

## FIVE VOICE RECORDER APPS FOR THE SMALL BUSINESS OWNER

### 1. EVERNOTE

**S**trictly speaking, Evernote is a notetaking app – but it has a handy voice recording element. You can add audio as you make notes, and they're bundled nicely together. And you don't just have to be on your phone to access your account – the app is multi-device.

### 2. HI-Q

This app records in MP3 format so you can play back on any device and with quality guaranteed. It will also let you upload files to Dropbox automatically and transfer data in other ways, as well as letting you select between microphones.

### 3. VOICE RECORD PRO

Voice Record Pro is a recording app of professional standard that lets you export directly to Google Drive, Dropbox and OneDrive after recording files of unlimited length. The app allows you to configure the quality of your recording, too.

### 4. AUDIO RECORDER

This app does exactly what it says on the tin. It records audio, quickly and easily, and allows you to save, then upload to multiple platforms. The app is free, and will work with several different microphones to make your recordings that little bit better.

### 5. SMART VOICE RECORDER

This is simple to use with clever features – it can jump silences, choose where files are stored, and hide files from media players. Romantic evenings will no longer be interrupted by the sound of your weekly meeting with the boss.

# Oakwood Reminder



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Business is great but we are always looking for more.  
Please pass on this newsletter to anyone you feel may benefit.  
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## JANE'S EDITORIAL

Our Reminder this month is packed full of information, legislative changes, complex issues and advice! So hopefully something for each of you even if you don't read it all. The overriding message this time is do use us if you are in any doubt about anything to do with income and tax. You can't be expected to be experts in the field of taxation and employment legislation etc., but this Reminder will help and we can help too, so together we can cope! HMRC don't recognise that we are all human and can be ignorant or negligent in our duties when we are really not at fault, so do contact us as you need to.

We have had to shelve our workshops and marketing strategy at the present time because we are so busy! Thanks to you, we are gaining more clients and enjoying fruitful relationships that are mutually beneficial, so do keep recommending us and we will be delighted to assist your friends, family, colleagues and everyone else too.

Enjoy the summer, what is left of it, remember to be effective in your work, you must have time off to relax, unwind and recharge your internal batteries, so make that booking to get away or have a change of scenery for a while.

## HOMEWORKER STATS

According to recent research conducted by the TUC, based on unpublished data from the Office for National Statistics (ONS):

- The number of employees who usually work from home increased by 152,000 in 2016.
- The number of women working from home has increased by 10.5% (64,000) over the same time frame although;
- Men still account for the majority of homeworkers, with 966,000 regularly working from home in 2016, compared to 673,000 women.

## STEP FUNDING HELP FOR SMES

From 1 May 2017 smaller firms with a wage bill of less than £3m a year, which don't have to pay the apprenticeship levy, will be entitled to 'STEP' funding for apprenticeships. STEP funding provides four simple ways in which smaller firms can access government funding for their apprentices.

Under STEP, the Department for Education will cover 90 per cent of a smaller firm's training and assessment costs for the lifetime of the apprenticeship, for any age, and any level (up to the funding band maximum).

Smaller firms that employ a person aged 16 to 18 or someone aged 19 to 24 who has previously been in care will receive an extra £1,000 'teen grant'.

Under the 'entrepreneur offer', firms with fewer than 50 staff will receive 100 per cent of their training and assessment costs if they recruit an apprentice aged 16 to 18, while firms that recruit staff with additional learning needs will also be eligible for further support.

There is more about STEP funding at: <http://bit.ly/2mAWnnx>

## BUSINESS RESOLUTIONS MADE EASY

- Set clear goals for the year but focus on fewer, quality targets
- Plan everything meticulously and make it visible
- Invest in soft skills as well as technical skills for your staff, as this can boost customer engagement and therefore sales
- Think creatively about ways you can expand: are there products or services aligned to what you do that would fill a gap in the market?
- Collaborate. Local networking or co-working could open a surprising number of doors
- Look after yourself. Burning yourself or your fellow managers out is bad news for your business and your health.

## DISGUISED EMPLOYMENT

**H**MRC's efforts to tackle false self-employment are becoming increasingly effective.

HMRC collected £102m in tax as a result of investigations into false self-employment in 2015/16, down 24 per cent from £154m in 2014/15.

HMRC's crackdown on false self-employment is deterring employers from wrongly classifying workers as self-employed in order to cut costs, particularly in the construction sector.

Over the past few years, HMRC has focused a significant number of its investigations on firms in the construction sector where disguised employment is most common.

Disguised employment occurs when an employer classes its workers as self-employed in order to avoid paying income tax and National Insurance contributions, despite the fact that workers are effectively treated as employees.

Self-employed workers are also denied employment rights, such as statutory sick pay and holiday pay.

Read more about HMRC's crackdown on false self-employment at:  
<http://bit.ly/2kUIZL9>



## WORKPLACE PENSIONS – MISSED STAGING DATES

### BRING FINES AND CREDIT RATING WOE

**S**mall firms that have failed to meet their statutory deadline dates for enrolling staff onto workplace pension schemes are being hit by fines and damage to their credit rating.

Pensions Regulator figures show more than 10,000 fines and other sanctions were handed out to firms that had failed to meet their staging date in the final quarter of 2016.

Some businesses are also being quoted exorbitant costs to enrol employees. We are aware of instances where business owners have been quoted £12,000 by a company to set up a scheme for around 100 staff, with additional annual fees of around £3,000.

We offer this service at a fraction of this cost. Please call us or pass the information to others who could use us.

### JOKE TIME

**A**n accountant's car was hit by a bus while returning to work after lunch. The paramedics arrived on the scene and found him to be bleeding profusely from the head. They immediately whisked him away by ambulance to the emergency room. As they were driving away one of the paramedics noticed his right ear was severed off. In a desperate attempt to save the accountant's ear, the paramedic immediately contacted the police to try and locate it at the scene of the accident. Just as the doctor was examining the patient in the emergency room, a policeman came running in shouting "I've got the ear"! The accountant looked up at the ear in the plastic bag and said, "That is not my ear". The doctor looking puzzled asked, "What do you mean that's not your ear"? The accountant replied, "Mine had a pencil behind it"!

## FISHING FOR A RISK?

**H**MRC seems to have developed a taste for questionnaires of late. We have seen them used in repayment security checks and now they are coming to the fore when HMRC begins a 'Check of employer records'.

Firstly, if you receive a request for information from HMRC, please contact us to discuss the process for compliance.

Perhaps it is a lack of staff resource, a limited number of experienced staff or tax officers simply being in the wrong geographical location as the HMRC estate is reduced in size to 13 regional centres. Perhaps it is HMRC playing the numbers game to show sufficient checks of employer records are being undertaken and the system policed. Or, perhaps, HMRC has been unable to identify any credible risks, which is why it seemingly now prefers the use of a letter and questionnaire rather than the more common face to face visit by a PAYE Inspector.

The tone of the letter and content of the generic questionnaire certainly give the impression HMRC is fishing for a risk.

As you would expect, the covering letter with the questionnaire explains that a 'Check of employer records' is underway:

'Every year we check the records of a number of businesses to make sure that they are meeting their tax obligations as an employer. I have now selected your business for a check.'

The letter goes on to identify the period chosen for checking, before explaining the need to look at the systems the employer has in place in order to meet their obligations as an employer. It continues:

'Firstly, please fill in the enclosed questionnaire so I can understand how your business operates. I also need to see some of your records. When you send back

**H**owever, you may also be eligible if you have a partner and one of you gets any of the following benefits:-

- Carers Allowance
- Employment and Support Allowance
- Incapacity Benefit
- Severe Disablement Benefit

If parents are not living together, the qualifying parent depends upon with whom the child usually lives.

Parents can use Tax-Free Childcare alongside the 15 and 30 hours free childcare schemes.

Tax Free Childcare cannot be used at the same time as receiving childcare vouchers, Universal Credit or tax credits.

30 hours free childcare will be available from September 2017. The eligibility criteria are the same as for Tax-Free Childcare, except you can continue to get these types of support at the same time as 30 hours free childcare:-

- Tax credits
- Universal Credit
- Childcare vouchers or salary sacrifice schemes
- Childcare grants and bursaries

If your child is already in a full-time reception class in a state funded school, you won't be eligible for 30 hours free childcare.

When opening a new Tax Free childcare account, for every £8 a parent pays into their account, the government will pay in an extra £2. Parents can get up to £2,000 government support per child per year if the parents pay in £8,000 – they can then use this money to pay their childcare provider. The amount that parents pay in and when, is at their discretion.

Parents will only be able to pay their childcare provider from their childcare account if their childcare provider is signed up to Tax-Free Childcare. Whilst parents can't make payments using both Tax-Free Childcare and childcare vouchers, childcare providers who are signed up to Tax-Free Childcare can receive payments from both schemes.

## **TAX FREE CHILDCARE SCHEME AND 30 HOURS FREE CHILDCARE**

**T**hese are two separate government schemes to assist with the cost of childcare. Both can be applied for through one online application. If you apply, you will automatically be considered for both services

The government suggest that their childcare calculator is used to assess whether Tax-Free Childcare is the best option.

Before you access the childcare service as a parent to complete the questionnaire, check whether your childcare provider is signed up for Tax-Free Childcare, using the search for a childcare provider link on the government website.

A further new Government website is available – Childcare Choices - [www.childcarechoices.gov.uk](http://www.childcarechoices.gov.uk) which consists of a questionnaire. On completion of this you will be advised of your entitlement options.

Currently, parents with a child under four on 31.8.17 or with a disability can apply through the Childcare Choices site. Parents will be able to apply for all their children at the same time, when their youngest child becomes eligible. Other parents can request to receive an email from the government as to when they are able to apply. All eligible parents will be able to join the scheme by the end of 2017.

In order to use Tax-Free Childcare, parents must open a Government Gateway account.

To qualify for Tax Free Childcare:

- Your child is under 12 (or 17 if disabled)
- Usually lives with you
- You and your partner if you have one are 16 or over
- Live or work in the UK
- Are employed or self-employed
- Are over 21 and earn on average at least £120 per week
- Earn less than £100,00 per annum
- Don't get other support with your childcare, including from a childcare voucher or salary sacrifice scheme

the completed questionnaire, I will phone to speak with 'the responsible person' of the business to discuss any additional questions I may have. This is the person who has overall responsibility for ensuring that you meet your PAYE obligations. At this stage, I will tell you what records I need to see.'

Completion of the questionnaire is then requested in the letter, usually alongside a limited request for supplementary information, such as a copy of the director's loan account, with all of the paperwork to be submitted by a specified date. The questionnaire is eight pages in length.

All of the sections within the questionnaire have potential tax traps and it is important to keep a record of what is discussed during an employer records check, whether over the telephone or in a face to face meeting.

The logistics of the initial phone call will need to be discussed with us. Ideally the phone conversation should be handled as a conference call, whether at our offices or your premises, at a mutually convenient time for all parties. Notes should be made of the pertinent issues discussed because you will not receive a copy of the telephone conversation minutes made by the HMRC officer.

It is always worth remembering that once something is said to an HMRC officer, it cannot be retracted, so you should be encouraged not to give an answer which is speculative or guessed, or advanced in the spirit of co-operation to appear to be helpful. Answers given should be based on fact and evidence as far as possible. Getting involved in 'he said she said' debates are best avoided, with HMRC officers made to focus on actual data rather than false interpretation to an 'off the cuff' response.

Finally, if you receive a request for information from HMRC, please contact us to discuss the process for compliance.

## **DATA PROTECTION – REGISTRATION WITH THE INFORMATION COMMISSIONER'S OFFICE (ICO)**

**E**very company, partnership, sole trader or other organisation that is processing personal information should register with the ICO unless they are exempt.

### **A BUSINESS THAT FAILS TO REGISTER WILL BE COMMITTING A CRIMINAL OFFENCE.**

There is an annual fee of £35 to be on the register.

#### **Steps to take**

##### **1. Check to see if you are currently registered**

- If you are unsure as to whether or not you are registered, check this on [ICO.org.uk](http://ICO.org.uk).
- The Data Protection Register asks you to enter either the company registration number, name, address or postcode. It will then search and indicate whether or not you have registered. If you haven't registered, follow the steps below to establish whether you need to register.
- If you are registered, check your entry to establish whether the details are still accurate. If they are not, you can request the changes online or by phone.

##### **2. Establish whether or not you need to register**

- Check to see whether your business is subject to the S17 requirements (most will be, but there are exceptions). Work through the ICO's self-assessment tool.
- This will take approximately 5 minutes to complete and is a series of 7 questions.
- At the end of this it will advise you as to whether you need to register

your company. If you need to register, follow the steps below by clicking the “Register” tab.

#### **3. Register**

- It should take approximately 15 minutes to complete.
- The submission needs to be completed in one session and you will need the following information to-hand:
  - ∅ Your credit/debit card or other payment details
  - ∅ Details about the organisation you are registering, eg Companies House number (if applicable), name, address
  - ∅ Details about the types of data you process; and
  - ∅ Details about the number of staff you have and your turnover

#### **Notes:**

- ICO will use the information you provide to administer your registration and maintain the public register. They will publish all the information that is provided to them, except where they say otherwise.
- Please note: If your business changes its legal status, e.g. from sole trader to a company, you will need to re-register as entries are not transferable.
- Should you need to amend or change your entry on the register, e.g. because of a status change or you now process different types of personal data, a request can be made online or by phone (0303 123 1113) ([registration@ico.org.uk](mailto:registration@ico.org.uk)).
- Should you need to cancel your data protection register entry, email [registration@ico.org.uk](mailto:registration@ico.org.uk) or call 0303 123 1113 with both your registration and security numbers.