longer offer roles between entry and managerial levels as they cannot afford to pay the rates falling between the mandatory minimum rates and higher grade pay rates.

Attendees from the public sector shared their concerns about the ability to attract and retain staff in, for example, the

...was near-unanimous support for a freeze on, or at least a small percentage increase...

...an opportunity for HMRC to continue to improve its communications...

National Health Service, when minimum wage rates increase significantly, as this effectively devalues the pay spines system, particularly at the lower levels. There was an agreed feeling that separate age rates were unfair. Why should somebody aged 20 receive a lower rate of pay whilst completing the same role as someone aged 25 doing identical work? The LPC's suggestion of aligning the apprentice rate with the NMW rate for 16–17 year-olds was received favourably.

The suggestion that those in certain sectors should command higher NMW levels, for example, in the care sector, was also offered, but the LPC confirmed that this is a political decision well beyond their remit.

On the subject of NMW guidance, the general consensus was that it has improved massively but members were disappointed about the latest update to NMW regulations in relation to salary sacrifice. They felt that people who get paid at, or slightly above, the NMW could really benefit from some of the sacrifice arrangements that can be offered, but are being penalised due to legislative restrictions, and do not have the opportunity to make decisions for themselves.

A concern was raised that other updates to salaried hours work, including the fact that employers can now decide on a new 'calculation year', together with the inclusion of two-weekly and four-weekly pay periods, for salaried hours workers, may have slipped under the radar due to the outbreak of coronavirus. The group felt that these changes should be re-communicated to ensure that employers and employees are aware of them.

The meeting was highly beneficial, and the team gathered some great opinions and feedback, which were incorporated into the CIPP's written response to the LPC's consultation on NLW and NMW rates for April 2021.

IR35 forum

Even allowing for the UK-wide lockdown and significant focus of HM Revenue & Customs (HMRC) and other government departments on coronavirus measures, it might be surprising to hear that an

element of 'business as usual' activity has continued, albeit not in face to face meetings.

The forum's remit is: To advise on the administration of IR35 policy in practice, assisting HMRC by acting as a consultative body to:

- provide HMRC with insights on the effectiveness of administration of IR35 on the ground
- identify and discuss specific areas for improvement in the administration of IR35
- explore the implications of potential changes to policies, products and processes relating to IR35
- help HMRC to communicate key messages to the members of organisations represented on the forum and a wider audience about IR35, and to ensure that guidance and information is clear and accessible for customers.

As you might imagine the attention of the forum over recent years has very much been on off-payroll reforms. In addition to the legislative transformation, focus has been on operational issues including the continued development and delivery of the CEST (Check Employment Status for Tax) tool. The postponement of these reforms to April 2021, due to the coronavirus outbreak, has provided an opportunity for HMRC to continue to improve its communications in support of business, and employer and engager readiness for off-payroll working.

The forum agenda focussed on looking ahead to what work is needed in the coming months to support the roll out of the reforms from April 2021, such as:

- customer support
- education for all stakeholder groups (for example: agents, employers, public sector, agencies)
- education needs for different sectors
- risks of operating non-compliant schemes – what do they look like, and highlighting actions HMRC are taking to protect against their promotion. ■

If you have views or experiences on any aspect of the off-payroll working reforms, including your experience of using CEST, please contact Samantha Mann, policy and research technical lead to policy@cipp.org.uk.

KEEPING THE UK PAID

Get more information and register for your digital pack at nationalpayrollweek.co.uk

#NPW20 #KeepUKPaid

HEADLINE SPONSOR



PORTFOLIO PAYROLL LTD

SPONSORS



CERIDIAN

corehr
Smarter HR Technology

SUPPORTING PARTNERS



REWARD STRATEGY
INCORPORATING PAYROLL WORLD

Advisory

The CIPP's **Advisory Service team** provides answers to popular questions

Q: An employee in respect of whom we operate 'C' category for calculating National Insurance contributions (NICs) has recently been absent from work due to sickness. Is statutory sick pay (SSP) payable if earnings reach the NICs lower earnings limit?

A: SSP will be due if the various criteria are met, including the earnings test. Note that secondary class 1 NICs are due on an employee's earnings even if the person is over state pension age.

Q: An employee who was on statutory maternity leave (SML) has recently returned to work on reduced hours. Unfortunately, we have now had to place her on furlough leave.

When calculating the furlough payment, should we use:

- the amounts of statutory maternity pay (SMP) that were paid to her in February, or
- the earnings for the reduced hours or for the hours she worked before SML, or
- average of earnings 2019/20?

A: Guidance advises that employers are not to use the SMP payments when calculating furlough pay; instead, they should use the amount that the employee would have been paid if she was not on any type of parental leave.

Unless the change to the employee's hours came into force before the end of her leave, you should use the contractual amount of pay to which the employee was entitled, to gain your 80% applicable to the furlough payment. You should check with your human resources team regarding this as any change of contract would need to have been advised to the employee via written correspondence.

There is guidance on how to calculate the grant under the Coronavirus Job Retention Scheme (CJRS) at <https://bit.ly/2z23LAE>. The section 'Employees returning from family-related leave'

explains what to do in these circumstances.

Q: I run the payroll for two preschools, which receive funding for three- to four-year olds. Does this funding count as 'de minimis state aid' for the purpose of claiming employment allowance?

A: In both cases I have indicated that state aid rules do not apply, but I cannot find any guidance on the GOV.UK website. For one group I think it is relatively straightforward as it is a registered charity and last year their NICs 'bill' was well below the £100,000 limit. The other is a registered company which similarly receives some grant funding under the same rules, and had NICs liability for the year below the £100,000 threshold. In both cases the total allowance was not used.

A: State aid must be considered so you must check the rules. The links below give further advice on this; however, charities will not have state aid and if the NICs levels are correctly under the £100,000 limit the two preschools will be eligible to claim the employment allowance.

- The *State Aid Manual* – <https://bit.ly/302wobW>
- GOV.UK: Employment Allowance <https://bit.ly/2S4wb3n>.

Q: For the purpose of paying statutory parental bereavement pay (SPBP) is it necessary to have the actual date of birth of the child; and are you also able to confirm the notice period that is required by the employee?

A: In answer to your first question, generally you will not need the child's date of birth to process SPBP unless the claim is for the death of a stillborn child. Based on the guidance, the date of birth is required so that you can confirm that the employee/claimant is eligible for SPBP.

The guidance also advises that an employee must give their employer 'notice' for SPBP in writing within 28 days of the

first day of the SPBP period (or where not reasonably practicable, then as soon as reasonably practicable). The employee must provide evidence of entitlement in writing at the same time, which must contain a written declaration that the person meets the qualifying conditions for SPBP as well as the specified information, which will need to include;

- the name of the person claiming SPBP
- the date of the child's death (or date of birth for a stillborn child)
- the period or periods in relation to which statutory parental bereavement pay is to be paid.

It is important to note that this is the notice period for the pay element only and that notice for the leave differs, giving more flexibility due to the nature of the leave that may be requested.

Detailed guidance on this can be found here: <https://bit.ly/2zXXqXd>.

Q: I have a query regarding a long service award given to an employee who has completed over twenty years' service. It is my understanding of the award being made that the employee cannot buy the gift themselves, but someone else must buy it to give as a gift. If the employee buys the gift themselves and claims back the cost of this gift, what are the tax and NICs rules around this?

A: If you give the employee cash to buy the gift this payment counts as earnings and therefore would be subject to income tax under pay as you earn and to class 1 NICs as normal through the payroll. The guidance, found here: <https://bit.ly/2BohPFf>, explains that a non-cash award made to an employee is exempt both from tax and NICs liability and from reporting by the employer if all of the following apply:

- the employee has worked for the employer for at least twenty years
- the award is worth less than £50 per year of service

The CIPP Advisory Service is available 9a.m. to 5p.m. Mondays to Thursdays, and 9a.m. to 4.30p.m. on Fridays.
Call 0121 712 1099 or email advisory.service@cipp.org.uk.

● the employer has not given the employee a long-service award in the last ten years.

For example, you can give a non-cash award with a value of up to £1,000 for twenty years' service. If the award equates to more than £50 per each year of service, you will need to report this in a P11D return and pay class 1A NICs on the amount over this limit.

Note that long-service awards have to be reported if they are a part of a salary sacrifice arrangement.

Q: A company director who left the company last year had opted for class 1 NICs to be calculated on a monthly basis (the 'alternative method') instead of the annual cumulative calculation. The director left in August last year and an additional payment in relation to untaken annual leave was paid to him in September.

Our payroll provider did not deduct from final payments to the director the full value of primary class 1 NICs due based on the annual recalculation. The payroll provider has advised that this is because they were following

HM Revenue & Customs' (HMRC's) guidance. Is this correct?

A: The guidance that your payroll provider is quoting is in relation to employees in respect of whom there has been an underdeduction of primary class 1 NICs. The rules for company directors are, however, quite different.

You are advised to look at section 7, page 2 of the CA44 booklet, *National Insurance for Company Directors* (<https://bit.ly/2MoFqlf>). This clearly states that where the alternative method for NICs is used, a recalculation should be done at the end of the tax year or at the end of the employment or directorship (whichever occurs first). Any underpayment of class 1 NICs must be recovered from the final pay and any shortfall must be paid by the employer.

Q: An employee was pregnant at the time she joined our organisation in September 2019, which meant that she was not entitled to receive SMP from us. She also failed her probationary period and we then terminated the contract of employment as of 31 May. The birth is expected on 27 July.

Is it correct that we do not have to issue her with a form SMP1 now as she is no longer our employee?

A: As this employee was in your employment during her qualifying week but did not meet the service criterion to be entitled to SMP, you would still have to issue to her a form SMP1 and return to her the MATB1 document. You would complete form SMP1 by ticking the box that states 'You were not employed by me for long enough', in order for her to claim maternity allowance.

Form SMP1 can be found here: <https://bit.ly/36XbKvt>.

Q: My question is in relation to the non-taxable additional expenses for employees working from home, currently set at £6 per week. Is this allowance pro-rated for part-time employees?

A: The allowance is the same for all employees who work from home, regardless of whether they are full- or part-time workers. It is not mandatory or compulsory for employers to pay this allowance, but they can choose to do so with no tax and NICs implications. ■

NEW TO PAYROLL?

BOOST YOUR SKILLS IN AN HOUR

New one hour e-learning courses for **only £75 +VAT**

Calculating income tax

Calculating Statutory Sick Pay (SSP)

Calculating National Insurance Contributions

Paying Statutory Maternity Pay (SMP)

Book online at cipp.org.uk/onlinelearning or email enquiries@cipp.org.uk for more information.

cipp.org.uk    


40 YEARS OF LEADING
THE PROFESSION

DON'T WAIT UNTIL
IT'S TOO LATE

PAYROLL ASSURANCE SCHEME

Can you afford penalties of up
to £10,000* per day for non-
compliance?

Make sure your people and
processes are working, and get
ahead of any non-conformities
before they become a problem.



For more information or to book your place:

Visit: cipp.org.uk/PAS

Email enquiries@cipp.org.uk

Call: 0121 712 1000

Live chat with us



cipp.org.uk

@CIPP_UK *correct at time of publication



40 YEARS OF LEADING
THE PROFESSION

To appear on this page
contact editor@cipp.org.uk

Movers

Shakers

CIPP'S ADVISORY SERVICE EXPANDS

CIPP MEMBERS recognise the value of the CIPP Advisory Service, which has taken more calls over the last two months than a normal six-month period. With use of this benefit increasing, the Institute has expanded the team and welcomes Lorna Nicholls ACIPP and Lauren Handley-Harkin ACIPP.



Beginning her payroll career in the 1980s working within the National Health Service. Lorna has also worked within large international manufacturing industries and seen many changes within payroll. She has worked on complex international payrolls, installed payroll software and performed manual checks to ensure the correct results were produced.

Lauren's payroll career also started within the NHS where, as a law graduate from Aberystwyth University, she joined the payroll and expenses department at University Hospitals Birmingham NHS Foundation Trust. In 2017, Lauren transferred to the private sector as a subject matter expert for Serco Group Ltd and was promoted to leading a team of experts in the delivery of over thirty payrolls.

CLAIRE KENNEDY APPOINTED AS HEAD OF PAYROLL SERVICES

THE UNIVERSITY of Lincoln has appointed Claire Kennedy to the new role of head of payroll services. Claire, who has seventeen years' payroll experience, is responsible for managing the delivery of monthly and weekly payrolls across five PAYE (pay as you earn) schemes, pensions administration across six schemes, expenses processing, payroll benefits, leave management and employee reward.

A key function of the role is to lead the payroll team of four through a transition into the 'payroll services' team expanding their remit and scope of engagement. Over the next six months Claire's focus will be on upskilling and building confidence and competence within the team.

The longer-term aim is to allow Claire to focus on: strategic organisational and payroll related projects, working with key stakeholders, pay and reward mechanisms, building relationships with third-party benefit providers, and compliance through process review.

Claire is excited about the opportunities this brings for her team but also the payroll profession, allowing the reconceptualisation of payroll as an area of strategic influence and decision making – shifting from process driven to a pro-active approach to service delivery.

Passionately committed to awareness of financial education and financial wellbeing, Claire intends to share this knowledge within local school and regional schools and colleges.

Her passion for the profession has been recognised by the IAB (International Association of Bookkeepers) which has awarded her the accolade of Payroll Professional of the Year 2020.



AND, BRIEFLY...

- **Ali Hasan ACIPP** has joined the The Coca-Cola Company, London, in a new position as EMEA payroll consultant
- **Mark Burns MCIPDip** has started a new position as interim payroll specialist manager at Astellas Pharma Europe, London
- **John Standhaven ACIPP Assoc CIPD** has been appointed as payroll project manager at VetPartners, South Yorkshire



Training and educational needs and solutions

Jerome Smail, freelance journalist, presents the views and experiences of several industry luminaries



The workplace is not only for the day-to-day tasks that keep the cogs of the organisation turning. There should always be a focus on the ongoing education of the workforce. An effective employee training programme not only future-proofs a company in a dynamic and ever-changing business world, but it also ensures employees develop their careers to their full potential.

So what are the most important considerations for workplace education – and what are the obstacles?

According to Dr Sue Smith, CIPP's education director, two of the most common barriers to learning are cost and time. "I think these should be a priority when considering workplace training programmes," she says. "Training that is affordable and valued will be undertaken well. Time is a valuable commodity, and allowing trainees to progress through material at their pace will enhance the learning."

Considering the accessibility of the training (whether face to face, online or a mixture of the two) is also important, says Smith. When the training is scheduled, short bursts of learning and high engagement are important.

The information has to be relevant to the trainee and also in context so they can relate to it. Having activities that are engaging – including quick quizzes, games or polls – should also be integral to help consolidate knowledge. "The training should be enjoyable," insists Smith.

As Elaine Gibson, director of people and quality at Dataplan, observes, training is all about "getting to the heart of what employers and their people need". She points out that workplace education tends to be one-size-fits-all, delivering the core information. While this is fine, the person delivering the training needs to be prepared to put the core learning into the real working context. When qualifications are at stake, it is important to keep the content current and seek feedback from past and current employers on a periodic basis. "I know from working at Dataplan for this last year, for an employer to invest in formal learning they need to see the value in terms of what it will do for the business," says Gibson.

Beverley Priest, head of payroll and pensions at EPM Ltd, also emphasises the importance of desired learning outcomes. In other words, you need to clearly define what you want someone to be able to do.

"For instance," she says, "does there need to be a stepped approach of smaller goals in the lead up to the main objective? Small wins and seeing progression towards an objective keep people interested and give them a sense of achievement."

Priest recommends defining the framework to determine and measure that goals have been met. Setting SMART (specific, measurable, attainable, relevant, timely) objectives at the start plays a crucial part in the success of the programme. What's more, the programme needs to be linked to the bigger picture, whether that's a team-specific area or company wide. That way, an understanding is gained of how what they do or don't do impacts others. "Real-life examples and scenarios from within the company would keep it relevant," says Priest.

Gibson agrees, suggesting you "bring the core content alive with real case studies and be able to cover the challenges payroll professionals face". With compliance obviously a key area, a current example would be having to adapt to the Corona Job Retentions Scheme and calculating the furlough payments due to the numerous working patterns of different organisations. However, Gibson adds: "There needs to be more out there to support service providers, as well as those seeking in-house support. Current

...also ensures employees develop their careers to their full potential...

provisions lean more towards supporting in-house payroll processes.” Priest points out the importance of ensuring there are no distractions, so programmes separate from the normal work and there’s no difficulty in juggling both: “no pressures of thinking I need to be getting on with normal work”. Also, it’s essential to draw up a realistic programme timetable that allocates enough time to each subject and learning – and confirmation of learning – can take place.

A key question to ask is who will be delivering the training and how many trainers might be required. In addition to being able to engage and inspire their audience, trainers need technical expertise to ensure practical advancement. Consider the balance of trainers to trainees in case additional support is required by anyone. Also ensure content is up to date and accurate, and review this regularly if required, particularly in line with the inevitable and regular changes in payroll legislation and industry regulations.

Priest observes that something as simple as the timing of the session can have a significant effect. “No one wants a heavy theory session first thing in the morning or straight after lunch” she says. Equally, feedback from each trainee on how they are finding the training is vital to understand whether the delivery is compatible with their learning style. Be prepared with a mixture of delivery styles from the outset.

Given today’s focus on flexible and

...discussion and conversing with a mentor will help to clarify ideas and actions...

remote working practices – not to mention the COVID-19 effect – a crucial consideration is making training efficient for staff to complete. Claire Conlaund, managing director of training organisation The Skills Network, believes it’s important for employees to be able to complete their education on their own terms, so make sure training can be undertaken remotely.

“This means trying hard not to rely on huge training sessions, which take time for human resources departments to arrange, often involving staff having to be diverted from key tasks,” she says. Conlaund does concede, however, that some key training such as health and safety or coaching sessions will likely need some form of face-to-face training instruction.

The truth is, though, that development often takes a back seat as we prioritise day-to-day deliverables that simply cannot be placed to one side. In fact, 53% of employers view traditional face-to-face workplace training as disadvantageous, diverting staff away from their regular tasks. Therefore, it’s extremely important to utilise flexible distance learning or online learning where possible, insists Conlaund.

“Rather than struggling to find the time or organise training and then waiting months for the scheduled sessions, we can harness online training programmes,”

she says. “Utilising distance learning allows staff to complete training on their own schedule, either at the office or home, often without having to sacrifice any quality instruction or academic rigour.”

Another key consideration when devising workforce training is ensuring staff have access to online resources or templates that they can return to, post training. Then trainees can reinforce learning back into their working practices and refresh themselves when needed, says Conlaund.

Mentoring can be a very useful feature of a training programme, observes Smith. However, she also points out that it is often difficult to establish a successful mentoring scheme. “There are many factors to consider and organise for it to be truly accepted and work well, but if a trainee can have someone to discuss issues with and learn from their experience and knowledge on the topic, this will help to consolidate the learning.”

Smith insists the act of discussion and conversing with a mentor will help to clarify ideas and actions, while also providing useful insights into how to implement ideas successfully and learn from others’ mistakes and successes. “I believe mentors do not have to be from within the same organisation but do need to have similar experiences to get the best from the relationship,” she adds.

Gibson, meanwhile, says mentoring is “extremely important”, and “an essential way to understand how the learners are progressing”. The mentor role completes a “triangulation of communication” between the learner, tutor and employer representative (mentor).

“The learner will be exposed to generic and core information, so to a certain extent the employer should take some responsibility for the learning progression,” explains Gibson. “If the employer just pays and walks away, you might as well tip your investment down the drain. The employer must take an interest in the learner’s progress because there is such a gap between the core learning – which is essential for compliance – and how the learner will apply the learning in the workplace.”



Regular contact between the tutor, learner and employer (mentor) will ensure the learning stays on track, highlight any learning gaps and ensure that the whole community is on the same page.

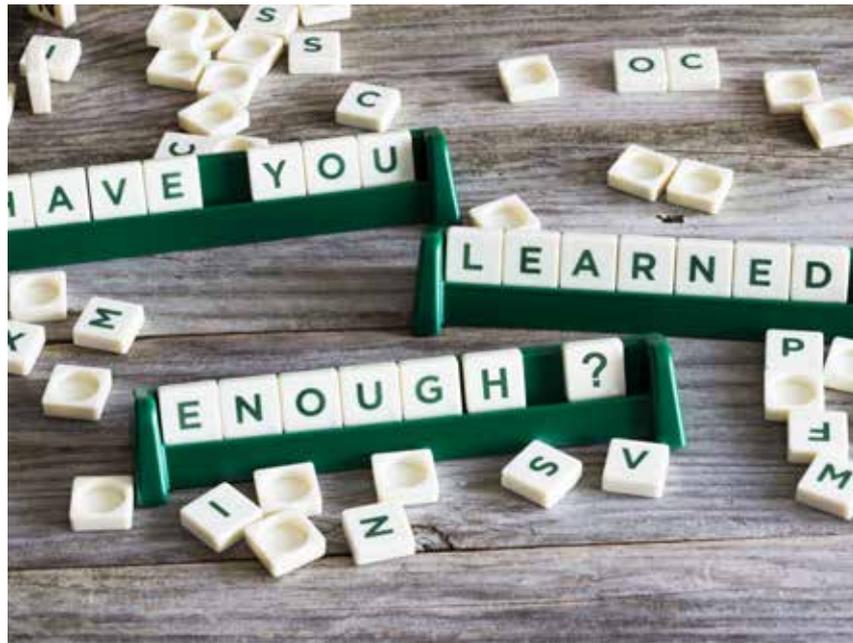
Priest points out that for mentors, coaching is a positive experience from which they can learn more about themselves, including learning styles as well as their own strengths and weaknesses. In turn, the experience can boost their own confidence, communication skills and performance, giving them a sense of responsibility, importance and achievement.

Although not always needed for a 'training programme' per se, mentoring is very important for helping employees solidify and stretch their training, according to Conlaund. "Rather than taking away key learning and then 'guessing' best practice following training, having a mentor helps the employee bounce their ideas off to someone else, which can help us to release the true potential of a project," she says. "Mentors are there to use their real life experience in the subject matter to offer proven advice and insights to the employee."

Worth noting, she adds, is that mentors are not just for one-off training programmes, but more so for for continued support and learning on the employee's path of continuous professional development. After all, a successful career for an employee is epitomised by self-improvement and development.

There is much to learn from a mentor that goes beyond formal training. This prompts the question: how can you go about ensuring a balance of formal training and organic staff development in the workplace?

Paul Russell, managing director of international training company Luxury Academy, believes staff development should be demonstrated from the top down. He explains: "Many companies say that they provide training, but what they tend to mean is that they will send you on courses. That is only one aspect of development. Training has to be a part of the culture, with both formal training



programmes and ongoing support in development. 'Let me show you how to do that' is far more relatable than 'I need to train you in that'. It's the same training but a different mindset."

So what of the latest innovations in training solutions?

Darren Hockley, managing director of eLearning provider DeltaNet International, says advancements in artificial intelligence and machine learning mean we now have the ability to personalise workplace learning more than ever before. "We can also see digital learning becoming more flexible and user-friendly in 2020 and beyond," he says, "with companies implementing a technique called 'adaptive training paths' to avoid learning fatigue year on year. This is especially effective for mandatory training that must be completed annually."

By using adaptive learning paths, says Hockley, the same (or similar) training can be presented to staff in different sequences, utilising different content and new learning styles each time. "Not only does this approach keep things nice and fresh, but it's also a nifty way to increase learner performance and commitment levels."

Of course, as with every other aspect of work, COVID-19 has posed a considerable challenge to training. However, any

obstacles are far from insurmountable.

Aldona Limani, EMEA market development lead for learning platform Docebo, points out that even before COVID-19 impacted every walk of life this year, workplace training was going through a transformation and the pandemic has only increased the speed of change and forced companies to pivot fast. "Collaborative learning has come on leaps and bounds during the pandemic even though we're in different physical spaces," says Limani. "When we're learning with a social component, there's our own accountability to learn, combined with a more interactive experience for all parties. This is a less formal approach to learning and gives the learners control to take it at their own speed."

Finally, Limani observes that the gamification of learning platforms also drives competition and attracts users to return time and time again. "This can drive behaviour changes throughout an organisation," she says, "from collaboration and sharing knowledge to help grow skills, to announcements or changes that are happening during what is a turbulent time for businesses and their employees." ■

It's clear that training and workplace education should remain high on the agenda, despite the shifting sands we are currently experiencing. After all, one of the key requirements of the payroll professional is the ability to cope with change.

...a less formal approach to learning and gives the learners control to take it at their own speed...



Training: above and beyond



Ian Neale, director at Aries Insight, discusses the importance

Training is often the first casualty when time or budget come under pressure. Indeed, some organisations spend remarkably little on equipping staff to deliver the best possible service.

Training in a process ought to enable employees to understand and be able to explain why certain steps are required – to cover the ‘why’ as well as the ‘what’, ‘when’ and ‘how’, in other words. Nowhere is this more vividly apparent than in pensions.

We identified the problem thirty years ago and, during the 1990s, built a suite of computer-based training courses on pension transfers, equal treatment, revenue limits, trusteeship and administration, and later pensions on divorce. We recognised the necessity to make them interactive, with content relating to practical examples, and natural language recognition of typed answers to self-testing questions. (But we didn’t make any money.)

Our most successful course was on trusteeship and administration, launched in 1996 to accompany the introduction of member-nominated trustees. Since then The Pensions Regulator has developed the online trustee toolkit and made its completion by pension scheme trustees practically mandatory.

In smaller organisations, human resources and payroll professionals often double up as pension administrators. This has become common since the advent of auto-enrolment, which has brought a quite formidable sets of hoops and hurdles. More recently, the government’s response to the pandemic, the Coronavirus Job Retention Scheme (CJRS), introduced new complications. For example, it doesn’t necessarily fully cover pension contributions: employers can only claim for

the statutory minimum 3% of qualifying earnings within 80% of salary (capped at £2,500).

This illustrates the way pensions legislation interacts and overlaps with employment law. You might be familiar with many other instances (e.g. contributions paid via salary sacrifice and during maternity leave). Then there is the tax side: have you yet had to advise a senior colleague on the tapered annual allowance, or manage a ‘scheme pays’ request from an employee faced with an annual allowance charge?

Some of this stuff can be documented with flowcharts and decision tree models for staff to follow – immensely valuable because, let’s face it, some things don’t crop up regularly at all. Even where a reliable process can be discerned with confidence, it needs monitoring because the government keeps changing the rules. (In the context of the CJRS, I might even say ‘making it up as it goes along’.)

Someone really has to keep on top of training and education needs. That’s not to say one person in an organisation has to become the fount of all knowledge; partnerships with specialist advisers and compliance consultants will often be a better solution. Alternatively, subscribing to web-based information services accessible 24/7 might fit the bill; at least, as far as the ‘what’ and the ‘when’ are concerned, as the ‘how’ is often up to the organisation to decide.

But I come back to the ‘why’, especially when the questioner wants to know why they have to find a piece of information, or why some desired objective is unattainable. Here, context is king: often there are many factors involved, some of which the questioner might not be aware are relevant.

To give a simple example, we’ve often been asked a complicated question about pension rights without being told whether the scheme in question is a defined benefit or defined contribution arrangement.

In pensions, we often say the past is never history. This is what makes long experience particularly valuable. It’s not only the way the legislation has ramified over the years into the dense thicket we try to untangle daily. Pensions don’t run on rails: human beings run them, and humans make mistakes. Sorting out what should have happened and how to rectify a mistake, sometimes years later, can demand imagination as well as an encyclopaedic memory – which of course is in short supply.

In many cases, there might be no-one left in the organisation who was around when the pension scheme was set up, or who knows where to find documentation. In-house pensions administration is rare these days.

Defined benefit schemes are mostly closed anyway, with admin outsourced ages ago; the trouble here is that the contract might have passed through more than one third-party administrator, with gaps in data not always being filled accurately.

Since 2012 employers have had to get to grips with auto-enrolment (AE), mostly choosing master trusts to fulfil their duties. Though it might be that your employer never paid a penny into any pension scheme before AE came along, that doesn’t get you off the hook. Employees (and employers) will still look to their in-house pensions, payroll and reward colleagues to help them understand their options because, remember, we’re now in a world where freedom and choice is the mantra. You need resources and opportunities for continuing professional development; and ideally also experience, contacts, a good memory – and a training budget. ■

...enable employees to understand and be able to explain why certain steps are required...

Education is not preparation for life, education is life itself

Carsten Staehr, chief executive officer of Cintra HR & Payroll Services, provides an inspirational view



Like John Dewey (to whom the quote in the title is attributed), I am a firm believer in continual learning; and certainly, in the payroll industry, it is an absolute necessity.

Even without the recent demands resulting from the coronavirus pandemic, we are constantly alive to new challenges, using juggling skills that would be the envy of any top-class circus act.

Payroll has become increasingly complex over the years and the ability to learn, question and adapt are now staple requisites in a payroll professional's skill set. Strong foundations are vitally important when building a payroll career, which is why it's a must that all Cintra bureau staff are CIPP-qualified with many continuing their education to the highest level.

There is a raft of software available now to help take some of the pain away, but I am a firm believer in the importance of maintaining a basic skill set so that, should the need arise, manual calculations can be performed, without the need for a drop of WD40 to oil the wheels. This education also helps to hone the keen eye of the payroller, so that they have the ability to question and spot potential anomalies, rather than purely rely on the software output.

Studying for a qualification takes a tremendous amount of drive and dedication. The fact that most people in the payroll industry achieve this whilst juggling a full-time job, family responsibilities and the many other commitments that our incredibly busy lives throw at us is outstanding. Cintra is a proud supporter of the annual CIPP Graduation ceremony and the level of commitment and enthusiasm I witness there leaves me in no doubt that the future of the industry is in good hands.

The fact that there is now a defined route into the profession, through the Payroll Apprenticeship Scheme is also a great step in establishing payroll as a desirable career. Cintra embraced the scheme and its working incredibly well, with an apprentice added to each of our outsourcing teams. The apprenticeship has a well-defined framework that provides the opportunity to learn and then put that knowledge into practice, enabling us to grow future talent that takes great pride in being counted as one of the professions that keeps the wheels of industry turning.

...the fourth emergency service, adapting so well it would have made a chameleon jealous...

I genuinely believe that during the coronavirus pandemic payroll stepped up to the mark as the fourth emergency service, adapting so well it would have made a chameleon jealous. In addition to year end and the start of a new tax year, thrown into the mix we had new processes and legislation to understand and implement in the form of the Coronavirus Job Retention Scheme and the changes to statutory sick pay, social distancing, isolation, home working and home schooling...and payroll prevailed. Probably the most extreme example of on the job learning I have ever encountered. As a result, however, the profile of payroll has probably never been higher: it is important that we capitalise on this and continue to raise our game, demonstrating

the value added by a profession which is continually learning, adapting and developing.

Learning, however, comes in many guises, such as:

- formal courses which result in a qualification
- training workshops and updates that help us stay abreast of legislative changes
- conferences and webinars that open our minds and broaden our perspective on future trends
- networking with likeminded individuals which allows us to drink from the fountain of knowledge and experience of our peers
- industry blogs and articles which give us fresh perspective.

The opportunity to learn faces us at every turn. In fact, there is so much out there it can be overwhelming. Where do you start? For me, the natural starting point is always the CIPP: as industry bodies go it really is at the top of its game. The information sharing, courses, networking – they are all first rate.

What really makes the institution great, however, is its members. They are the heart of the CIPP: their drive, professionalism and thirst for knowledge is what really sets it apart. Indeed, collaboration and knowledge sharing across the profession, particularly during the coronavirus crisis, has been second to none.

For me, payroll is an industry which demonstrates a willingness to invest in continuing education. Payroll professionals demonstrate an overwhelming desire to do a good job, to have the expertise and knowledge that enables them to face future challenges with confidence.

As Confucius said: education breeds confidence, confidence breeds hope, hope breeds peace. ■

Diary of a student...



Gemma Mullis ACIPP
*Policy and research officer,
CIPP*

Tell us a little about your background and life so far.

I'm 36 years old and currently live in Solihull with my two sons who are thirteen and nine. Life with two boys is very interesting indeed, from walking the side-lines of cold muddy rugby pitches, to Mario Kart matches on the Switch. Juggling that with working full-time does make life very busy, but it's enjoyable at the same time.

What can you tell us about your career and qualifications?

I have been working within the payroll, finance and human resources profession for the past sixteen years. I began working in a finance team under an apprenticeship scheme, starting as a finance administrator, progressing to a finance manager, then into payroll.

Like most, I did not choose the payroll life – it chose me. When I was offered the opportunity to work for the Chartered Institute I jumped at the chance. For anyone in payroll, this was an opportunity to work for the elite.

Why did you choose to study the Foundation Degree in Payroll Management?

I left formal education with A–C passes in all exams taken and began an apprenticeship in business administration. After this, I completed my Association of Accounting Technicians qualifications and progressed within the finance department. Shortly after, I became a mum, which meant qualifications were not at the forefront of my mind.

I had always wanted to study, so when I

began working with the Chartered Institute the time was perfect to gain a qualification in a profession I was passionate about. Choosing the Foundation Degree was something I never doubted. I knew it was a well-recognised qualification and wanted to back up my knowledge with it.

How do you manage the work-life balance and your study? Do you have any tips for others in the same position?

I think being a full-time working mum and studying is tough; however, it's all about managing your time effectively. The beauty of this course is that it allows you to study when you find the time to fit it in.

Deadlines and module workshops/tutorials are given a long way in advance and expectations of study times etc are given when you enrol. It really is all about managing your time and making time for you.

Sacrifices do have to be made, but I just think about how elated I am going to feel when I graduate. With that in mind, I am pushed to make time to complete assignments and put the effort into study. Planning your study time is key in my opinion. So get yourself a diary and block out time to focus on you, as this is your future and career you are working towards.

What would you say is the most important thing you have learned so far?

I have learned that it's essential to put the effort in, to make time to study and importantly to attend all module workshops

and tutorials. These give you the opportunity to share ideas and knowledge.

My tutor is amazing and so is my tutorial group. I am excited to see us all graduate next autumn and incredibly proud of us all.

What do you hope to gain from this qualification – both in terms of skills and also possible career progression?

Completion of the Foundation Degree will help assert my understanding of payroll and broaden my knowledge.

After I have completed, I intend to further my qualifications and start my Master's degree with the CIPP and study the MSc in Strategic Leadership. ■

Foundation Degree in Payroll Management

Designed for those who wish to thrust into the dynamic world of payroll management, this qualification develops an in-depth understanding of payroll processes and also the legislation, contractual conditions and case-law which underpin the profession.

Alongside this, students also acquire a broad range of managerial knowledge and skills including operations management, project management, marketing principles and budget controls.

This is the only university-accredited payroll qualification offered in the UK. Students who successfully complete the programme graduate from the University of Worcester.

The programme caters for those who work in all payroll environments; from payroll service providers, accountancy firms, in-house payroll teams and sole payrollers. Completion of this course significantly enhances career opportunities in the payroll industry, enabling progression onto not only payroll management roles, but also payroll consultancy, payroll software development and positions in reward and benefits management.



CONTINUING PROFESSIONAL DEVELOPMENT

Frequently asked questions

Continuing professional development (CPD) is a combination of approaches, ideas and techniques and is invaluable in helping all professionals manage their own learning and development. This is especially true during the current situation for those working in payroll, pensions and reward where keeping up to date with the continuous changes in the industry is essential.

Logging your CPD allows you to keep track of learning and development that you have completed, and to tailor your future developments based on you and your organisation's goals. Below are some of the frequently asked questions we receive regarding CPD to help you learn and grow as a payroll, pensions or reward professional.

Who needs to complete CPD?

Firstly, if you are an associate, full or fellow member with the CIPP then you are expected to log at least one CPD activity per subscription year; but there is no minimum points total.

Chartered members on the other hand are required to achieve at least 40 CPD points each subscription year to be able to renew again at Chartered level.

What counts towards my CPD?

CPD is any form of learning or development that benefits you in your

professional environment and career; for example:

- calls into the CIPP's Advisory Service
- on the job learning
- attending national forums
- reading (e.g. this magazine, *News Online*, etc)
- any form of networking where you may have learned something new
- attending virtual training courses and/or events.

CPD is about maintaining and developing your knowledge and skill set. You demonstrate this by setting learning objectives and development goals, whatever stage of your career you are at.

Why is CPD important?

Continuing professional development is an important aspect of your career as it demonstrates to yourself and your organisation that you are developing as an individual and as an employee, to improve and learn. Logging your CPD will help you keep track of the learning and development that you complete, as well as planning for the future based on you, your team, and your organisation's goals and strategies. ■

For more frequently asked questions or to find out how to record your CPD, log into 'MyCIPP' (www.cipp.org.uk/login.html).

If you require further help, please email membership@cipp.org.uk or call 0121 712 1073.

Join over 15,000* qualified payroll professionals in the UK

Foundation Degree in Payroll Management

Gain an in-depth understanding of payroll, and the complex payroll legislation involved, alongside management skills including performance, time, project and operational management

Enrol now for autumn visit cipp.org.uk/FDpayroll for full details

Delivered in conjunction with



For more information or to enrol:

Visit: cipp.org.uk/study

Email enquiries@cipp.org.uk

Call: 0121 712 1023

Live chat on our website



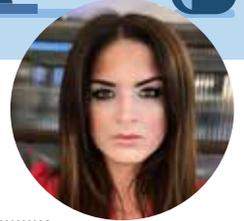
cipp.org.uk

@CIPP_UK



40 YEARS OF LEADING THE PROFESSION

Maintaining workplace culture



With remote working now commonplace, **Helen Livesey, senior business director at Hays Payroll Management**, sets out five ways to maintain your workplace culture remotely

The current world of work is operating more remotely than it ever has before, but adjusting to this may result in employers facing certain challenges which need to be managed. Some of these challenges include obstacles to communication, collaboration, relationship building and accessibility which may result in an impact on workplace culture.

The uncertainty we are experiencing in the world of work may continue for some time, which is why it's vital that employers of remote working teams do what they can to maintain their workplace culture for the benefit of their organisation and their employees.

● **Draw up a communications plan** – When managing your team remotely, effective communication is crucial. As a priority, you should set up a communications plan with your team outlining when you will talk each day and on what platform. Take advantage of the variety of platforms available to help your team stay in touch and collaborate, but bear in mind that too many can be overwhelming.

The next best thing to talking face-to-face is communicating over video. Encourage your team to use their webcams, as this will help participants engage more with each other. As you would with a physical meeting, set an agenda prior to the call and make sure this is visible to everyone.

This way of communicating is now the equivalent to team meetings, so stress

the importance of attendance. Remind your team that communicating regularly keeps everyone in the loop, enables you to celebrate successes, iron out any issues and maintain your working relationships.

● **Don't underestimate the importance of small talk** – Working remotely means that you don't encounter those impromptu interactions in the office with your colleagues. While these may not seem so significant at the time, they go a long way to building rapport and fostering working relationships between employees. If you have any new team members, this time will be particularly important for them to get to know their colleagues.

Therefore, in addition to making sure you speak to your team frequently and over video where possible, it's also worth factoring in to make small talk and have more casual conversations to catch up. I would encourage factoring in this time at the start or end of a conference call so your agenda isn't disrupted. If you don't have regular calls, you could still facilitate this type of discussion over instant messaging apps like Yammer or Slack.

● **Encourage your team to share knowledge** – The natural exchange of knowledge is another element of your workplace culture which tends to come more naturally in an office environment. Many of your team will possess specialist knowledge about their area or subject which is of use to the wider team, and this may need input from you as an employer to facilitate while your team is working remotely.

You could encourage your employees to create guides, host webinars or record podcasts on their specialist subjects to provide opportunities to share their knowledge in an engaging way. Ensure that this is shared to your team via a conference call, instant message or email and that you follow up with praise and recognition.

● **Keep your team engaged and united** – Whilst you're probably used to reading your team's emotions and reactions when you're with them in person, obviously when working remotely this is more difficult. Where possible, use video calls where at least you and your team are able to see each other and engage more than you would simply over the phone.

As well as seeing your team, try to encourage inclusive language such as 'we' and 'our'. It might seem like a small step, but these verbal cues foster cohesion and unity which is harder to achieve when everyone is working independently in different locations.

● **Trust your team** – While remote working may pose challenges at first, particularly to those who don't have experience working or managing in this way, by trusting your team there is a lot to gain from this working setup.

Trusting your team will mean they feel empowered to work in the interests of your organisation and stay motivated to do their work day-to-day. They'll also be able to experience the flexibility benefits which working remotely offers. ■

...do what they can to maintain their workplace culture for the benefit of their organisation and their employees...

When your team are working remotely, you want to get to a place where culture influences mindset. When you achieve this, location no longer matters and you'll be able to manage your team while maintaining your company's workplace culture.



CIPP's coronavirus (COVID-19) hub

THE CIPP'S hub, which contains information to help and guide payroll professionals through the pandemic, provides news, resources and links to internal and external resources. (<https://bit.ly/3hOK9KR>)

Guidance is changing almost daily, so members should ensure they subscribe to the CIPP's *News Online* email service in order to receive advice and updates as soon as available.

The news/articles listed below have been recently reported in the hub and can be reached via the links shown. The online content itself contains links to GOV.UK guidance.

● **Check which employees you can put on furlough to use the CJRS (military reservists)** – HMRC has confirmed that employers can furlough an employee who is a military reservist returning to work after a period of mobilisation, even if the employee is being furloughed for the first time. (<https://bit.ly/3epi4OW>)

● **CJRS template available to download when claiming for more than 100 employees from 1 July 2020** – This template supplied by HMRC can only be used for claims starting on or after 1 July and must not include any claims for periods which started earlier. (<https://bit.ly/2YSv4Gq>)

● **Reporting furlough fraud** – An online form enabling employees to report claims that they feel are unlawful has been made available by HMRC. (<https://bit.ly/2V8oBpJ>)

● **CJRS phase 2 frequently asked questions** – This features questions relating to flexible furlough. (<https://bit.ly/2V44GrS>)

● **The NHS test and trace service and its effect on pay** – The Statutory Sick Pay (General) (Coronavirus Amendment) (No. 4) Regulations 2020, which came into force on 28 May 2020, provide that those employees contacted via a relevant notification and advised to stay at home and self-isolate, are deemed as incapable of work and therefore entitled to SSP. Workers in self-isolation are entitled to SSP for every day they spend in isolation if they meet the eligibility conditions. (<https://bit.ly/3dl7oQk>)

● **Treatment of direct earnings attachments (DEAs)** – In April 2020, the Department for Work and Pensions (DWP) announced that it would be writing to employers to instruct them to temporarily suspend DEA deductions from employees' pay in April, May and June 2020. In response to the CIPP contacting the DWP's Debt Management contact centre, it is understood that employers would be advised by letter to recommence deductions from July. (<https://bit.ly/3duunbP>)

● **Changes to the CJRS and how this will affect pension contributions** – The Pensions Regulator has published updated guidance to reflect that from 1 July 2020 staff may be furloughed on a flexible basis and permitted to return to work part-time for their employer.

For claims commencing on or after 1 August 2020 employers no longer have the option to claim a grant for up to the statutory minimum automatic enrolment employer contributions. (<https://bit.ly/2zTniDR>)

● **Late filing and payment penalties** – Taxpayers have the option during the pandemic to defer: value added tax payments between the period 30 March to 30 June 2020; and the July 2020 income tax self-assessment payment on account.

HMRC will also accept the pandemic as a 'reasonable excuse' for those who are late filing their returns or paying their tax. Relevant penalties will be cancelled provided the employer has managed to file or pay as soon as they were able to. Employers also have an additional three months to appeal or ask HMRC for a review of the penalties. (<https://bit.ly/2CuxVhk>)

● **Ordering paper P45s and P60s from HMRC** – HMRC has postponed until 1 August 2020 its plan to withdraw the facility of ordering blank forms P45 and certificates P60 online. (<https://bit.ly/3hRw32o>)

● **Treatment of expenses provided to employees** – Guidance in relation to the treatment of certain expenses and benefits provided to employees has been updated. (<https://bit.ly/2V3gR8j>)

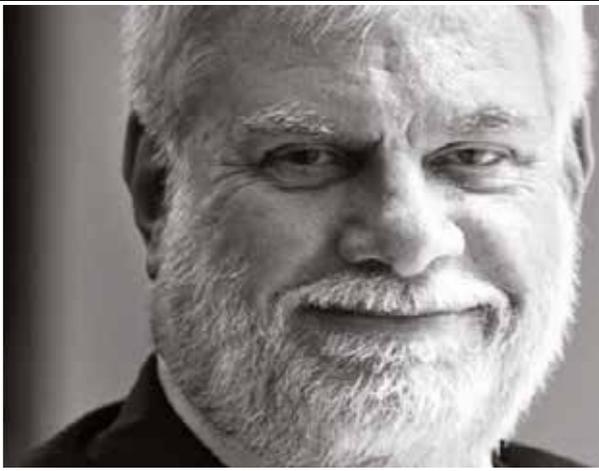
● **CJRS guidance updates** – HMRC guidance relating to how the CJRS will operate in the period July–October 2020 was released in June. Changes from 1 July are in the table. (<https://bit.ly/2V8FL6y>)

Summary of changes from 1 July 2020

| | July | August | September | October |
|--|----------------------------|----------------------------|----------------------------|----------------------------|
| Government contribution: employer NICs and pension contributions | Yes | No | No | No |
| Government contribution: wages | 80% up to £2,500 | 80% up to £2,500 | 70% up to £2,187.50 | 60% up to £1,875 |
| Employer contribution: employer NICs and pension contributions | No | Yes | Yes | Yes |
| Employer contribution: wages | - | - | 10% up to £312.50 | 20% up to £625 |
| Employee receives | 80% up to £2,500 per month |

Employer Bulletin

THE JUNE edition published by HMRC contains extensive coverage of changes made to a wide range of rules affecting, amongst other things, income tax, NICs, SSP, the CJRS, pensions, expenses, calculation of average weekly earnings, financial scams and cyber security, and annual leave. Issue 84 can be viewed here: <https://bit.ly/2BxJy6z>.



Tributes to **Norman Forbes Green**

7 July 1950 - 13 May 2020

Some of the many lovely comments and tributes the CIPP has received are shown here. More comments and tributes are in the online version of this issue.

The CIPP was built on the goodwill, experience and tenacity of its early members who helped us take the fledgeling association into the magnificent organisation it is today. No one was more supportive and active in those early days than Norman, and it is with a heavy heart I write these brief notes to express my own and the organisation's sadness at his passing.

Norman was reliable and willing, two admirable traits which we put to good use. He read and digested anything and everything related to payroll, and we used his in-depth knowledge constantly as a major contribution to the updating of our study material for the ground-breaking Diploma in Payroll.

From the outset Norman was a tutor for groups of students and, just as we all did, he enjoyed the annual weekend schools during the Easter period when we took students to various universities for revision courses. If anyone didn't turn up, Norman volunteered to step in.

Much of Norman's contribution was behind the scenes, assisting with the moderation of test papers and helping to set the assignments for students. Whilst those of us working full-time within the CIPP appreciated Norman's input, the general membership were unaware of the depth of his contribution.

Away from payroll Norman enjoyed choral music and was a regular attendee at the Proms in the Royal Albert Hall where he was once afforded the honour of presenting an award.

The unstinting support Norman willingly gave is an example to others in the payroll movement who now carry the banner at the forefront of furthering the cause of payroll interests. 'Sadly missed' does not get close to explaining the gap he leaves within the payroll movement.

Gordon Cresswell

I first met Norman in 2000, when I was hoping to meet payroll professionals and others who could help me understand UK employers and their links with (what is now) HMRC. It became obvious very quickly that Norman was exactly the sort of person I needed to help me plan improvements in policies, processes and services. He continued to prove that in spades over the next decade. He always demonstrated an unrivalled knowledge and appreciation of employers of all shapes and sizes, and of the different service providers and software that they rely on.

I was privileged to count Norman as a loyal and charming friend – he was great fun – but like all the best friends he knew when to be supportive and when to challenge. He was passionate about the health of the payroll industry, and he never hesitated to tell me when he felt that HMRC could do better. But his criticisms were always constructive and helpful and focussed, and he achieved that partly by always taking time to understand the 'culture' of some key HMRC and Treasury officials – one of Norman's many exceptional qualities.

Rest in peace, Norman. You will be very sadly missed.

Don Macarthur

Norman Forbes Green

(The funeral took place on 24 June at Medway Crematorium, Chatham, Kent.)

Norman was a much-loved member of the payroll community and had worked with the CIPP since 1994 supporting students through their qualifications.

Having started his career as a programmer at Kent County Council, Norman held various roles and positions within the profession. He spent 35 years working for CGI (previously Logica) from 1981, where he finished his career as legislation and compliance manager in 2016.

In addition to his full-time employment, Norman was committed to developing professionals within the industry and was a tutor on the CIPP's Foundation Degree in Payroll Management. Throughout his many years of service, Norman provided support, guidance, and advice to the many students he had steered through our qualifications, as well as to members of the CIPP board.

In addition to the work he did for the CIPP qualifications team, Norman was an invaluable support to the CIPP's policy team over the years, providing them with updates, putting forward members' views and attending consultations on behalf of the CIPP.

Norman also held the position of vice-chair of the payroll group for the British Computer Society from September 2013. He was highly regarded by HMRC and other government departments and agencies, as well as by all at the CIPP where he would act as a sounding board for early policy development and providing a technical insight into requirements of payroll software.

The payroll industry has benefited enormously as a result of Norman's input, experience and influence over the years. The profession would not be what it is today had he not been part of it.

Rest in peace, Norman.

Norman was the most kind, thoughtful and generous person I have had the pleasure to be able to call a friend. He had a love of gadgets, IT and payroll legislation.

Always there for his students he loved to go into the detail and would happily support anyone who wanted to learn. It was Norman I turned to when I was completing my MSc dissertation and he painstakingly read through it from start to finish and highlighted to me where he felt it did not flow or he did not understand the point that I was trying to make.

Many a time he answered a question for me or pointed me in the right direction when I had a query as a tutor; and many a drink we had at one CIPP event or another over the years, always catching up at revision school weekends (as they were) and tutor training.

Having sought Norman's recommendation for wireless earphones to use whilst cycling, for which I could knowingly guarantee there would be a Sony product recommendation given on the Saturday, it came as a great shock to hear of Norman's passing in the week following.

Norman, you will be missed, rest in peace.

Liz Lay

Norman was amazing. His knowledge was unparalleled and his ability to explain complex situations, processes and rules in a way that made them easy to understand was a gift that many envied.

My enduring memory of him is as a tutor at my first Diploma study weekend, where he lifted a veil on the subject of class 1B NICs and PAYE settlement agreements. This was the first time we met.

I was fortunate to meet Norman again, both when I became a tutor, during which time Norman was so supportive, and also around the consultation table where Norman could be relied upon, always, to provide a clear summary of the subjects under discussion and more often than not the solution needed.

He was knowledgeable and wise – but most of all he was kind, a rare quality. I am proud to have been able to call him a friend. I will miss him.

God bless you and keep you safe Norman.

Samantha Mann



I wanted to write just to say how saddened I am to hear of the death of Norman Green. He was great guy.

I'll always remember his kindness and level headedness in leading British Computer Society payroll group meetings which I attended for the Contributions Agency. And, of course, in my reincarnation as a payroll educator for the then IBPM he proved an excellent colleague.

He kindly surprised me with the gift of a copy of the *Groves Concise Dictionary of Music* in 1997 when I left the Agency. We have exchanged Christmas cards every year without fail.

Peter Waugh

Norman was a true gentleman.

I had the privilege of working with him on various HMRC projects with real time information being one of them. However, our first encounter was as a student of the then IPPM Diploma programme and my TMA6 revision; no matter how hard I tried I could not understand KPIs. Norman changed that and I still use KPIs today.

Norman did enjoy his wine and in London we would sometimes get together to grab a bite to eat and a glass of vino and put the world to right.

I have always had a huge amount of respect for this very kind gentleman and I will miss him very much.

Karen Thomson

This is sad news.

I got to know Norman when I began studying for the MSc back in 1997, so some 23 years ago. He was a valuable member of the payroll community, a good friend, and someone who really enjoyed life. I will be very sorry not to be able to spend time with him at future events and will certainly miss his company.

Ros Hendren

For all who knew Norman, I expect we are experiencing sadness at the thought of his passing. I respected and enjoyed his company always, and had a great admiration for his wealth of knowledge and his dapper attire.

It is right to reflect upon his meaning to us all.

Jason Davenport

Such sad news.

Norman was my 'payroll buddy' in 1999 when I joined CIPP (then IBPM). He taught me all I know about payroll tutoring.

I recall that through lack of confidence I was reluctant to learn, but Norman gave me the courage to deliver payroll tutorials and weekend revision school workshops. He even found a venue for me in south Croydon for my first tutorial. I have the uttermost respect for Norman and always see him as my 'mentor'.

I am sure there are others like me.

At Graduation ceremony as tutors lined up to go on stage he always had this great presence about him.

Norman's contribution to the payroll profession over many years should truly be commended in some way for his contribution.

Sonia Grant

Norman was a great inspiration to me when I first started tutoring and was always there to help. He will be greatly missed by us all.

Christine Lane

Terrible news.

Norman and I always looked out for each other whenever we met at meetings etc. I have lots of memories of a very dear and knowledgeable friend.

We go back a long way and had many happy days at weekend schools etc when I first started teaching the diploma in the year 2000.

The world is a sad place as a result of losing Norman.

God bless – now rest in peace my friend.

Kelvin Bell

I was fortunate to know Norman.

It was in the early 1990s when, as editor of the newsletter *Payroll Manager's Review*, I began attending meetings of the Payroll Specialist Group of the British Computer Society which Norman also attended. These meetings enabled me to get to know and to invite him to contribute articles.

In more recent years, it was always a pleasure to meet and chat with Norman at the CIPP's Annual Conferences. I will miss him.

Mike Nicholas

Heartbreaking news and such a shock. I had great respect for Norman – he had a wealth of knowledge and was a great character, and I always enjoyed catching up with him at tutor training events. So sad. He will be sorely missed by us all.

Anne Anderson



Really sad to hear the news, a true gentleman, colleague and friend.

Ray Rönnpage

Very sad news. Norman was a lovely man and always had a story to tell.

Clare Warrington

This is so very sad.

Norman was an incredible man and inspired and helped me in so many ways since meeting him many years ago.

Kerrie Given

Such a shame.
Very sad news indeed.

James Bartlett

Very sad to hear about Norman.

Helen Miller

That is sad. Norman was always very kind and encouraging with tutoring advice when we met at tutor events.

Julia Watkin

Norman's death was a shock. I worked a lot with Norman, and he was always a good sounding board.

Sandra Lingwood

Norman will be missed by myself and I am sure everyone who knew him.

The depth of his knowledge and fascinating stories were a joy.

He was a gentleman and I consider it an honour to have known him.

Joanne Leather ACIPP

Awful and sad news.

Norman was a very kind and knowledgeable man, and we all looked up to him. He definitely helped me in my early days as a tutor.

Steve Harford

I would often bump into Norman at Arne Street, London, as he was finishing a tutorial and I was just starting one. I have a nice memory of the last time I saw him earlier this year.

I arrived and was fiddling with the light switches and turned off the lights in the room where he was teaching. He shouted out "Oi, what's going on?" I apologised but a few minutes later knocked on his door and asked to pinch his projector (he had finished his tutorial).

I've only been a tutor for four years and Norman was always giving me good advice to help with the tutoring.

Alister Baldwin

Advisory fuel rates

THE ADVISORY fuel rates changed with effect 1 June 2020 and apply, until further notice, to all journeys made on or after this date.

For one month from the date of change, employers could choose to use either the previous or revised rates. Employers may therefore make or require supplementary payments if they so wish but are under no obligation to do either.

Employers can use their own rate which better reflects circumstances if, for example, the cars are more efficient or if the cost of business travel is higher than the guideline rate.

HM Revenue & Customs (HMRC) will accept that if the employer pays up to 4 pence per mile when reimbursing their employees for business travel in a fully electric company car there is no taxable profit and no class 1 National Insurance contributions (NICs) to pay.

| Engine size | Petrol | Diesel | LPG |
|------------------|--------|--------|-----|
| Up to 1400cc | 10p | 8p | 6p |
| 1401cc to 1600cc | 12p | | 8p |
| 1601cc to 2000cc | | 9p | |
| Over 2000cc | 17p | 12p | 11p |

Anti-money laundering supervision

UPDATED GUIDANCE for money service businesses (MSBs) has been issued by HMRC (<https://bit.ly/3hko11y>). With effect from 2 June 2020, the new guidance replaces HMRC's former anti-money laundering guidance.

(The term 'money service business' describes various activities and includes transmitting money or any representation of money by any means.)

Senior managers of MSBs are responsible for the oversight of compliance with the anti-money laundering regulations and can be held personally liable if they do not take the steps necessary to protect their business from money laundering and terrorist financing. A 'senior manager' is an officer or employee who has the authority to make decisions that affect their business's exposure to money laundering and terrorist financing risk. Examples can include a director, manager, company secretary, chief executive, member of the management body, or someone who carries out those functions, or any partner in a partnership, or a sole proprietor.

Home office expenses

THE INCOME Tax (Exemption for Coronavirus Related Home Office Expenses) Regulations 2020 (www.legislation.gov.uk/ukxi/2020/524/made), which came into force on 11 June 2020, have effect for amounts reimbursed on or after that date but before the end of tax year 2020/21. The regulations provide that there is no charge to income tax for an amount reimbursed to an employee in respect of coronavirus related home office expenses the employee incurs in respect of equipment where:

- that equipment was obtained for the sole purpose of enabling the employee to work from home as a result of the coronavirus outbreak, and
- the provision of the equipment would have been exempt from income tax under section 316 of the Income Tax (Earnings and Pensions) Act 2003 if it had been provided directly to the employee by or on behalf of the employer.

Diary dates

| | |
|--|-----------|
| Last day for submitting a real time information employer payment summary to apply to tax month 3 | 19 July |
| Deadline for payment of PAYE and NICs etc to HMRC's Accounts Office by non-electronic method | |
| Deadline for payment of PAYE and NICs etc to HMRC's Accounts Office by electronic method | 22 July |
| Last day of tax month 4 | 5 August |
| First day of tax month 5 | 6 August |
| Last day for submitting a real time information employer payment summary to apply to tax month 4 | 19 August |
| Deadline for payment of PAYE and NICs etc to HMRC's Accounts Office by non-electronic method | |
| Deadline for payment of PAYE and NICs etc to HMRC's Accounts Office by electronic method | 22 August |

TRUSTED PAYROLL SOLUTIONS

LEADING PROVIDER OF CORPORATE
PAYROLL SOFTWARE AND SERVICES

ON-PREMISES | CLOUD | OUTSOURCED



T: 0800 0390116

E: sales@intelligosoftware.com

W: www.intelligosoftware.com

CJRS developments

Lora Murphy ACIPP, CIPP policy and research officer, outlines and discusses flexible furloughing and the scheme's operational rules from July



As promised, HM Revenue & Customs (HMRC) published in June a wealth of new guidance relating to how the Coronavirus Job Retention Scheme ('the scheme' or CJRS) will operate from 1 July 2020 to 31 October 2020. The concept of 'flexible furloughing' is introduced for this period, meaning that employees will be able to return to work on a part-time basis whilst still being eligible under the scheme.

The starting point in the official guidance is the CJRS collection page – <http://ow.ly/cvua30qQ1oP> – which links to all the pages for employers to access information about the scheme. Although HMRC has reminded customers that in the first instance they should use the guidance available for assistance, and to refrain from contacting them directly where possible, a support online is provided through a digital assistant (<https://bit.ly/2YzG6Qy>) as well as webchat and a helpline.

HMRC will be checking claims, and if found to be fraudulent payment can be withheld or if already paid out employers can be made to repay the sums.

Payments (grants) made under the CJRS are not classed as state aid.

The first point at which claimants can submit a claim through the new-style scheme will be from 1 July 2020, with 31 July 2020 being the final day that claims can be submitted for periods ending on, or before, 30 June 2020. From 1 July

2020, employers can bring employees back to work on any agreed work pattern and will still be able to claim the grant for any hours not worked.

Eligibility

Only employers that have previously successfully submitted claims under the scheme will be eligible for grants from 1 July 2020. Employees must have been furloughed prior to 30 June 2020 and, in order to observe the three-week minimum period required under the scheme previously, been placed on

...employees will be able to return to work on a part-time basis whilst still being eligible...

furlough not later than 10 June 2020.

The rules, however, differ where an employee is returning from a period of statutory parental leave. Such employees returning after 10 June 2020 can still be furloughed, if:

- their employer has previously submitted a furlough claim between 1 March 2020 and 30 June 2020
- they had commenced maternity, shared parental, adoption, paternity or parental bereavement leave prior to 10

June 2020 and returned from that leave after 10 June 2020

- the employee was on a payroll for pay as you earn purposes on or prior to 19 March 2020 and was reported in a real time information submission return on or before the same date.

Businesses are not required to place all employees on furlough. They have the option to continue to fully furlough employees if they wish, but employees must not work for any time the employer records them as being on furlough. Employees can continue to take part in training, volunteering for another employer or can start work for another employer if contractually allowed.

Claims

The number of employees who can be claimed for under one claim from 1 July must not exceed the maximum claimed for under any claim ending 30 June. If, for example, the employer had furloughed 30, 20 and 50 employees in previous claims, then the maximum number of employees the employer can claim for from 1 July 2020 would be 50 in any single claim.

The exception is where employees are being furloughed for the first time because they are returning from a period of parental leave. In this instance, they can be added to the previous maximum number. So, to use the previous example, employers could claim for 50 staff plus 10

any employees being furloughed for the first time who are returning from a period of parental leave.

From 1 July 2020, employers can make a new agreement with their employee for flexible furlough arrangements that will allow any shift pattern and working hours, and employees can be subject to flexible furlough agreements more than once.

When a previously furloughed employee starts a new furlough period before 1 July 2020, this period must be for a minimum of three consecutive weeks. This applies regardless of whether the three-consecutive-weeks minimum period ends before or after 1 July 2020.

For example, were a previously furloughed employee to start a new furlough period on 22 June 2020 – which would need to be for at least three weeks – the earliest it could finish would be 12 July 2020. Though the employee can then be flexibly furloughed for any amount of time, it must be for a minimum period of seven calendar days.

Claims for any periods starting before 1 July 2020 must end on or before 30 June 2020. This applies even where an employee furloughed in June continues to be furloughed full-time in July; separate claims must be submitted to cover the days in July and the days in June. Claim periods in this scenario will differ from the pay periods used.

HMRC has provided some examples of how to proceed where pay periods span more than one month. The examples can be found at <http://ow.ly/k7gG30qQ15l>.

Claims for flexibly furloughed employees should not be made until the employer is sure of the exact number of hours they will have worked within a claim period. If a claim is made, and an employee has worked more hours than HMRC has been notified, then some of the grant will be repayable to HMRC.

Scheme rules will change each month from 1 July 2020, so claim periods starting on or after that point must end with the same calendar month. If the pay period spans more than a month,

separate claims will be required to cover the days in each month with each claim calculated separately.

CJRS calculations from 1 July 2020

● **Hours** – If employees are fully furloughed there is no requirement to calculate their usual and their furloughed hours; employers should work out the maximum wage amount as before.

For any flexibly furloughed employees, employers are required to calculate their employee's usual hours and record the actual hours they work in addition to furloughed hours for each claim period.

Two different calculations can be used to establish an employee's usual hours, which will depend on whether they work fixed or variable hours.

Guidance on how to calculate the usual and the furloughed hours for employees who work both fixed and variable hours, along with examples, can be found here: <http://ow.ly/k7gG30qQ15l>.

Employers are responsible for paying employees for any hours that they work, and they must pay at the contractually agreed rates for those hours.

● **Pay** – The calculations changed from 1 July 2020 for employees brought back to work on a part-time basis. For employees who are still fully furloughed, there are no changes to how the government funds the grant until the end of July 2020.

From 1 August 2020, the level of the grant will be gradually tapered. No grant will be available for class 1 employer National Insurance contributions (NICs) or pension contributions, and the employer must pay these.

From 1 September 2020, employers will also be required to contribute 10% towards the cost of their furloughed employees' wages, with the government paying 70%. This will be for any usual hours not worked by furloughed employees.

From 1 October 2020, employers will be required to contribute 20% towards the cost of their furloughed employees' wages, with the government paying

60%. This will be for any usual hours not worked by furloughed employees.

Employers have the option to top up employees' wages above the minimum furlough pay amount but are under no obligation to do so. Employees must not work for employers that have furloughed them for any hours they are recorded as being on furlough, even if they receive a top-up wage.

There are several detailed working examples of how to calculate what needs to be paid to employees, and what can be reclaimed in terms of employee wages and also employer NICs and pension contributions. The examples can be accessed here: <http://ow.ly/k7gG30qQ15l>.

Using the online claim service

In addition to the information that employers needed in order to make a submission through the online service for furloughed staff, for flexibly furloughed employees they will also need:

- to keep a record for each employee of the number of furloughed hours in the claim period
- the number of usual hours the employee would work in the claim period
- the number of hours the employee has worked or will work in the claim period.

Any business submitting claims for 100 or more furloughed employees must upload a file which will include the number of hours for the two latter bullets above.

A new template for use for claims from 1 July 2020 will be provided by HMRC.

In addition to the previous record-keeping requirements, for flexibly furloughed employees, employers will need to keep for a minimum period of six years records of the usual hours worked and any associated calculations and the actual hours worked.

Scheme end

When the scheme closes on 31 October 2020, employers must decide whether furloughed employees can return to their normal hours. If they cannot then it may be necessary to consider reducing their hours or terminating the employment. Employers must remember that normal redundancy rules apply to furloughed employees. ■

...separate claims will be required to cover the days in each month with each claim calculated separately...



Delayed, not diverted - off-payroll working reforms ahead

Samantha Mann MCIPPDip MAAT, CIPP policy and research technical lead, provides an update on developments and issues an invitation



In the recent report *Off-payroll working: treating people fairly* (<https://bit.ly/3cT7uOG>), the House of Lords recommended "In the longer term the government should reassess the flawed IR35 framework, and give serious consideration to the fairer alternatives to the off-payroll working rules...".

So where does that leave us as we consider the work needed to restart, or even to begin to start, the work needed in order to comply with the off-payroll working reforms that are due to continue from April 2021?

Well, the financial secretary to the Treasury, Jesse Norman MP has since confirmed the government's intention to continue to roll out the reforms from April 2021. So, it would appear to leave us exactly where we were before, celebrating a slight delay but essentially still preparing for further reform.

Background

IR35 was introduced in 2000 to address a situation which resulted when individuals who might previously have been employees went on to provide their worker services through

an intermediary. An 'intermediary' may take many forms, but the most common occurrence is that commonly-referred to as director-owned personal services company (PSC).

The result of this arrangement sees the worker paying less in taxes due to the way they choose to pay themselves, comprising a minimal salary and dividend payments.

A press release numbered as 'IR35' introduced the requirement for the PSC to assess each contract of work to establish whether it was a 'deemed contract'. Where that was established, the fee amounts were subject to pay as you earn (PAYE) income tax and class 1

National Insurance contributions (NICs).

HMRC have long-believed that compliance in this area is low, possibly due to contrivance, but equally possibly due to ignorance of this little understood requirement. Either way, the impact on Treasury in reduced tax yield is estimated to be significant.

In April 2017, new reforms were introduced to the public sector that passed the obligation for assessing each contract from the PSC to the engager, so that where relevant the fee payer became liable for processing PAYE tax and class 1 NICs on the deemed payment. HM Revenue & Customs (HMRC) commissioned a modest research project shortly after introduction of these reforms which suggested they had been a success.

April 2020 was to see further reforms introduced to medium and large organisations within the private and third sector. The coronavirus pandemic, however, scuppered these plans and caused government to postpone the further reforms until April 2021.

Controversy

During the 2019 general election, every

...appear to leave us exactly where we were before, celebrating a slight delay but essentially still preparing for further reform...

party engaged with the subject of IR35/off-payroll reforms which resulted in the Treasury carrying out a short review of its delivery. A report was published in February 2020, which concluded that:

- there would be a light-touch approach to penalties arising due to errors in off-payroll during the first year
- the new rules will not be used by HMRC as a catalyst to open investigations into PSCs for tax years prior to 6 April, unless there is reason to suspect criminal behaviour or further fraud
- an immediate change which could prove beneficial would be that off-payroll rules will apply to services carried out from 6 April and not to fees paid (even where the services were delivered prior to 6 April), as was the original proposal
- a legal obligation be placed on the client to declare what size they are, in the event they are asked by the agency or the workers.

By the time the review outcome was published, HMRC had updated guidance that clarified issues which had been raised during the review and in the previous months, including updating the *Employment Status Manual*. When the postponement was announced, HMRC agreed with the IR35 Forum stakeholders that retaining the draft guidance in this manual, albeit updated to account for the postponement, would be helpful for employers to prepare for the change ahead.

Since then HMRC have also published further products and guidance to help contractors to spot tax avoidance schemes (see <https://bit.ly/2XyxJ7E>).

HMRC have also committed to commission external research six months after the reforms are delivered.

Communicating size

The requirement for a client to notify their size when requested by an agency or worker, is being introduced to the 2020 Finance Bill through a clause which introduces a new schedule that will amend part 2 of the Income Tax (Earnings and Pensions) Act 2003 (ITEPA).

Originally an organisation would be totally excluded and have no obligation to comply with the off-payroll reforms where they didn't meet the criteria to be medium or large. A corporate entity

will be medium or large if it meets at least two of the following criteria for two consecutive years:

- turnover of more than £10,200,000
- a balance sheet total (assets) of more than £5,100,000
- an average of more than fifty employees (see section 382 of the Companies Act 2006).

In the above, 'balance sheet total' means the total amounts shown as assets in the company's balance sheet before deducting any liabilities.

...must be able to demonstrate that they have taken reasonable care in reaching a determination...

However, significant concerns have continually been expressed about this lack of requirement to communicate size as it would leave the agency or worker not knowing whether an absence of status determinations statement was due to size or a failure to comply. So, the amendment in this year's Finance Bill is welcome.

A client who is asked this question and who meets the criteria for being small will have 45 days to respond to requests.

PSCs serving small clients will continue to be responsible for assessing contracts under the intermediaries legislation – which is also referred to as 'Chapter 8, ITEPA'.

CEST tool

Improvements were made to the appearance and language, as well as increased guidance, to help ensure that questions are not misunderstood whilst using the Check Employment Status for Tax (CEST) tool (<https://bit.ly/3c7Brdp>). Although feedback, so far, has been mixed but largely positive, the true test of course will come when the reforms are rolled out and decisions tested through tax tribunals.

Possible outcomes from using the CEST tool include:

- off-payroll working rules (IR35) do

not apply

- off-payroll working rules (IR35) apply
- unable to make a determination (for whether the off-payroll working rules apply)
- self-employed for tax purposes for this work
- employed for tax purposes for this work
- unable to make a determination (for employed or self-employed for tax purposes).

Concerns remain as to whether users will be able to demonstrate that they have taken reasonable care due to the absence of questions, within CEST, on the subject of mutuality of obligation.

In the event that the CEST tool fails to make a determination, HMRC provide a helpline (tel. 0300 123 2326). It isn't compulsory to use the CEST tool, as employers are free to engage employment taxes specialists, but they must be able to demonstrate that they have taken reasonable care in reaching a determination (see <https://bit.ly/2TMUsvx>).

Guidance and education

By the time the reforms were paused, HMRC had delivered in parallel to the above-mentioned review a range of support initiatives and education that in addition to updating the *Employment Status Manual* also included:

- offering one-to-one support to more than 2,000 of the UK's biggest employers
- writing directly to 43,000 medium-size businesses and other organisations
- providing large- and medium-size businesses, public bodies, and charities with factsheets (published on GOV.UK) to share with their contractors
- holding eighteen workshops with small tax agents, recruitment agencies, charities, and public bodies
- holding fourteen webinars for small tax agents, recruitment agencies, charities, public bodies, and contractors. ■

What else can be done?

As the work continues, HMRC has reached out through the IR35 forum to ask what else can be done.

So, if you have suggestions which you want to put forward please send an email to either policy@cipp.org.uk or Samantha.Mann@cipp.org.uk.

The future for public sector mileage claims



Duncan Groves, director and head of employment taxes for PSTAX, discusses a significant development

It was back in 1998 when the old 'triangular travel' rules were scrapped and the then Inland Revenue introduced the current employee travel tax legislation and the 'well-thumbed' Booklet 490 with its A to Z of examples.

Despite the government launching, and subsequently abandoning, a consultation document on travel in 2016, the 1998 legislation has 'bedded in' well and now seems almost a familiar part of an employer policy and claims process. With a few exceptions, the rules are relatively easy for employees to understand. They are also 'generous' compared to previous legislation, in that travel claims can generally be made free of income tax and National Insurance contributions (NICs) to any 'temporary workplace' and the employee has no requirement to deduct their usual home to work travel from their claim.

Most private sector employers embraced the relative simplicity of the 1998 rules and sought to mirror them within their own internal travel claims policies. In so doing, those employers have opened themselves up to increased travel costs but, simultaneously, saved time and administration in checking claims and in identifying and processing taxable (private) travel.

Perhaps understandably, the public sector took a different view of matters.

Anxious to minimise the additional cost burden, public sector employers embraced the 1998 travel rules but with an important tweak. Employees could claim for their journeys to a temporary workplace but had to reduce those claims by the number of miles they would travel on their usual commute, from home to work, or vice versa. Almost every public sector body has applied this tweak and, by and large, employees accept and apply it, seemingly without complaint. Well, until now...

A memorandum issued by the National Police Chief's Council in May this year has arisen from an officer's legal challenge to the interpretation of the Police Regulations. These regulations permit officers to claim business travel and contain no reference to any deduction of 'home to work' mileage. It appears that the case has been taken forward by the staff associations resulting in a change of policy relating to police mileage claims. Consequently, with effect from 1 June 2020, forces must pay the cost of mileage to temporary workplaces, generally without deduction of the commuting mileage.

With Forces already looking to apply the same change of policy to support staff in addition to officers, this could be the moment when the whole sector approach to mileage claims is considered. Other public sector staff associations are sure to follow the line taken by police colleagues

and pressure could start to build for similar changes to be made across local government, the National Health Service and the civil service, amongst other bodies.

Clearly, the cost implications become highly significant when viewed across the whole sector. But there are other implications, relating to interpretation of HM Revenue & Customs' (HMRC's) guidance and compliance.

While the 1998 travel rules are simple, certainly by comparison with what came before, there are certain areas of complexity which need to be fully understood by employers before they try to summarise the guidance in Booklet 490 within their travel policy. Key to tax and NICs compliance is understanding that tax relief can never be given for a commuting journey, namely one between home and the normal workplace.

Within Chapter 4 of Booklet 490 – headed 'Safeguards against abuse' – is paragraph 4.10 which references when an employee's journey to a temporary workplace is not "significantly different from their ordinary commuting journey". An example ('Keith') follows showing that a journey from Leicester to a temporary workplace which is only 500 yards from the normal workplace in Nottingham is substantially the same as the ordinary commuting journey and thus no tax relief may be given.

The following paragraph explains that "this is intended to be a commonsense rule which applies where the journey to or from a temporary workplace is broadly the same as the employee's ordinary

...public sector employers embraced the 1998 travel rules but with an important tweak...

commuting journey.” It then refers to a ‘ten-mile rule’ which must be the most misunderstood aspect of the 1998 travel rules. Essentially, when suspecting that an employee has tried to convert a private journey, i.e. commuting, into a business journey, namely, travel to a temporary workplace followed by travel to the normal workplace, this rule may have application. However, HMRC states that it will not seek to challenge any scenario where the journey to a temporary workplace is ten (or more) miles longer than the ordinary commuting journey.

It appears that employers are prone to the misinterpretation that, unless a journey to a temporary workplace is at least ten miles longer than the ordinary commute, then no claim should be permitted. This would clearly be an inaccurate reading of the rules relating to ‘broadly equivalent’ journeys. Where HMRC stipulates a ‘safeguard against abuse’ rule, it means that it reserves the right to investigate further and recover any falsely claimed tax relief. However, where an employee is clearly acting in good faith in making a claim based on a clear and accurate travel policy, then a ten-mile rule becomes

irrelevant. In determining whether any journey could be broadly equivalent to the ordinary commute, the claimant must take account of where they start the journey, how many miles they need to travel to get to the temporary workplace and whether the temporary workplace is situated in the vicinity of the normal workplace. The example of Keith, as described above, is

...introduce a revised travel policy, for a 1 June 2020 implementation...

self-explanatory.

Had Keith been travelling from home in Leicester to Long Eaton, a temporary workplace, his employer would be quite correct in paying his claim for mileage tax/NICs free, irrespective of the fact that Long Eaton is around seven miles from Nottingham (and the journey is shorter than his normal commute). The only exception to this position would be if the

journey was made with the intention of abusing the travel rules; in other words, the journey to Long Eaton was not necessary and the claimant had merely been seeking tax relief on an ordinary commuting journey.

Returning to the changes to mileage policy as set out by the Police Consultative Forum’s Memorandum of Understanding and accompanying Appendix B, unfortunately it appears that the ‘broadly equivalent’ rules may have been misunderstood. As a result, Forces must now introduce a revised travel policy, for a 1 June 2020 implementation, based on an overly onerous interpretation or else ignore the examples in Appendix B and set about the policy revisions based on a more commonsense approach.

This second option would seem to be preferable, especially in a sector where clearly defined and straightforward rules are part of everyday working life and ‘abuse’ of them shouldn’t be a feature. A concise and clear policy based on an accurate interpretation of the tax travel rules equals timely and accurate claims by staff, and an easier life in human resources and payroll. ■

50% DISCOUNT FOR CIPP MEMBERS*

PAYROLL AND HR LEGISLATION UPDATE

One day



Updated every seven days**

This focused course represents the single best opportunity to be briefed and updated on changes affecting payroll.

This course covers:

- The Coronavirus Job Retention Scheme (CJRS) and other developments as a result of Covid-19
- Tax and NI contributions
- Operating Pay As You Earn (PAYE)
- Statutory pay and leave
- Statutory deductions
- Expenses and benefits
- Pension
- Employment rights and other matters

Book online at cipp.org.uk/training or email enquiries@cipp.org.uk for more information.

cipp.org.uk
@CIPP_UK

*Terms and conditions apply. **Correct at time of publication. Course materials checked and updated every seven days.

Currently being delivered via **virtual classroom**

CPD
CERTIFIED
The CIPP Certification Service

40cipp

40 YEARS OF LEADING THE PROFESSION

Final pay – what must be included?

Andy Garboden CPP, director of payroll training for the American Payroll Association, provides details

Although US state laws differ on when and what must be paid to an employee whose employment is terminated, some specifics are required regardless of the state laws and are governed by the Fair Labor Standards Act (FLSA).

According to the FLSA, final pay is generally due by the next regular payday. An employee must be paid for all earned and unpaid wages from the end of the previous pay period until the last day worked. For a nonexempt employee, the final pay consists of the hours worked, multiplied by the rate of pay, plus any additional pay such as nondiscretionary bonuses and differentials. For an exempt employee, the final pay can be prorated based on the days or hours actually worked since the last pay period. Although there is no requirement under the FLSA to pay unused vacation, this is generally a state-specific area. Any promise for severance pay must also be honoured.

Final pay is subject to mandatory withholding, such as federal income tax, social security, Medicare tax, state- or local-mandated taxes, and any applicable wage garnishments such as child support, tax levies, and creditor garnishments. Voluntary deductions, such as medical and dental benefits, may be withheld, depending on company policy.

...pay cannot be held because an employee fails to sign a timesheet or does not attend an exit interview...

Generally, you must meet the applicable final pay deadline even if the employee has not returned company property. Under the FLSA, employers are generally required to obtain an employee's consent before making a permissible deduction.

The agreement must specify the particular items for which deductions will be made (e.g., uniforms, equipment, or retribution for employee theft) and how the deduction amount will be determined.

Final pay cannot be held because an employee fails to sign a timesheet or does not attend an exit interview. Typically, the final wages can be paid by any method used on other paydays. However, you may consider creating a company policy for consistency.

What does state law dictate?

The APA's *Guide to State Payroll Laws* (<https://bit.ly/2VxUgBd>), which is available as a standalone publication and as part of *Payroll Source Plus* (<https://bit.ly/3i9mQCy>) has a great table (2.5) titled 'Paying terminated employees' that shows the state requirements regarding payment of wages upon termination of employment. State rules govern how soon employees must be paid when they separate from employment, either through discharge, layoff, or resignation, including various requirements for temporarily laid-

off, suspended, or striking employees.

The rules governing whether employers must pay separating employees for unused accrued vacation time are also provided. While some states have specific vacation pay rules, many leave the determination up to employment contract or employer policy; others include vacation pay in the general definition of wages.

This table also shows which employers are subject to or excluded from the state's law (e.g. all employers, private employers, and farming or manufacturing employers), and it includes provisions applicable to specific industries or groups. In addition, civil and criminal penalties are provided as well as the source of the information.

Involuntary v voluntary terminations

Four states (Alabama, Florida, Georgia, and Mississippi) do not have a provision for involuntary terminations. Six states (Alabama, Arkansas, Florida, Georgia, Mississippi, and Missouri) and Puerto Rico do not have a provision for voluntary terminations. For these states, follow either the FLSA (the next regular payday) or company policy.

The remaining states vary from immediately to the next regular payday. They also vary depending on whether the termination was voluntary (some with notice requirements) or involuntary.

Employers in Alaska, California, Hawaii, Idaho, Minnesota, New Hampshire, Oregon, and West Virginia should be careful. If an employee provides written notice of a voluntary termination, the

timeline of when the final pay is due is shortened. Payroll should work closely with the human resources team to ensure the department knows if the employee gave written notice.

For involuntary terminations, most payroll professionals think California is the strictest state in the union, when in fact ten states (California, Colorado, Hawaii, Illinois, Massachusetts, Michigan, Minnesota, Missouri, Montana, and Nevada) have regulations that indicate the employees must be paid immediately or on the day of termination. Another seven (Alaska, Washington DC, New Hampshire, New Mexico, South Carolina, Utah, Vermont) are within two to five days. Three (Arizona, AX, and Texas) are within six to seven days, with the remaining ranging from ten days to the next regular pay day.

As previously mentioned, for voluntary terminations, they range from immediately (usually with notice) to the next regular payday.

Generally, employers that provide accrued time off will need to pay it out. Look at state law where the employee is working and/or company policy.

There are 22 states (Alabama, Alaska, Arkansas, Washington DC, Florida, Georgia, Idaho, Indiana, Kansas, Mississippi, Missouri, Nevada, New Jersey, New Mexico, Ohio, Oklahoma, Pennsylvania, South Dakota, Utah, Virginia, Washington, West Virginia) with no provision for paying accrued vacation. However, many of these states have a broad definition of wages that may include accrued vacation. There are 26 states (Arizona, California, Colorado, Connecticut, Delaware, Hawaii, Iowa, Illinois, Kentucky, Louisiana,

...laws specifying the types of voluntary deductions that employers may and may not make...

Massachusetts, Maine, Michigan, Minnesota, Montana, North Carolina, New England, New Hampshire, New York, Oregon, South Carolina, Texas, Tennessee, Vermont, Wisconsin, Wyoming) that refer to company policy or union contracts or just make it mandatory. Finally, if you are in Maryland, Puerto Rico, or Rhode Island, look at the rules closely as they are very different than most of the others. Verify the state that employees are working in and ensure company policy speaks to paying accrued vacation to terminating employees.

It is important to know the state laws where employees work. The laws that dictate final payment are always determined by the state the employee works in, not necessarily the laws of residence or incorporation.

Additionally, penalties are dictated by the state the employee works in, not necessarily the resident state or state of incorporation.

Six states (Alabama, Florida, Georgia, Illinois, Mississippi, Ohio) have no provision for penalties. There are nineteen states (Alaska, Colorado, Connecticut, District of Columbia, Hawaii, Hawaii, Maryland, Massachusetts, Michigan, Montana, Nevada, New York, Oklahoma, Rhode Island, Tennessee, Utah, Vermont, Washington, Wyoming) with a penalty that includes a criminal charge and/or jail time. These are pointed out to show that some states take final wage payments very seriously. Most states simply either

have a penalty that must be paid to the employee for failure to pay timely or a civil penalty collected by the state.

Note that some states have specific laws for employees who quit and were responsible for the employer's money or property. These provisions may allow a longer time to pay final wages.

Most states have laws specifying the types of voluntary deductions that employers may and may not make. Company policy may need to clarify under which conditions voluntary deductions are taken from final wages.

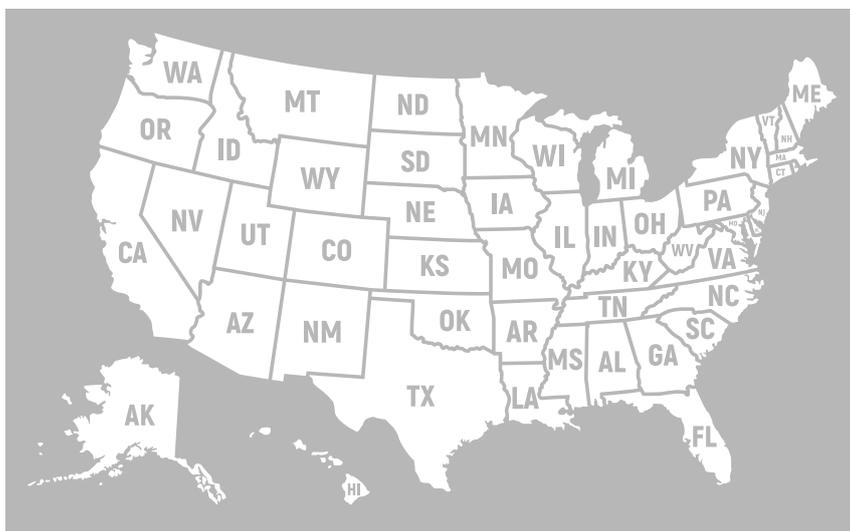
There are specific regulations under section 125 cafeteria plans as to the acceleration of certain deductions, such as flexible spending accounts.

Ask what the company policy is and to see it. A little preparation will save an employer time and money. ■

This article is reprinted from the December 2019 issue of the APA's *PAYTECH* magazine.

The American Payroll Association (APA), www.americanpayroll.org, is the U.S. leader in payroll education, publications, and training. This nonprofit association conducts more than 300 payroll training conferences and seminars across the country each year and publishes a complete library of resource texts and newsletters. Representing more than 21,000 members, the APA is the industry's highly respected and collective voice in Washington, DC.

The Global Payroll Management Institute, www.GPMInstitute.com, spearheads the APA's global initiatives to provide the world with a leading community of payroll leaders, managers, practitioners, researchers, and technology experts. Subscribers connect with each other through networking discussions, collaborative opportunities, and access to education and publications dedicated to global payroll strategies, knowledge, research, employment, and training. GPMI also publishes several global payroll texts and white papers as a benefit to subscribers.





PAYDAY

Pay on demand roundtable

In May, the CIPP hosted an online roundtable – sponsored by the Access Group – to discuss the emergence and development of this practice. This is the first of two instalments reporting the discussion

Jill Bonehill ACIPP, account manager, Marketing and Business Development, CIPP

Abhishek Agrawal, director of EarlyPay, Access Group

Anthony Cronin, chief executive officer and founder, Flexi Range

Jason Butler, head of financial education, Salary Finance

Jaspal Randhawa-Wayte, director of product management, Payroll Solutions, Zellis

Samantha Mann MCIPDip MAAT, head of policy and research team, and technical lead, CIPP

Katie Duxbury, head of payroll services, BUPA

James Herbert, chief executive officer and founder, Hastee

Brian Sparling ChMCIPDip, senior manager, Global Managed Payroll, Ceridian Europe Ltd

Jill Bonehill: Thank you all very much for joining this roundtable. I extend thanks to Abhishek and Access Group for the kind sponsorship.

In addition to my role with the CIPP, I'm non-executive director for a health and wellbeing company, and also a volunteer adviser for the Citizens' Advice Bureau. During my 22 years with the Bureau

I've specialised in debt advice, financial awareness and education – so pay on demand interests me.

This is a great opportunity to share views and experiences of pay on demand and the need for financial education as well.

Abhishek Agrawal: EarlyPay is an on-demand payment solution from the Access Group.

The Access Group is a mid-market enterprise software company offering products and services to more than 35,000 customers in the industrial, manufacturing, non-profit, financial services, transportation and haulage, distribution, construction, and health and social care sectors.

EarlyPay is Access Group's on-demand salary payment offering. It comes integrated with Access Group's HR, payroll and time and attendance products, and is available to more than 2,000,000 employees who use one of these products.

Anthony Cronin: Flexi Range is a financial wellness tool which helps people manage their income, moving them to a more manageable frequency of weekly or fortnightly without impacting the employer's processing.

The product came about because

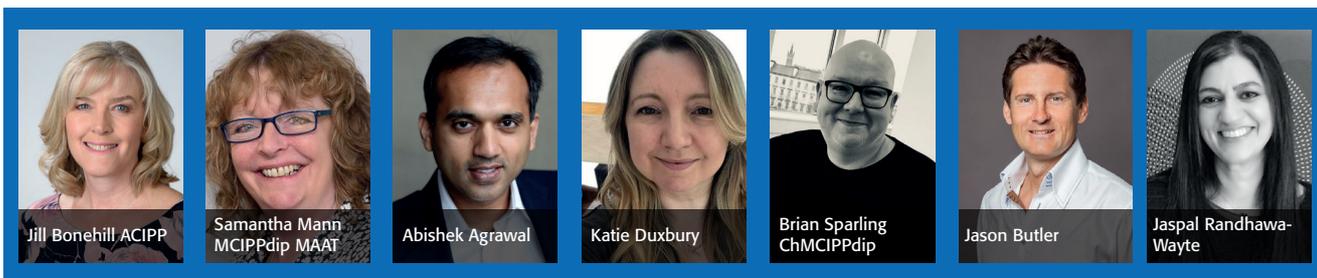
during my twenty years in the payroll industry where my role was predominately to move employers from the weekly to monthly cycle I saw the impact on staff.

Jason Butler: Before joining Salary Finance I worked in the financial wellbeing sector, and had a financial services career for 25 years.

I have a monthly column in the *Financial Times*, where I write about my big interest: the emotional behavioural and psychological aspects of money. I've been involved in the emotional behavioural psychological aspects for over five years, and have written several books about this issue.

Salary Finance essentially started about four years ago to provide payroll linked loans, then expanded into savings accounts, and then advanced pay. We are also the government's main partner on help to save paid deduction. We are rolling out life insurance income protection in conjunction with Legal and General which is a major shareholder.

Salary Finance bought its biggest competitor, Neyber in March, so we now have a reach of over 3,000,000 employees. We are global, and desire to expand to Asia where we have a footprint. So, we are thinking global, and believe that habit change is necessary, but this



cannot happen without payroll focused employers, supported product suites and communication messaging.

Jaspal Randhawa-Wayte: Pay on demand is something we have been looking into, but I hear mixed views with some customers keen but some worrying it could be a bad idea.

We don't want our employees drawing down on their pay, to the point that when they hit payday they've got very little left, because then it's always harder to catch up. So, I think the concept of using it for those sudden last-minute bills is absolutely fine. But it's just making sure it doesn't become a bad habit.

I'm keen to draw on the experience of others.

Samantha Mann: Pay on demand is a subject of huge interest to the CIPP, in ensuring payroll professionals who need to be involved are fully aware of all of the implications if an employer chooses this route.

Abhishek Agrawal: One of the recurring themes we hear from customers is the difficulty in recruiting and retaining staff in low wage sectors. Increasing pay can help but most companies cannot pay more. However, they can pay better by offering on-demand pay – this is why we created EarlyPay.

The 'working poor' is a big issue amongst UK workers. With practically no

savings, these people are essentially one boiler breakdown away from having to visit a payday lender. I've seen situations where people don't show up to work, because they can't fill up their car. So, lack of savings and access to liquidity is a huge problem.

Whilst employees are struggling between paychecks, companies over the years have moved from weekly to monthly payroll for operational efficiency. This makes things more difficult for employees.

So, pay on demand is something we offer to help employees as well as employers. Using the EarlyPay app, employees can withdraw a part of their earned income whenever they wish. The money is funded by the Access Group so the service doesn't affect companies' cashflow. We collect the money from the employer at the end of the pay period. A small transaction fee is charged to the employee or employer depending on the contract. In some cases, the employee and employer share the fee.

The service was launched in October 2019 to our customers. The demand and the feedback has been phenomenal. Employees love it, as they feel in control over their pay and have a safety net. Employers love it because they have seen people working more shifts. Getting paid early makes staff want to work more. It's a positive outcome for both.

Usage patterns show 20 to 30% of employees using EarlyPay in a given month, typically making one or two transactions. The average withdrawal amount is around £80. More than 80% of transactions are for essentials like food or utility bills, so the service is used responsibly. Which is why more than 90% of people using EarlyPay rate it as the most important employment benefit available to them.

EarlyPay is growing rapidly and we expect on-demand pay to become an industry standard within a few years.

Katie Duxbury: We had a general business demand to reinstate a weekly payroll, because the monthly cycle just felt too long for people to manage their finances. What we were also finding is that, as we are in the care sector, people were taking second jobs that paid weekly whether the NHS bank or elsewhere. They were using their monthly pay to cover their monthly rent via direct debit but then using their weekly pay for food, petrol etc.

So, what we wanted to do with pay on demand was to get into that 'sweet spot' to allow them that weekly cash flow as well as that monthly injection.

Safeguarding was a massive concern for us. We had quite polarised views from the steering group and the stakeholder group we surveyed before we went live, which was helpful because it really kind of 'held our feet to the fire' to ensure that we know the right care is in place for people. There were concerns about giving people money quickly and therefore that they would be broke a lot quicker, and about people gambling the money away or spending it frivolously.

We also kept down, quite low, the percentage that people can draw down; 45%. We estimate the money that's available based on the lowest hourly rate the person would attract, knowing that they also do night shifts and weekend shifts, and generally are getting paid more than we're telling the system they can draw. So,



again, we are kind of capping the amount that people can draw, which felt like the right thing to do when we launched in November 2019.

After a couple months we found that those who had registered on the app but had never used it to gain any money just really liked having it so that they could see weekly how much was available. They've got a safety net there, providing a level of stress management, even though they weren't doing anything different with that cash flow – so it was really helpful.

Our average drawdown is about £79, and we're averaging around about 1.4 transactions a month per user, slightly more than the average according to our provider. Generally, others are using the application a little more than we are, but we take this as a positive.

We had two case studies we focused on. One was a young lad who was trying to buy his first house, and was using the app to see how much money he could spend at the weekend and so it was helping him to stop spending money that he didn't have to. And the other was a mom of three who was using it for cash injection for her weekly school, food and whatnots. She knew she didn't need to touch what she got at the end of the month, and so didn't need to lean into high interest loan products again – which is part of what we wanted to achieve.

What we're trying to do now is to encourage saving so that people are not even needing to use the application. This is our next philosophical journey with our employees.

Jaspal Randhawa-Wayte: Katie, you've rolled this out in a responsible way keeping in mind the financial wellbeing aspect. Have you found with your research unanswered questions? Maybe a small



minority of the population perhaps didn't really want to disclose for what they are using the funds? Was that a concern?

Katie Duxbury: We didn't get 100% response to the survey. I suppose if there was any kind of nefarious spend going on, nobody is going to declare it in a survey to their employer.

What we're also finding is that people don't now have to go through the indignity of going to their manager and saying they need that extra hundred quid for a holiday as they can do that through the app which is completely anonymous. They don't have to ask for permission or forgiveness or whatever. Anything we can put in place that avoids that conversation is a good thing.

Jill Bonehill: I think it's reassuring to hear that the vast majority of people are asking for access to their pay for genuine emergencies or essential expenditure.

James Herbert: Obviously different providers of pay demand products will have slightly different flows and funds, but the mechanics basically mean workers get earnings in real time. So, it's a hugely powerful financial product.

What we find is that the better the level of financial understanding and education the more effective is the use of our product. The better educated people are, the more effectively they are going to manage their financial lives. There's a range of different products available to corporations and chief finance officers of large organisations, but the man in the street has been unable to access many.

Jill Bonehill: You mentioned 'better educated'. Whose responsibility is it to ensure staff, colleagues, employers are better educated?

James Herbert: That's quite a big topic, and I think financial education needs to actually start appearing in schools.

The Bank of England did a survey last year, and while 70% of millennials believe they have a good level of financial understanding, actually only 24% do.

I think long-term we need to look at how we can educate people from a younger age and put something into the curriculum. Let's start teaching children so they can better manage their finances.

Short-term we're in a really interesting position as the level of engagement in our app is phenomenal. We're seeing an 80% registration rate, with active users accessing the app about 2.1 times a day and drawing funds about 4.1 times a month.

So, we have a really good opportunity to drip-feed financial education in small bite-sized pieces. And, therefore, employers have opportunity to drive that engagement, to help educate their workforce. ■



The second instalment of the two-part report of the roundtable will appear in the September issue.

A pensions initiative from the CIPP



Henry Tapper, chief executive officer of AgeWage, reveals the details

The times call for a fresh and innovative approach to help staff facing an uncertain future. The prospect of reduced work prospects faces many of us – especially furloughed staff. This article looks at an initiative taken by the CIPP to help employers and ultimately staff to better understand their workplace pension and the help they can offer.

The CIPP is embarking on a major pensions initiative which I'm proud to be a part of. The aim is to help employers get meaningful data about the value they and their staff are getting from their workplace pension. It's hoped that this will lead to this data being shared with staff.

For more details visit www.cipp.org.uk/agewage.

The CIPP is well-placed to be authoritative on pension data. The contribution histories that underpin people's workplace pension savings are created as a result of data feeds from payroll and payroll has been responsible for the accurate deployment of the auto-enrolment project.

The government's current campaign is for employers and savers to get to know their workplace pensions and this initiative does just that.

By signing up to the CIPP pilot, employers will trigger a data request to pension providers to share contribution histories and individual pot values with AgeWage (of which I am the founder). AgeWage has already analysed more than 1,000,000 individual's pension on behalf of insurers, master trusts and the governance committees and trustees of individual employers.

AgeWage will analyse the data, saver by saver, and then issue a report to each

employer on the aggregate data. Since all data is anonymised, neither the employer nor AgeWage will be able to see individual employee details; however, where an employee makes a request, their data will be available under the General Data Protection Regulation.

Key performance indicators

The key to the pilot's success will be two things.

- Firstly, the pilot will test whether individual members of the CIPP are willing and able to make the request on behalf of their employer or influence the employer to make that request. The CIPP is asking its membership to stick its neck out and take the initiative – but the Institute recognises that many large employers will need to make the request after being satisfied that full risk mitigation on data protection is in place.

- Secondly, the reports provided by AgeWage need to add value to those who receive them. The AgeWage report is innovative, providing a score for each employer which can tell the employer, on a scale from 1–100, how much value their staff have got from their pension to date. The report allows employers to see these scores broken down by staff joining dates and age groups and will also produce an outlier report showing records where data may be wrong.

If, following the conclusion of the pilot, the CIPP considers that both questions have been answered positively, the CIPP will roll out the report service to a wider group of employers.

Eligibility for the pilot

The CIPP is looking for up to 25

employers to volunteer. As part of the pilot, AgeWage will, for these employers, waive its normal initial fee of £7,500 plus VAT so that participation will be free for these employers.

To be eligible, the employer must have at least 300 employees in their workplace pension and that pension must have been with the same provider for at least three years.

The employer must agree to abide by the data collection process agreed between AgeWage and the CIPP and provide feedback to the CIPP on the output of AgeWage's work and on the ease of use of the data collection process.

The link to financial education programs

The CIPP would like the scoring system pioneered by AgeWage to become integrated into employers' financial education programs. AgeWage is currently testing a way to transmit individual scores to members in a safe way. The scores are very simple and emotive, telling people how they have done. They could be construed as advice, especially when viewed by staff alongside scores for other pensions. AgeWage has been asked by the Financial Conduct Authority (FCA) to trial the distribution of scores to around 350 individuals in the FCA's Sandbox (part of its innovation hub).

Once the FCA and AgeWage are satisfied that distributing scores to members is both safe and worthwhile, we will work with the CIPP to determine how best these scores can be distributed to staff. Suggestions so far have focussed on pension statements, payslips and digital mail drops. Offering the scores digitally will enable a click-through to an educational app reinforcing existing messaging and introducing next steps to staff looking to turn pension pots into retirement plans. ■

...help employers and ultimately staff to better understand their workplace pension and the help they can offer ...

Abuse, status, last-straw



Nicola Mullineux, senior employment specialist for Peninsula, reviews the decisions in three cases

Bridges v Yodel Delivery Network

In this case, the European Court of Justice (ECJ) assessed whether a gig-economy worker who was able to provide substitutes when doing work for an organisation could still be classed as a 'worker' and not 'self-employed'.

UK law outlines that individuals classed as 'workers' are those who perform services personally for an organisation which is not considered their client or customer. In contrast, self-employed individuals are those who provide services for their own account by running their own business, hiring their own workers and providing their own equipment. European Union (EU) law outlines that an essential part of an employment relationship is that the individual performs work or services for, and under the direction of, an organisation.

Upon commencement of his role as a parcel courier for Yodel, Mr Bridges signed a contract that specifically labelled him a 'self-employed contractor'. He was able to use his own vehicle and phone, did not wear a uniform or display any other form of branding despite using a Yodel-branded hand-held scanning device and, crucially, could provide a subcontractor to perform all or part of his services. He could also

provide his services to other organisations. The claimant later argued that he should actually be considered a 'worker', not 'self-employed' as he had never substituted his services or made deliveries for other organisations.

In a preliminary hearing, the employment tribunal (ET) found that his ability to provide substitutes was 'fatal' to his claim under UK law, as was his ability to undertake work for other organisations. However, they noted that this may have been incompatible with EU law and therefore asked the ECJ for further clarity.

The ECJ explained that EU law needed to be interpreted as precluding a person engaged by an organisation from being classified as a 'worker' when that person is afforded discretion:

- to use subcontractors or substitutes to perform the service which they have undertaken to provide
- to accept or not accept the various tasks offered by their putative employer, or unilaterally set the maximum number of

those tasks

- to provide their services to any third party, including direct competitors of the putative employer, and
- to fix their own hours of 'work' within certain parameters and to tailor their time to suit their personal convenience rather than solely the interests of the putative employer.

Looking at the specific facts of this case, the ECJ noted that the claimant had a great deal of latitude as he had the right to say no to work and to work for competitors. The ECJ therefore concluded that whilst it was for the domestic court to determine the employment status of the claimant, there did not appear to be a 'relationship of subordination' between him and Yodel.

It is always important for employers to ensure that the relationship with a contractor does not stray into 'worker' territory; as seen here, labelling an individual 'self-employed' will not automatically mean this is the case if the actual relationship is different.

...ensure that the relationship with a contractor does not stray into 'worker' territory...



BDW Trading Limited v Kopec

In this case, the employment appeal tribunal (EAT) ruled that the ET had erred by finding an employer had harassed an employee despite also finding its officers had not been motivated by discrimination.

Under the Equality Act 2010, direct discrimination occurs where a person is treated, or would be treated, less favourably 'because of' a protected characteristic compared with others in

like-for-like circumstances. If the claimant establishes a case which at first sight indicates that discrimination could have occurred, then the 'burden of proof' switches to the organisation, which then has to show a non-discriminatory reason for their actions.

In the eyes of the law, employers are not automatically liable for discriminatory acts committed by third-parties. The 2019 Court of Appeal case – *Unite the Union v Nailard* ('Nailard') – outlined that the failure of managers to act in situations of third-party harassment would only breach the law if managers had a discriminatory motivation.

The claimant, Mr Kopec, was originally from Poland and identified as a heterosexual male. During a shift, the claimant was racially abused by a delivery driver, something that was overheard by his manager, Ms Lane. She was appalled by what she heard but also blamed the claimant for his own conduct during the confrontation.

A second incident took place, where the claimant was again racially abused and subjected to comments about his perceived homosexuality. Ms Lane was again critical of the claimant's conduct and implemented a disciplinary procedure against him, feeling he was not prepared to discuss his shortcomings. Upon receiving a verbal warning, Kopec texted the alleged abuser demanding that he come forward and 'tell the truth' about the incident.

As a result of the text, the claimant was suspended. He later resigned and brought numerous claims to ET, citing racial and sexual orientation discrimination, harassment and constructive dismissal.

The ET explained that the employer's failure to effectively deal with the claimant's complaints and an ignorance of equality policies shifted the burden of proof to them to establish discrimination had not taken place. However, the ET ultimately held that a hypothetical comparator who did not share the claimant's protected characteristics would have been treated the same; he had been dismissed due to his conduct, not because of the prejudices of the organisation.

The employer appealed, arguing that as the ET had found its actions were not tainted by discrimination, it could not have harassed the claimant. The EAT agreed and remitted the decision to the ET to apply

Nailard to a fresh judgement.

This case follows on from the Nailard ruling, confirming employers are not automatically liable for third-party discrimination. However, their actions or inaction in these situations could still lead to other tribunal claims, such as constructive dismissal. To this end, it is important to observe the behaviour of third-parties in relation to staff and take action where necessary.

Williams v Alderman Davis Church in Wales Primary School

In this case, the EAT found that in claims of constructive dismissal, even if the 'last-straw' act that led to a resignation is considered innocuous, a claimant can still rely on prior actions from the employer.

To establish constructive dismissal, a claimant must show that the organisation's actions amounted to a serious breach of contract that led to their resignation. However, this can be difficult to prove if they continue to work for the employer after such an action, as this can suggest their affirmation to this breach. Examples of conduct which can give rise to constructive dismissal include breaching the implied term of mutual trust and confidence between an employee and their employer, which is known as the 'Malik term'.

The 'last straw' principle relates to a series of actions by an organisation which, overall, can lead to a Malik-term breach. In

...resignation had been with all the previous actions, and concerns, in mind...

the case *Omilaju v Waltham Forest LB* the Court of Appeal outlined that the last action which leads to a resignation does not need to be the most serious but must contribute to the breach overall. An innocuous act, in other words something that is deemed not to be harmful, will not count.

Mr Williams was considered disabled due to a mental impairment which meant he had problems responding to stressful environments. He was suspended due to a child protection matter whilst the school implemented a disciplinary procedure and conducted their own investigations. Prior to suspension, the claimant downloaded

a number of school files and shared them with his trade union representative, in an attempt to gather evidence he was being mistreated.

Although the claimant was informed that the accusations against him related to his mishandling of a child, the school refused to disclose who had made the accusation, who the child was and what it was alleged he had actually done. In response, the claimant raised a grievance, citing the situation had been handled poorly and was having a negative impact upon him.

On discovering the downloading of the files, the school implemented a separate disciplinary against him and the union representative for breaching its data protection policy.

The claimant wrote a detailed letter expressing his concerns and, three days later, resigned. His main reason for the resignation was that the school had refused to let him contact the union representative, which he labelled the 'last straw'.

Though very critical of the school, the ET held that the claimant had not been constructively dismissed. This was because the 'last straw' act, the limiting of communication between him and his union representative, was reasonable due to the data protection issues and therefore innocuous.

The claimant's appeal was upheld. The EAT outlined that in situations where there is a Malik-term breach by the employer, the 'last straw' does not necessarily need to be the last event in a point of time. The tribunal had erred as they had failed to consider how the earlier conduct of the school had led to such a breach, and also whether the claimant had affirmed these actions.

In the EAT's view, it was clear that the employee had not affirmed them; his final resignation had been done with all the previous actions, and concerns, in mind. This was evident due to the letter he had written three days prior. The EAT therefore substituted a finding of constructive dismissal.

Employers should bear in mind that even if the act that leads to an employee resigning is found to be harmless, earlier acts may still result in liability. It is therefore important to remember what acts can lead to such a claim, such as significantly changing the terms and conditions of an employment contract or bullying behaviour. ■

Managing staff who refuse to return to work



Danny Done, managing director at Portfolio Payroll, outlines the issues to consider and resolve

As workplaces start to reopen following the coronavirus lockdown, it is highly likely that staff are going to be nervous when returning to work, with some even refusing to do so. In normal circumstances, staff refusing to come into work could potentially be treated as misconduct, provided they have no valid reason for doing so. However, the upcoming post-lockdown weeks are set to be far from normal.

For many, the prospect of returning to work with the coronavirus continuing to pose risks worldwide may be very unsettling, and cause them to act in ways they would otherwise not do. Therefore, whilst employers could consider disciplining staff who refuse to attend work, it is highly advisable they proceed carefully. Overall, how they should respond should depend on the reasons why an employee does not wish to return.

Concerns for personal safety

It would seem to be only natural that some members of staff will be concerned for their personal safety when at work, especially after a prolonged period of lockdown. Even staff who do return are likely to be nervous, especially as any new measures introduced in the workplace to reduce the spread of the virus are likely to be in place for some time. In situations where a member of staff does refuse to come in due to concerns about their safety, it is important to take their specific circumstances into consideration. For example, the coronavirus pandemic may have made a previous mental health condition, such as anxiety, harder for the

employee to manage and therefore make the prospect of returning seem all the more intimidating.

Alternatively, an employee may fall into the high-risk category and therefore feel concerned that the risks are higher for them than their colleagues if they were to be exposed to the virus.

Employees are protected by provisions of the Employment Rights Act 1996 for refusing to work, leaving work or proposing to leave work if their work poses an imminent and serious threat to their health. This only applies where the employee has a reasonable belief that their work poses the threat. In these circumstances, it is unlawful to dismiss the employee or to subject them to a detriment, e.g. withholding pay.

In an attempt to counter any 'reasonable belief', it is important that employers explain clearly what measures they have taken to protect employees' safety and to make adjustments for employees where necessary.

Concerns when travelling into work

Staff may feel more at risk from contracting the virus on their way into work and, for their part, employers should consider the potential implications of a member of staff catching the virus on a bus and then potentially spreading it at work. Commuting staff should now avoid using public transport, if possible, in order to avoid overcrowding potentially helping the virus to spread. Instead, employers should encourage alternative methods of travel, such as cycling, walking or using a car. Such options might not be possible for everyone, but employers can assist staff

by providing additional car parking spaces or bike storage facilities. They could also work to stagger shift start and finish times in order to avoid staff having to travel at peak times.

Childcare

Employees asked to return to work may struggle to facilitate childcare. It is important for employers to bear this in mind and consider options to assist employees in this situation. The reality is that employees cannot return to work if all usual childcare arrangements are not available to them. Employers should speak with employees to find a mutually agreeable resolution.

It may be that amending their working hours, on a temporary basis, could help them to better manage their personal circumstances. It should be remembered that employees reserve the right to request flexible working arrangements if they have worked for a company for over 26 weeks and have not made a previous request in the last twelve months, and that the company needs to provide sound business reasons for their refusal.

Alternatively, annual leave, parental leave or another type of leave may be considered.

Conclusion

It is important to remember that employees may have genuine reasons for their concerns, or that responsibilities outside of the workplace make returning to work difficult in the short-term. Although the lockdown is starting to be eased in the UK, this does not mean that the threat to safety no longer exists – it does.

Employers should always remember that employee safety has to be the priority during the return to work period and for a long time afterwards. ■

...always remember that employee safety has to be the priority...



PORTFOLIO PAYROLL LTD

Fill your vacancy or find
your next career move at
www.portfoliopayroll.com

YOUR CAREER IS OUR CAREER



EXECUTIVE SOURCING EXECUTIVE PAYROLL TALENT

PAYROLL MANAGER

LONDON REF: 963192GC
£55,000 PER ANNUM

A large and renowned financial services business are looking to recruit a Senior Payroll professional for their existing team in London. You will process UK & international payrolls, administer company benefits and deal with individual suppliers; provide payroll & benefits reports for the wider business & work with payroll providers across Europe. You will also act as a subject matter expert for all payroll related queries & support the Head of Payroll when required.

INTERNATIONAL PAYROLL & BENEFITS MANAGER

LONDON REF: 963465GC
£75,000 PER ANNUM

A global financial services business is currently recruiting for an International Payroll & Benefits Manager. This role will be responsible for the UK and several EMEA countries. You will ensure payroll is processed accurately, on-time, submit all information to HMRC accordingly, and deal with all payroll related queries quickly and efficiently. You will also be responsible for the benefits including all renewals, resolving all queries, liaising with providers where necessary and communicating benefit information to the wider business.

LONDON COVERING EAST ANGLIA, THE MIDLANDS,
LONDON, SOUTH WEST AND THE SOUTH

PAYROLL & BENEFITS OFFICER

£30,000 - £35,000 LONDON REF: 936504CH

The Payroll and Benefits Officer is responsible for providing technical and operational support to the Payroll Manager. The role is responsible for processing monthly payrolls across various locations, benefits administration and data management. The role will provide support to employees, management, service providers and statutory bodies. You must have a good working knowledge of PAYE, income tax, national insurance, student loans, statutory payments, and knowledge of pension's auto-enrolment legislation.

PAYROLL SUPERVISOR

£28,000 - £30,000 BURY ST EDMUNDS REF: 963570CH

Our client is looking to recruit a payroll supervisor, who will be primarily responsible for assisting with the administration and processing of payrolls whilst supervising a small team. You will be responsible for processing client payrolls and pension auto-enrolment administration, supervising a team of 5, dealing with client queries, and overseeing payroll. Sage payroll software experience is preferred, with a thorough understanding of payroll and pension administration.

PAYROLL ADMINISTRATOR

£25,000 HERTFORD REF: 963593HA

A financial services organisation is recruiting a Payroll Administrator who will assist with processing a multi-sited payroll from start to finish. Responsibilities will include supporting the Payroll Management Team, processing a high level of weekly and monthly payrolls, Automatic-Enrolment processing, management of client pension schemes, working as part of a team, handling telephone enquiries, data entry, weekly and monthly data reporting activities, PAYE tax, and National Insurance queries.

PAYROLL ADMINISTRATOR

£30,000 BIRMINGHAM 6 MONTH CONTRACT REF: 963593HA

A prestigious professional services company are looking to recruit an experienced Payroll Administrator on a fixed term contract basis. You will join a busy team responsible for the production of high-volume monthly payrolls, working to strict deadlines. To be considered for this role you must have experience in processing high volume payrolls, a strong understanding of PAYE legislation and statutory deductions including TAX, NI, SSP, and SMP. The role is to start immediately; initially you will start on a remote basis with a view to returning to the office when possible.

MANCHESTER COVERING MANCHESTER, NORTH WEST,
YORKSHIRE AND THE NORTH EAST

PAYROLL SUPERVISOR

£30,000- £35,000 SALFORD REF: 963514LVW

Excellent opportunity for a Payroll Supervisor to join an organisation based in Salford in their friendly and well-established payroll team. Responsibilities include daily supervision and coordination of team with direct reports, processing end to end month payrolls, training new team members, manually calculate overtime, SSP, SMP, SPP, processing starters and leavers, payroll queries, process improvements, and payroll reporting. You must have supervisory experience, strong technical payroll knowledge and experience of working with high volume payrolls.

PAYROLL SUPERVISOR

£28,000- £30,000 LOWTON REF: 963511LVW

Excellent opportunity for a Payroll Supervisor to join an accountancy practice in Greater Manchester, within a friendly and well-established payroll team. Key responsibilities include processing end to end client payrolls on a weekly, fortnightly and monthly basis, day to day management and supervision of team, RTI updates, resolving payroll queries via phone and e-mail, pension administration, and payroll reporting. You must have Bureau experience, and STAR experience is desirable.



Contact one of our specialist recruitment consultants to fill your vacancy or find your next career move!

LONDON 020 7247 9455
1 FINSBURY SQUARE, 3RD FLOOR, LONDON EC2A 1AE

 www.portfoliopayroll.com

MANCHESTER 0161 836 9949
THE PENINSULA, VICTORIA PLACE, MANCHESTER M4 4FB

 recruitment@portfoliopayroll.com

Please get in contact with us to request
a FREE copy of our salary survey



WE ARE RATED 9 OUT OF 10



Industry news

Blink

THE SMART employee app, Blink, was launched in May by Super Smashing Ltd. The app, which has already been deployed since early 2019 in partnership with leading organisations including Stagecoach, Domino's and the NHS, allows companies to push out information (such as wellbeing and compliance messages) to employees' personal phones. Employees can also access rosters, complete digital forms for leave, absence and accidents, access digital payslips and give feedback in real-time to managers on issues and concerns impacting them.

Sean Nolan, chief executive officer, Blink, comments: "We started Blink to make it easy to empower workers wherever they are; with information at their fingertips but also have a voice in improving day-to-day operations. We believe if you empower and equip those on the frontline, they are best positioned to make a difference. The organisations that will survive and thrive in the next decade will be those [that] put their frontline first."

Reopening workplaces

A SURVEY conducted late May, by employment specialists XpertHR, found that:

- of those organisations currently using the Coronavirus Job Retention Scheme, almost 43% hope to reduce the proportion of their workforce on furlough by bringing them back into the workplace over the next two months, and
 - among the measures being taken to protect employees as workplaces reopen: 70.2% are limiting numbers of workplace visitors; 64% are staggering start and finish times and breaks; and 56.4% are ending hotdesking or equipment sharing.
- The range of problems anticipated by human resources (HR) professionals as they ask people to return from home-working or furlough arrangements, include:
- 72.4% expecting employees to be unable to return due to child/family care responsibilities
 - 66.5% thinking employees will be reluctant to return to the workplace
 - 46.9% saying there will be problems balancing annual leave requests with business needs, as many employees have built up a substantial backlog of holiday entitlement that would normally have been taken over Easter and the May bank holiday weekends.

Mark Crail, XpertHR content director, comments: "HR has shone throughout this crisis and continues to do so. But even as workplaces tentatively reopen, their expertise will be crucial in reassuring workers that it is safe to come to work, and helping them to deal with other problems that arise – from a shortage of childcare to a possible slump in morale as redundancies inevitably take effect."

Flexible working

MORE THAN nine in ten working parents and carers want their workplace to retain flexible working beyond the pandemic according to a survey conducted recently by work-life balance charity Working Families. Although only 65% of respondents had flexible working opportunities before the pandemic, 84% are now working flexibly.

Of the parents and carers surveyed who weren't working flexibly before lockdown, 20% intend to put in a formal request to work from home more in the future, with 11% planning to formally request changes to their working hours and patterns.

The survey also showed that some employers are already thinking about making changes to their ways of working. Of those surveyed, 28% said their employer plans to allow more working from home after the lockdown, and 10% said their employer plans to support staff to flex their hours across the working week.

The charity is calling on the government to, amongst other things, review and strengthen the statutory right to request flexible working, including reviewing the length of time employers currently have to consider requests.

Jane van Zyl, chief executive of Working Families, said: "Whilst the kind of flexible working parents have experienced during lockdown is far from ideal, what it has done is prove that flexibility can be unlocked in many more jobs than previously thought. We simply can't go back to a time where long hours and being the last person in the office are seen as a mark of success."

Changes to benefits programmes

ACCORDING TO a study by Willis Towers Watson, two-fifths (42%) of companies have made or are planning to make significant changes to their benefit programmes as a result of the pandemic and the impact it has had on the way people work. A third of employers are also likely to revise their healthcare strategies for 2021.

The survey of UK employers also found that many are anticipating significant cost increases in the benefits they provide to employees:

- nearly half (44%) are expecting sick leave costs to increase,
- over a third (34%) think that group life assurance and dependent pension costs will also rise
- a quarter (25%) are expecting an increase in healthcare costs and group income protection, and
- more than one in three (37%) are planning to review the way their medical benefit plans are designed.

For those employers that have had to furlough some staff, almost all – between 87–98% depending on the individual benefit – are maintaining existing benefits for furloughed employees.

Smarterly investment

SMARTERLY, THE digital wealth platform for the workplace, has secured £7,000,000 investment to support its continued growth as it brings innovation to workplace savings, allowing people to save and invest directly through payroll.



When we were young...

Vince Ashall MSc FCIPP, of **VA Payroll Services**, recalls his early years

Bonfire night (day?) 1973 is etched in my memory as the day I started work in payroll.

In common with many others joining the payroll profession at that time, my entry into our 'key worker' profession was by accident. I had attended for interview at the offices of the then Rochdale Hospital Management Committee (HMC) – as National Health Service (NHS) trusts were then known – for a junior position in the accounts department. Though unsuccessful fortunately I must have made some impression as a similar position in the payroll department was offered.

I remember spending my first couple of days filing superannuation forms SD55ADP into binders that required a special key to unwind and then to wind the forms securely in place.

At that time, many staff were paid weekly which meant that my colleagues were not able to spend much time training me. I wonder if this was partly responsible for kick-starting my interest in pensions?

The first of what seems to have been regular reorganisations was implemented in April 1974, resulting in HMCs becoming area health authorities (AHAs) 'supervised' by some dozen or so regional health authorities. Some AHAs with links to universities were classed as 'AHA (Teaching)', and larger AHAs were divided into districts. More reorganisations have occurred since resulting in the NHS Trusts and NHS Foundation Trusts that we are familiar with today.

Anyway, moving on from the history lesson a memory from the early part of my career is of descending into the bowels of Birch Hill Hospital. The purpose was to retrieve information about an employee's contributions for the NHS Pensions Agency, which was based in Fleetwood and today still deals with

the calculation and payment of NHS pensions. I rang the Agency to provide the information but as the contributions were in £sd I had to convert them into the new-fangled decimal equivalent £p.

Looking back, what stands-out is the discriminatory nature of the NHS pension scheme. For example, female nurses could retire at age 55 without an actuarial reduction being applied to their pension (normal pension age was then 60). Porters, catering, cleaning staff etc, classed as 'manual staff' had to serve a two-year waiting period before they could join the scheme, although they were then credited with a year's service without having paid any contributions. There was also a special category of MHO (mental health office) status which was granted to those who spent a substantial amount of time working with patients with mental health problems. This was when most general hospitals had their own psychiatric wards, before 'care in the community'. After twenty years' service as a MHO, each additional year counted double enabling a MHO to retire early but with the maximum forty years' pensionable service allowed and without actuarial reduction.

...special key to unwind and then to wind the forms securely...

Writing of MHO status reminds me that I have the distinction of possibly being the only CIPP member who has been in each of the three main psychiatric hospitals – Broadmoor, Ashworth and Rampton – and escaped. (Please note I was only visiting for payroll purposes.)

Many of the memories recalled by

Mike Aldous in an earlier When-we-were-young article rang bells with me, such as scratching out mistakes on the data input forms. Sometimes if you were a bit too vigorous, you could go straight through the paper. Not a problem: simply cut the relevant input field from unused sheets kept for such an eventuality and cellotape in place.

Similarly, with making up cash pay packets. Although not involved I recall an incident where the alarm repeatedly indicated that the team making up the wages was potentially being attacked. Fortunately, these turned out to be false alarms. The team making up the wages were locked in a room and one of my colleagues, who was particularly tall, kept pressing the alarm bell under the table with his knee.

Not so fortunate was a neighbouring AHA where the payroll was robbed. By the following week all staff previously paid in cash were paid by cheque or directly into a bank account. No messing around with consultation then.

The mid-1970s were a time of rampant inflation, reaching a high of some 24% in 1975; a consequence of which was a seemingly never-ending round of pay rises. An increase in the monthly inflation rate by a specified number of percentage points automatically triggered a 'threshold' pay rise, usually of £1 plus some pence per week. The effective date of the pay rise was usually backdated meaning that calculation of arrears of pay for short periods became the norm.

A final thought during these troubled times when payrollers have been designated as key workers. I have often likened payroll to social work – no one notices until it all goes wrong. A testament to how we all go about our work quietly, efficiently and effectively. □

Useful contacts directory

Content is supplied by the organisations themselves. *Professional in Payroll, Pensions and Reward* cannot accept any responsibility for the accuracy of the information that is supplied or the views contained therein. If in any doubt, please contact the organisation directly.

To book one or more entries in the *Professional in Payroll, Pensions and Reward* useful contacts directory, contact Jill Bonehill on 0121 712 1033 or email advertising@cipp.org.uk

CONSULTANCY

Chartered Institute of Payroll Professionals
Goldfinger House, 245 Cranmore Boulevard, Shirley,
Solihull, West Midlands, B90 4ZL
Tel: 0121 712 1000 Fax: 0121 712 1001
Email: consult@cipp.org.uk
Website: www.cipp.org.uk

CIPP Consult provides payroll, reward, benefits and HR advice which is completely independent of all relevant software and service suppliers. You can rest assured that our recommendations are based on our excellent research and knowledge base and not on the amount of commission we might earn (because we earn £0 commission). All of our consultants are appropriately experienced and qualified in their fields and we will work with you to ensure that your expected outcomes of the assignments undertaken are agreed at the outset and fully met. We can offer you consultancy relating to payroll forensic audit, procurement support, project management, holiday pay, National minimum wage compliance and automatic enrolment for pensions.



LiTE Consulting
Clover House,
John Wilson Business Park,
Whitstable, Kent,
CT5 3QZ
Tel: 01227 206495
Email: sales@liteconsulting.co.uk
Website: www.liteconsulting.co.uk

LiTE Consulting are an Independent consultancy practice that assist clients in selecting, implementing and managing their HRIS and Payroll solutions. By utilising our extensive experience, we help you select the most appropriate solution to meet your requirements and compliment the skills within your teams. We pride ourselves on the quality of our deliverables and offer the following services:

HR & Payroll Software Selection · Process and Change Management · Data Analysis and Migration · Project Management · Implementation · Support and Training



COMPLIANCE AND QUALITY STANDARDS

Payroll Assurance Scheme (PAS)
Goldfinger House, 245 Cranmore Boulevard, Shirley,
Solihull, West Midlands, B90 4ZL
Tel: 0121 712 1000 Fax: 0121 712 1001
Email: compliance@cipp.org.uk
Website: www.payrollcompliance.org.uk

The CIPP Payroll Assurance Scheme is a payroll quality and compliance service aimed at accrediting organisations who display best practice in payroll processes and people. Consisting of two modules; the process module and the people module; the scheme assesses payroll and associated processes to ensure compliance, reduce errors and highlights areas for improvement; as well as diagnosing staff skill levels and learning and development needs.



FULLY MANAGED OUTSOURCED PAYROLL SERVICES

Frontier Software
63 Guildford Road, Lightwater, Surrey, GU18 5SA
Tel: 0845 3703210 Contact: Sales Department
Target Employee Range: 50+
Email: sales@frontiersoftware.com
Website: www.frontiersoftware.com

Frontier Software's payroll service is tailored to each organisation as we understand that each has its own requirements. From bureau to fully managed, we offer security and backup to ensure a smooth and confident payroll operation. We are auto-enrolment and Real Time Information ready.

• **Dedicated experienced payroll team** • **Accurate, flexible and reliable service** • **Business disaster recovery** • **UK Processing centres** • **BACS approved bureau** • **PAYE Recognition Scheme accredited**



Moorepay Ltd
Lowry Mill, Lees Street, Swinton
Manchester, M27 6DB
Email: sales@moorepay.co.uk
Tel: 0845 184 4615
Website: www.moorepay.co.uk

Our fully managed outsourced payroll services are designed for UK businesses. We provide easy-to-use software including employee self-service and powerful analytics. Our dedicated UK-based payroll & technical support team manage the whole payroll process for you - from data validation and calculation to distributing payslips and reporting. Founded in 1966, we have 10,000+ customers across the UK and process over half a million payslips every month.

Moorepay. Making payroll & HR easy.



OneSource Virtual
1 Ropemaker Street, Suite 1223, London, EC2Y 9HT
Tel: +44 (0) 208 895 4657
Email: info@onesourcevirtual.com
Contact: UK Sales Team
Website: www.onesourcevirtual.com

OneSource Virtual offers Managed UK Payroll Services that reduce administrative burdens and allow you to reclaim internal resources for more strategic projects. As a Workday Service Partner, our multinational payroll services are exclusive to Workday customers. By operating within your Workday application we become an extension of your organisation, lowering risk and reducing failure points. Delivered by experienced UK payroll professionals who are also Workday Experts, our service levels are designed for flexibility and control.



INTEGRATED PAYROLL AND HR

Cintra HR & Payroll Services
Computer House, 353 High Street
Gateshead, Tyne and Wear NE8 1ET
Tel: 0191 478 7000 Fax: 0191 478 6060
Contact: Nham Lee Email: sales@cintra.co.uk
Website: www.cintra.co.uk

Cintra offers a uniquely customer focused approach combined with a robust, flexible and evolving mix of software and services tailored to meet your organisational requirements. With its broad customer portfolio covering both public and private sectors along with highly trained, experienced and motivated staff, Cintra offers the natural choice for Payroll and HR solutions in the UK. If you are looking for a long term partnership where solutions, in-sourced or out-sourced, are tailored to your individual needs with no hidden costs why not give Cintra a call, the friendly face of Payroll and HR.



Frontier Software

63 Guildford Road, Lightwater, Surrey, GU18 5SA
Tel: 0845 3703210 Contact: Sales Department
Target Employee Range: 50+
Email: sales@frontiersoftware.com
Website: www.frontiersoftware.com

ichris is a date based system that streamlines the payroll process through the use of powerful, flexible and easy to use features. User defined payroll parameters ensure the system can be customised to meet your business rules, for example, pay rates, absence and leave. Maintained in line with statutory legislation and recognised by the HMRC PAYE Recognition Scheme, the software is available for delivery on-premise, in the cloud or as a payroll processing service. Frontier Software is an ISO 9001 and ISO 27001 accredited company, offering a range of fully integrated HR modules that include Self Service for on-line payslips, Time & Attendance and Expenses Management.



Moorepay Ltd

Lowry Mill, Lees Street, Swinton
Manchester, M27 6DB
Email: sales@moorepay.co.uk
Tel: 0845 184 4615
Website: www.moorepay.co.uk

Our intuitive, integrated HR & Payroll software is designed for UK businesses. You get HMRC & BACs accredited software and access to dedicated UK-based subject matter experts. Our rich functionality includes employee self-service, easy expense & timesheet management, intelligent absence management and rapid recruitment & selection. Founded in 1966, we have 10,000+ customers across the UK and process over half a million payslips every month.



Moorepay. Making payroll & HR easy.

PAYROLL BUREAUX

Cintra HR & Payroll Services

Computer House, 353 High Street
Gateshead, Tyne and Wear NE8 1ET
Tel: 0191 478 7000 Fax: 0191 478 6060
Contact: Nham Lee Email: sales@cintra.co.uk
Website: www.cintra.co.uk

Cintra offers a uniquely customer focused approach combined with a robust, flexible and evolving mix of software and services tailored to meet your organisational requirements. With its broad customer portfolio covering both public and private sectors along with highly trained, experienced and motivated staff, Cintra offers the natural choice for Payroll and HR solutions in the UK. If you are looking for a long term partnership where solutions, in-sourced or out-sourced, are tailored to your individual needs with no hidden costs why not give Cintra a call, the friendly face of Payroll and HR.



Frontier Software

63 Guildford Road, Lightwater, Surrey, GU18 5SA
Tel: 0845 3703210 Contact: Sales Department
Target Employee Range: 50+
Email: sales@frontiersoftware.com
Website: www.frontiersoftware.com

Frontier Software Payroll Outsourcing Services offer traditional 'process and deliver' bureau arrangements through to fully managed service contracts. Your business will enjoy all the accessibility, flexibility and control of processing payroll in-house – without having to allocate staff, equipment, time and resources to manage it. And, when it comes to accuracy, efficiency and flexibility, we can be relied upon to ensure the timely payment of your staff. Payroll data can be provided manually or through access to ichris, our Payroll/HR software suite that enables data to be securely entered from any location using a range of devices.

- You select the service level and method of operation
- Software located at your premises or ours
- Automatic updates in accordance with changes in statutory legislation
- Minimises administration and infrastructure costs
- Unlimited helpdesk support from team of software experts
- Employee self service option for payslip delivery



Payroll Business Solutions Ltd

6 Bourne Court, Southend Road,
Woodford Green, Essex IG8 8HD
Tel: 020 8550 7758 Fax: 020 8551 8861
Contact: Nick Hooper Email: sales@payrollbs.co.uk
Website: www.payrollbs.co.uk

Our outsourced service portfolio offers fully managed or bureau services as well as hosted payroll software with Bacs approved payment service.

Our clients benefit from dedicated, individual payroll administrators who are all professionally qualified and experienced. Online payslips and P60s are delivered via 3rd party HR self-service or our own secure portal. We work with all types of organisations, automating and streamlining payroll processes with support for HR, pension and accounting systems interfaces, pension processing administration, payroll costing, client-specific calculations, standard and custom reports, and year-end services.



PAYROLL SOFTWARE

Cintra HR & Payroll Services

Computer House, 353 High Street
Gateshead, Tyne and Wear NE8 1ET
Tel: 0191 478 7000 Fax: 0191 478 6060
Contact: Nham Lee Email: sales@cintra.co.uk
Website: www.cintra.co.uk

Cintra offers a uniquely customer focused approach combined with a robust, flexible and evolving mix of software and services tailored to meet your organisational requirements. With its broad customer portfolio covering both public and private sectors along with highly trained, experienced and motivated staff, Cintra offers the natural choice for Payroll and HR solutions in the UK. If you are looking for a long term partnership where solutions, in-sourced or out-sourced, are tailored to your individual needs with no hidden costs why not give Cintra a call, the friendly face of Payroll and HR.



Frontier Software

63 Guildford Road, Lightwater, Surrey, GU18 5SA
Tel: 0845 3703210 Contact: Sales Department
Target Employee Range: 50+
Email: sales@frontiersoftware.com
Website: www.frontiersoftware.com

ichris payroll software is tested and recognised by HMRC's PAYE Recognition Scheme and is supplied with all the core functionality you would expect from an established provider; including statutory tables and reports that are maintained through upgrades. The software is compliant with legislative requirements in each country of operation and can be used to create both standard reports and statutory output. Payslips can be paper or delivered directly to the individual via email or self service, to meet employee expectations in the digital age. Payroll can be provided with fully integrated HR, Expenses, Vehicle Management and P11D if required.

- All payroll parameters can be user defined according to requirements
- Compliance with payroll rules and regulations including RTI and auto-enrolment
- Automated calculation and payment for holiday, sickness and maternity
- Integration with finance and other systems to save time and avoid duplication of effort



Moorepay Ltd

Lowry Mill, Lees Street, Swinton
Manchester, M27 6DB
Email: sales@moorepay.co.uk
Tel: 0845 184 4615
Website: www.moorepay.co.uk

Our easy-to-use Payroll software is specifically designed and innovated for UK businesses. While you take care of data-entry and reporting, our software will handle the HMRC legislation, calculations and processing. Our Payroll software solution includes specialist UK-based support, employee self-service, people analytics, and auto enrolment. Founded in 1966, we have 10,000+ customers across the UK and process over half a million payslips every month.

Moorepay. Making payroll & HR easy.



Useful contacts directory

Intelligo

78 York Street, London, W1H 1DP
Tel: 0800 0390116 Fax: 0800 0390117
Contact: Fiona Cullinane
Email: sales@intelligosoftware.com
Website: www.intelligosoftware.com

Intelligo is a leading provider of corporate Human Resource and Payroll Software and Services in the UK and Ireland with clients ranging in size from 300 to 20,000+ employees. Intelligo's flagship payroll product, Megapay is the Number 1 payroll system for corporate organisations and public sector. Megapay is used throughout all major industry from Manufacturing, Top 5 Accounting Firms, Government Departments, etc. As a Certified Workday Global Cloud Partner, the system fully integrates with Workday. In addition, Megapay also interfaces with leading T&A and Financial applications. Megapay is available to purchase as either an On Premises installed solution or on a Hosted basis. **RTI • Auto-Enrolment • HMRC Integration • Statutory Payment Processing • Irish Payroll Calculation Engine • Employee Self Service • Payslip Mobile App • HR Integration**



Payroll Business Solutions Ltd

6 Bourne Court, Southend Road,
Woodford Green, Essex IG8 8HD
Tel: 020 8550 7758 Fax: 020 8551 8861
Contact: Nick Hooper Email: sales@payrollbs.co.uk
Website: www.payrollbs.co.uk

Accord Payroll is a comprehensive, scalable and configurable system with advanced features that include pension processing and auto-enrolment, holiday pay uplift, salary sacrifice, client-specific calculations, and user reporting tools. We offer both hosted (SaaS) and on-premise solutions which can interface with 3rd party HR, T&A, pension and accounting systems.

Specialised functionality includes support for pension payrolls and schools and colleges (TPS, LGPS). Online payslips, P60s and other documents can be delivered by 3rd party HR systems or our own MyPay portal.

Our software is HMRC-recognised & Microsoft tested. PBS is an ISO 9001 & 27001 certified, GDPR compliant company.



PAYROLL TRAINING AND QUALIFICATIONS

Chartered Institute of Payroll Professionals

Goldfinger House, 245 Cranmore Boulevard, Shirley,
Solihull, West Midlands, B90 4ZL
Tel: 0121 712 1000 Fax: 0121 712 1001
Email: info@cipp.org.uk
Website: www.cipp.org.uk

CIPP is the leading provider of education in the payroll, pensions and reward industries, delivering qualifications from apprenticeship level through to MSc. A variety of excellent payroll, pensions and reward training courses are also held nationwide throughout the year.



PAYSLIP DISTRIBUTION AND ARCHIVING

Datagraphic

Ireland Industrial Estate, Adelphi Way, Staveley,
Chesterfield S43 3LS
Tel: +44 (0)1246 543000
Contact: Joanne Hawxwell
Email: enquiries@datagraphic.co.uk
Website: www.datagraphic.co.uk

Join over 800 UK organisations who trust our Epay application to connect their workforce to vital payslips, P60s, P45s, reward statements and more. Epay integrates with existing payroll software, enabling you to distribute time-critical employee documents in 2% of the time and achieve a return-on-investment in as little as three months. Connect employees securely to their data around the clock from any internet enabled device with a GDPR compliant application.



PayDashboard

4th Floor, 86-90 Paul Street, London EC2A 4NE
Tel: 020 377 33 277
Email: info@paydashboard.com
website: www.paydashboard.com

PayDashboard integrates with your **existing payroll software** to provide employees with **digital payslips** and documents via a secure online portal. By providing pay data in a digital format, PayDashboard unlocks a wealth of innovation, such as providing your **employee payslips in any language**, complete **mobile optimisation**, employee financial education, benefits and discounts. For payroll bureaux we also offer a **secure document portal** for you to exchange documents and reports securely with your clients. PayDashboard's award winning portal is perfect for both companies running an outsourced bureau service and those managing their internal payroll in-house.



PROFESSIONAL BODIES

The Chartered Institute of Payroll Professionals

Goldfinger House, 245 Cranmore Boulevard, Shirley,
Solihull, West Midlands, B90 4ZL
Tel: 0121 712 1000 Fax: 0121 712 1001
Email: info@cipp.org.uk
Website: www.cipp.org.uk

CIPP's purpose is to elevate the standing of the payroll, pensions and reward professions. The Institute has education and business services subsidiaries offering end-to-end resources including the recruitment of quality personnel, benchmark qualifications and training courses. The Institute works closely with government to ensure the practical implementation of relevant legislation.



RECRUITMENT AGENCIES

Frazer Jones

95 Queen Victoria Street, London, EC4V 4HN
Tel: 020 7415 2815
Email: fjp@frazerjones.com
Website: www.frazerjones.com

As a result of the growth & development in payroll & payroll complexity we have developed a payroll specialist practice here at Frazer Jones to support our client's recruitment needs. Frazer Jones is a leading global specialist within search and recruitment, where we are firmly established as a market leader.



Hays Payroll Management

3rd Floor, 1 Colmore Square, Birmingham, B4 6AJ
Tel: 0844 778 2376 Fax: 020 7068 5319
Email: helen.livesey@hays.com
Website: www.hays.co.uk

Hays Payroll Management recruits across a range of UK industries and specialises in placing professional experts into payroll jobs. With a national network of offices and expert consultants who have an in-depth knowledge of how the busy payroll environment works, our consultants match the skills and experience of individuals with the most suitable payroll jobs and employers.





James Gray Associates

Brewmaster House, 1 The Maltings, St Albans, Hertfordshire AL1 3HT
Tel: 01727 800377 Fax: 01727 221220
Email: jga@jgarecruitment.com
Website: www.jgarecruitment.com
Twitter: @jgarecruitment

James Gray Associates specialise in Payroll, HR and Reward recruitment, supplying permanent, contract and interim professionals for vacancies across the UK, Europe and Asia. JGA offer a professional, bespoke and responsive recruitment service and are delighted to offer CIPP members 20% discount off standard terms. With 12 years average payroll recruitment experience per consultant and industry leading client servicing and candidate sourcing techniques including social media - JGA recruit better talent faster.



Portfolio Payroll

One Finsbury Square, London EC2M 7LD
Tel: 020 7247 9455 Fax: 020 7256 5421
Email: recruitment@portfoliopayroll.com
Website: www.portfoliopayroll.com

Portfolio Payroll is a market leader and the longest established payroll recruitment consultancy in the UK. Listed in the Sunday Times Fast Track 100 twice in the past three years we are the CIPP's sole preferred supplier, recruiting payroll professionals for thousands of companies, across all industry sectors throughout the UK. Our specialist consultants provide tailored permanent, temporary and contract recruitment solutions at all levels of the market, with further divisions providing executive and public sector recruitment. For all your payroll recruitment needs call the UK's payroll recruitment specialists.



TIME AND ATTENDANCE

Frontier Software

63 Guildford Road, Lightwater, Surrey, GU18 5SA
Tel: 0845 3703210 Contact: Sales Department
Target Employee Range: 50+
Email: sales@frontiersoftware.com
Website: www.frontiersoftware.com

With TA21 Time & Attendance software users benefit from access to working hours for all employees regardless of individual work patterns and can quickly identify issues in particular areas. TA21 provides all the control and information needed to effectively manage employee attendance – with the minimum of administrative overhead. Offering flexibility for data capture through a variety of input readers, e.g. Magnetic Stripe, Barcode, Proximity Card and seamless integration with our payroll software to avoid mistakes from manual time keeping methods.

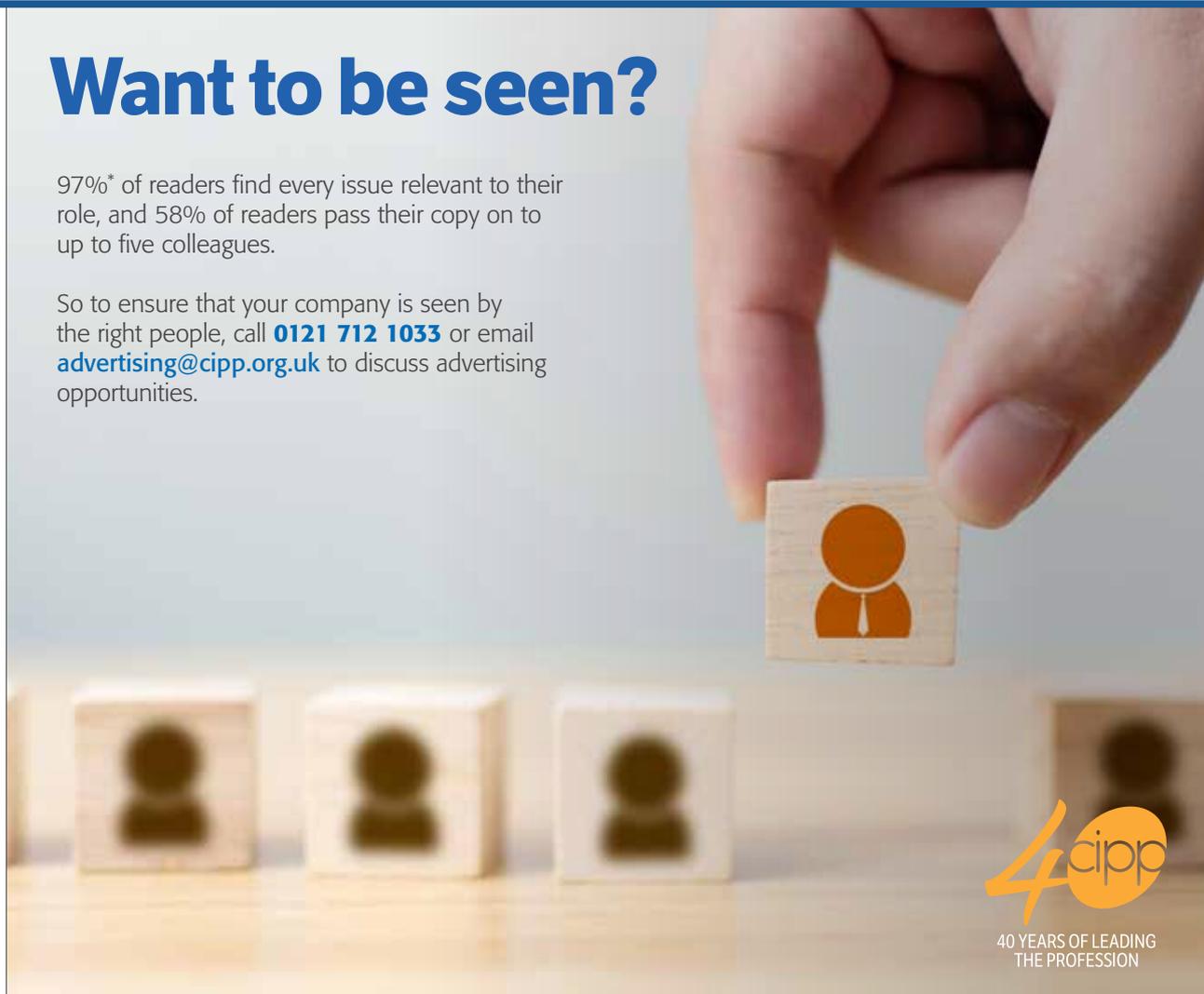


- Capture employee attendance across multiple sites
- Unlimited patterns for work, shift, breaks, etc can be defined
- Automated approvals to efficiently control overtime costs
- Reporting tool to monitor and analyse attendance date
- Fully integrate with our payroll and absence management software

Want to be seen?

97%* of readers find every issue relevant to their role, and 58% of readers pass their copy on to up to five colleagues.

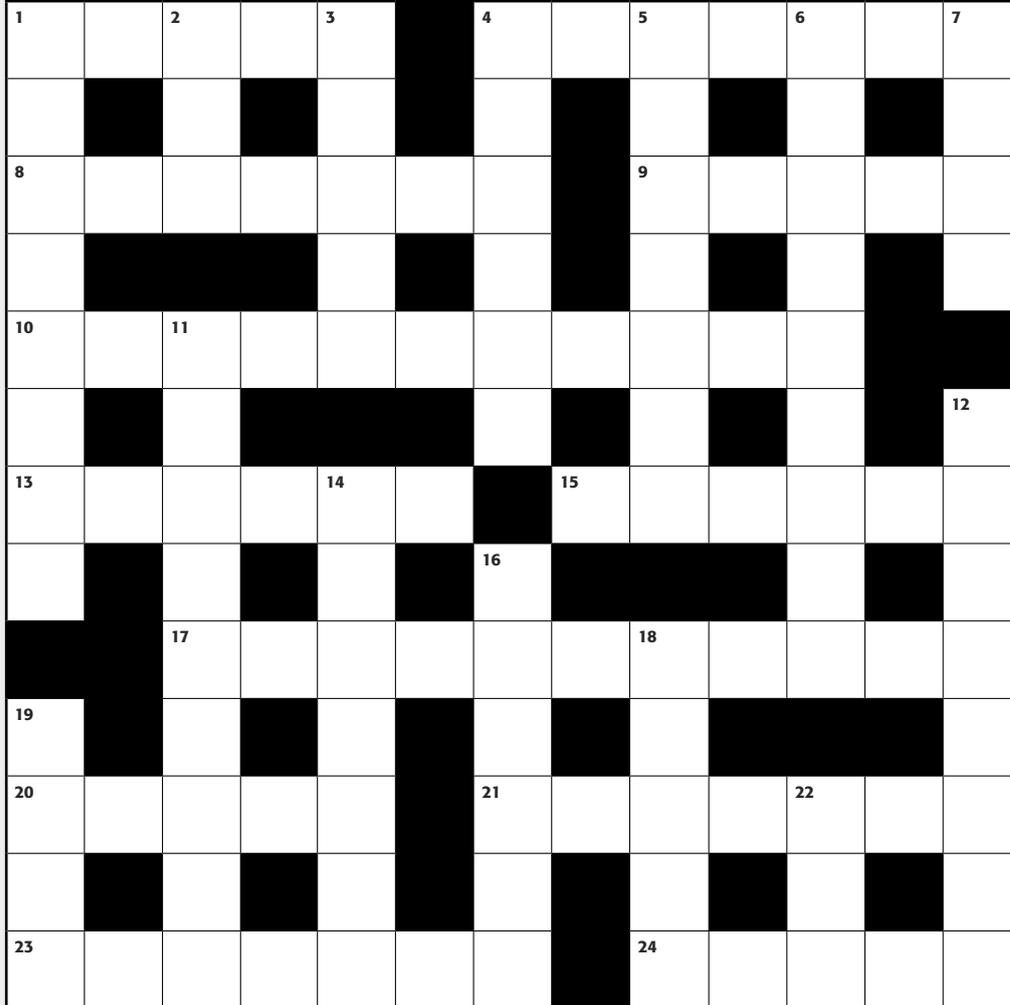
So to ensure that your company is seen by the right people, call **0121 712 1033** or email advertising@cipp.org.uk to discuss advertising opportunities.



*as taken from a recent membership survey.

Crossword

A crossword featured regularly in *The Administrator*, the monthly membership journal of the Association of Payroll and Superannuation Administrators. This crossword has been kindly supplied by Graham Francis.



ACROSS

- 1 Breakfast food
- 4 Tumbler
- 8 Branch of mathematics
- 9 Map
- 10 Shortened
- 13 Find
- 15 Turns litmus blue
- 17 Measured on the Richter Scale
- 20 Aboriginal people of New Zealand
- 21 Chief component of cane and beet sugar
- 23 Matthew, Mark, Luke and John wrote these
- 24 Petite

DOWN

- 1 Boring tools
- 2 Projection on a wheel
- 3 Aristocrat
- 4 Tree
- 5 Solo performance
- 6 Wooden path over sand
- 7 Ballet skirt
- 11 Unmarried men
- 12 He had a relativity theory
- 14 Small social insect
- 16 Fissures
- 18 Relative
- 19 Pleased with oneself
- 22 Stupid person

ANSWERS

Across – 1 bacon; 4 acrobat; 8 algebra; 9 chart; 10 abbreviated; 13 locate; 15 alkali; 17 earthquake; 20 Maori; 21 sucrose; 23 gospels; 24 elfin
 Down – 1 Bradawls; 2 cog; 3 noble; 4 acacia; 5 recital; 6 boardwalk; 7 tutu; 11 bachelors; 12 Einstein; 14 termite; 16 chasms; 18 under; 19 smug; 22 oaf

REWARD STRATEGY

— membership —

STAY HOME, STAY SAFE AND STAY INFORMED

with the established and trusted voice for the pay and reward profession

Join the community by becoming a member today, where we'll ensure you're up-to-date with legislative changes and trending strategies, as well as receiving practical guidance and vital expert opinions from respected journalists and industry leaders

SILVER

- 12 month subscription to Reward Strategy magazine
- Unlimited online access
- 25% discount on conference passes

£475

GOLD

- 12 month subscription to Reward Strategy magazine
- Unlimited online access
- Qtax Pro calculator
- A pass to a conference of your choice:
 - Payroll & Reward Conference, Sept 8-9
 - Reward & Payroll Summit, Dec 9

£975

SAVE £195

PLATINUM

- 12 month subscription to Reward Strategy magazine
- Unlimited online access
- Qtax Pro calculator
- A pass to the Payroll & Reward Conference, Sept 8 - 9
- A pass to the Reward & Payroll Summit, Dec 9

£1,395

SAVE £405

CIPP members save 40% on a Reward Strategy Silver Membership

By choosing a Reward Strategy Silver Membership, for £285, you can waive the registration fee when buying CIPP annual membership. Quote 'Reward20' upon booking.*



BECOME A MEMBER:

Call 020 7940 4801

Email subscribe@reward-strategy.com

Visit reward-strategy.com/member-zone

*Correct at time of printing. One new membership per person. Visit reward-strategy.com for full terms and conditions.

In a crisis that threatened to keep people apart, they became unstoppable together.



In times of crisis, we're affected in different ways. And we have different roles to play. But we all share a common goal: to protect the wellbeing of those around us. Our families. Our friends. Our communities. And, of course, our colleagues.



The global COVID-19 (coronavirus) pandemic has created disruption in the world of work unlike we've ever seen before. All of a sudden, the bedroom, kitchen, living room becomes your new office. The news is awash with stories of sickness and absence, furloughing and job losses. Uncertainty adds further feelings of stress, worry, and isolation to an already stressful, worrying, and isolating situation.

But there is one thing we can be certain of. That despite facing unprecedented challenges, payroll and HR professionals are working tirelessly to deliver an exceptional employee experience. At Zellis, we've seen this first hand - and we're proud to support our customers at every step along the way.

Because together, we can make sure employees are paid accurately and on-time, every time. Together, we can navigate the complexity of emergency legislation changes, even as the goalposts keep shifting. Together, we can make sure your employees are recognised and supported. After all, recognition is what drives us to keeping going through the toughest of times. And we recognise payroll and HR professionals are unsung heroes.

We also know that even the darkest of clouds has a silver lining. In Chinese, the word for 'crisis' is composed of two characters: one meaning 'danger', the other meaning 'opportunity'. In many organisations, the essential pillars of engagement, trust, and transparency are being built stronger than ever. Technology is being used to turbocharge teamwork and productivity for remote employees. Business leaders are finding better ways to ready their defences against the forces of risk and uncertainty.

So, in the face of the current crisis, we see an opportunity for transformation. To create an employee experience that meets the needs of a modern, diverse, and digital workforce. To put the success of your people (and your 'people professionals') at the heart of your organisation. And most importantly, to make people feel truly appreciated for the work they do.

Alone, it can feel impossible to tackle these challenges. But together, we can reach new heights.

Unstoppable Together.

#makingpeoplefeelappreciated
#unstoppabletogether
#unsungheroes