

Payroll



Payroll and Auto- Enrolment services

A guide for clients



Payroll Services

We provide an affordable, efficient & accurate payroll service to clients, handling your weekly or monthly payroll requirements, freeing you from ever-changing complexities and changing legislation to concentrate on running your business and making it grow.

And we won't burden you with extra formalities and form filling because we take your payroll information by:

- Fax
- Phone
- Email
- Handwritten notes

We provide all the completed forms you will ever need for record keeping and accounting purposes to save you time and money later on. We also provide:

- Confidential printed or security pay slips
- Payment printouts to pay wages yourself
- Direct payment of salaries to bank or building society accounts
- Free monthly or year-end reports

Our payroll bureau service uses Sage software to do the following:

- Produce monthly payslips for each employee
- Produce monthly payroll summary
- Produce monthly pay-to-date summary
- Produce Pensions summary
- Calculate statutory sick, maternity, etc. pay
- Complete HM Revenue & Customs employers payment record sheets P32
- Complete HM Revenue & Customs payslips and booklet
- Produce P45's as necessary
- Deal with general payroll matters on your behalf including the HM Revenue & Customs and the Contributions Agency
- We will reconcile, complete and submit for approval the end of the year payroll returns, and prepare employee's P60's, and deal with online filing

We can provide additional discretionary services if required, for example preparation of forms P11D (benefits in kind), for which we would be happy to provide a separate quote.

Direct payment of salaries

In addition to the above, we can also operate a payroll bank account on your behalf at no extra cost to you (except bank charges). We currently operate a large number of such accounts for existing payroll clients on the following basis:

- A bank account is opened in your name
- You set up a monthly standing order from your own current account into this payroll account
- From this account we pay your monthly salaries, income tax and National Insurance contributions due, and, only with your prior written approval, your monthly payroll fee to ourselves. The account is used solely for your payroll matters.

Real Time Information

Almost all employers should now be using real time information (RTI). This generally requires payroll information to be provided to HMRC 'on or before' payment to the employee. Our payroll software does this automatically.

National Insurance

There have been significant changes recently to national insurance. Our payroll services ensure you are fully compliant and able to take advantage of employer allowance deductions etc.

Outsourcing your payroll to us is easy



1. Our payroll clients vary from just one employee to those employers with over 100 employees and include companies, charities and partnerships.
2. You can call us at anytime for help with ad hoc queries such as HR issues, holiday entitlement, sickness, termination payments etc.

Pensions and Auto-Enrolment

An employer's obligations under the Workplace Pension Reforms with regards to Auto-Enrolment will lead to a significant increase in the demand placed on your admin, finance and/or payroll department (To get started download our [Guide to Workplace Pensions and Auto-Enrolment](#) for a useful overview of this topic, and also see our regularly updated [Auto-Enrolment: Frequently asked questions guide](#))

How can BWMacfarlane help?

As well as offering a full payroll service which is compliant with the on-going requirements of Auto-Enrolment, we can work with you to ensure that you have employee pensions provision in place in good time, working with your financial adviser.

A reminder of why it is so important to get your scheme in place – and early!

The consistent advice is to ensure that you are prepared well in advance of your staging date. As ever increasing numbers of employers reach their staging dates there is the potential for the number of pension product providers to be insufficient to deal with setting up the schemes in time.

BWMacfarlane can, with your other advisers, also help you consider and plan for:

- Impact on fixed costs and when to start factoring the costs in (employers will be given time to adjust to increased payroll costs, contribution levels will be phased over 6 years).
- Evaluate impact on any fixed term contracts
- Tax implications / protecting your existing pension pots

There are of course a number of Independent Financial Advisers who can assist you with getting your Auto-Enrolment scheme in place. If you don't have an advisor, we will be happy to put you in touch with one of our recommended contacts who we feel can suit your needs. Typically whilst there is an upfront fee for arranging the scheme initially there is an overall benefit from getting the best pension package for your organisation based on its specific circumstances. We also work with an advisory firm who allow clients to spread payments over a 3-year support package.

Similarly if you need legal advice (you might also want to speak to a solicitor with regard to updating employment contracts for example) we would be happy to refer you to our recommended contacts.

How can our payroll team help?

It is important to note that, whoever your pension provider is, they will not have a complete solution for you and all require data extraction from payroll on a run by run basis to provide any support which the BWMacfarlane team are able to handle on your behalf.

Our Payroll solution can help your pension provider to handle the compliance aspects of Auto-Enrolment.

The core Auto-Enrolment activities

We can work alongside you to assist with:

- Assessment to categorise workers at staging date
- Assessment of subsequent starters
- Re assessment of existing employees where income or age increases
- Reassessment 3 years after staging date
- And will assist in processing Worker Postponement, Opt-Outs, Refunds of Opt-Ins

Pension contribution upload

At the end of each pay cycle, whether weekly or monthly, data is required to be uploaded to the pension provider detailing the contributions and worker status of each member.

Our payroll department can assist you in generating a data file that can be uploaded to your pension provider systems.

Managing employee communication

It is your obligation to inform workers on a timely basis of any postponement, assessment status as and when it changes and to notify workers of their options such as Opt Out or Opt In by either email or letter.

Depending on the level of pension provider support, they may be able to handle worker communication on your behalf, from the regular upload that you complete.

Alternatively, as your payroll provider BWMacfarlane can assist you with the necessary employee communication, generating standard letters for you to pass to your workers.

Automatic enrolment declaration of compliance (registration)



1. Completing a declaration is the legal requirement to submit information to the regulator about how you've complied with your employer duties.
2. If you don't do it in time (within five months of your staging date), you could be fined.
3. You must complete your declaration of compliance even if you don't have anyone to automatically enrol.

Payroll service requirements

The level of Payroll support you require depends on your chosen pension provider.

For further information on our payroll services please contact **John Elliott** or **Sue Stephens**.

FOR GENERAL INFORMATION ONLY

Please note that this guide is not intended to give specific technical advice and it should not be construed as doing so. It is designed to alert clients to some of the issues. It is not intended to give exhaustive coverage of the topic.

Professional advice should always be sought before action is either taken or refrained from as a result of information contained herein.

About Us

Professional, Personal, Affordable.

We are one of the leading, independent chartered accountancy practices in Liverpool. At BWMacfarlane we provide a wide range of accountancy and business support services to organisations and individuals throughout the North of England and beyond. Our experienced and skilled partners and their teams are ready to support you with high quality, individual yet affordable services however complex your personal or business needs.

For more details of how we can help you transform your business, please visit www.bwm.co.uk or call us on 0151 236 1494