



## **Payroll Tax Update Webinar**

### **Session 1**

***Tax Practice on the Move Series***

***YOUR KEY TO THE TAX COMMUNITY***

# Today's Discussion Points

## Introduction

**15h00**

- Tables, Rates, and Thresholds
- Labour Appeals Court Judgement – NMW Act
- Labour Law Amendments
- Tax Law Amendments
- Miscellaneous Matters of Interest

## Closing and Queries

**16h30**

## House Keeping

- 5-minute break after 45 minutes
- The webinar recording, slide presentation and CPD quiz will be loaded onto the SAIT website.



## Meet the speaker

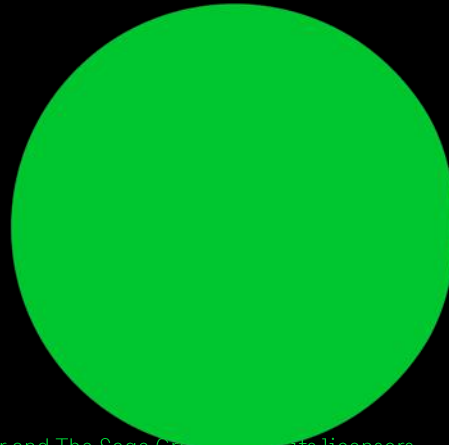
### Rob Cooper

Chairman | Payroll Authors Group of South Africa

Rob is a founding member of the PAGSA, a body that since 1989 represents the payroll industry in discussions with the statutory organisations.

As chairman, his focus over the past 35 years has been on the legislation that governs the employment and payroll industry.

He is held in high regard as an employment tax expert and is a respected writer and presenter at tax seminars and workshops around the country.



# Rates, Thresholds, and Limits



# Official Rate of Interest

## Loans granted to Employees by the Employer

### The 'Official Rate of Interest' -

- Is equal to the RSA repurchase rate ('Repo rate') plus 100 basis points (1%)
- It changes on the first day of the month following the date on which the Repo rate change came into effect
- Must be used to calculate a fringe benefit on employee loans granted at an interest rate lower than the ORI

### RECENT HISTORY OF THE OFFICIAL RATE OF INTEREST

1 April 2020	6,25%
1 May 2020	5,25%
1 June 2020	4,75%
1 August 2020	4,50%
1 December 2021	4,75%
1 February 2022	5,00%
1 April 2022	5,25%
1 June 2022	5,75%
1 August 2022	6,50%
1 October 2022	7,25%
1 December 2022	8,00%
1 February 2023	8,25%
1 April 2023	8,75%
1 June 2023	9,25%

#### OFFICIAL RATE OF INTEREST SINCE 1985

##### Highest Rate

- 19,00% on 1 May 1990
- 19,00% on 1 December 1998

##### Lowest Rate

- 6,00% on 1 August 2012
- 4,50% on 1 August 2020

#### THREE EXCEPTIONS: NO FRINGE BENEFIT TAX

##### 1. Casual Loans

- Must be "*short-term*" and "*irregular*" and
- Less than R3,000 in aggregate at "*any relevant time*"

##### 2. Study loan

- Must be granted exclusively for studies

##### 3. Residential Accommodation loan

- Accommodation value < R450,000
- Remuneration Proxy < R250,000
- Not if granted to a "*connected person*"

# Basic Conditions of Employment Act

## BCEA Earnings Threshold Increase

Increased by R13 261,08 (5,5%) from R241 110,59 to **R254 371.67** per annum from 1 April 2024 [Gazette No. 50254]

‘BCEA Earnings’ definition (for the purpose of this Notice) is -

*"... the regular annual **remuneration***

*before deductions, i.e. income tax, pension, medical and similar payments*

*but excluding similar payments (contributions) made by the employer in respect of the employee:*

*Provided that*

*subsistence and transport allowances received,*

*achievement awards and payments for overtime worked*

*shall not be regarded as remuneration for the purpose of this notice."*

**BCEA Remuneration:** *"... any payment in money or in kind, ... made ... in return for that person working for any other person, ..."*

- Included are: **Payments-in-Kind** such as Employer-paid contributions to retirement funds, medical schemes, etc.
- Excluded are: Allowances and Benefits-in-Kind that are not paid or granted for ‘work done’

**What is BCEA Earnings in simple terms?**

- It is **BCEA Remuneration**, but excluding **achievement awards** and **overtime** payments

# Basic Conditions of Employment Act

## Application of the BCEA Earnings Threshold

### Application in the BCEA -

- Employees that earn above the BCEA Earnings threshold are excluded from the following sections of the BCEA:  
Sections 9, 10, 11, 12, 14, 15, 16, 17(2) and 18(3)  
*[These sections of the BCEA provide for various aspects of 'working hours']*

### Application in the Employment Equity Act -

- Employees that earn above the BCEA earnings threshold are not allowed to refer EEA Chapter II (unfair discrimination) disputes to the CCMA for arbitration (with some exceptions) and must refer the dispute to the Labour Court

### Application in the Labour Relations Act -

- After three months, employees on a Fixed Term Contract that earn below the BCEA earnings threshold are 'deemed' to be employed permanently (in the absence of justifiable reasons for fixing the term of the contract) *[LRA section 198B(4)]*
- After three months of placement by a Temporary Employment Service (TES) at a client-employer, workers that earn below the BCEA threshold are 'deemed' to be an employee of the client of the TES *[LRA section 198A]*

# National Minimum Wage

## All Wage Minimum Rates Increased from 1 March 2024

NATIONAL MINIMUM WAGE AMENDMENT ACT

[Gazette 50073, issued 2 February 2024]

To check the 'Wage paid' rates against the National Minimum Wage rates –

- ~~○ Use Wage as Defined by the NMW Act~~
- Use Wage as Calculated in terms of the LAC Judgement (October 2023)

### INCREASE TO THE HOURLY NATIONAL MINIMUM WAGE RATES

NATIONAL MINIMUM WAGE	Rate/hr	Rate/hr	Rate/hr	Rate/hr	Rate/hr	Rate/hr
Worker Categories	1-Jan-19	1-Mar-20	1-Mar-21	1-Mar-22	1-Mar-23	1-Mar-24
1. General workers	20.00	20.76 (3,8%)	21.69 (4,5%)	23.19 (6,9%)	25,42 (9,6%)	27,58 (8,5%)
2. Farm workers	18.00	18.68 (3,8%)	21.69 (16,1%)	23.19 (6,9%)	25,42 (9,6%)	27,58(8,5%)
3. Domestic workers	15.00	15.57 (3,8%)	19.09 (22,6%)	23.19 (21,5%)	25,42 (9,6%)	27,58 (8,5%)
4. Public Works Program workers	11.00	11.42 (3,8%)	11.93 (4,5%)	12.75 (6,9%)	13,97 (9,6%)	15,16 (8,5%)

**NOTE:** Inflation for the year to January 2024 was 5,1%, and the across-the-board increase to the NMW rate is 8,5%

### Increase to the Minimum Weekly Wage Rates for Learners -

- Increased by 8,5% across all NQF Levels

**Sectoral Determination Wage Rates must be increased by 8,5% - Even if they are above the NMW Rate [BCEA Section 51(3)]**

# Labour Appeals Court Judgement Calculation of Wage



# Labour Appeals Court Judgement

## Introduction

### Judgement by the Labour Appeals Court (LAC)

In the matter of Quantum Foods (Pty) Ltd v Commissioner H Jacobs N.O. and Others (JA85/2022) [2023] ZALAC 27

### The LAC Judgement -

- Was issued on 18 October 2023, and from all accounts, this is the effective date
- Must be applied by payroll suppliers and employers going forward

**This Judgement by the Labour Appeals Court is good news for Employers 😊**

# Labour Appeals Court Judgement

## The Legislation

### National Minimum Wage Act: Definition of Wage -

*“wage” means the amount of money paid or payable to a worker in respect of ordinary hours of work or, ...;*

### What is ‘Wage’ in practical terms -

1. It must be a payment made by the employer in “*money*” (‘cash’), and
2. The “*money*” must be paid “*in respect of ordinary hours of work*”
3. “ ... *in respect of ordinary hours of work*” is understood to be when -
  - The calculation of the amount is ‘based on’ or ‘calculated from’ the ordinary hours of work

### National Minimum Wage Act: Section 5 – ‘Calculation of Wage’

*Section 5. Calculation of wage.—*

*(1) Despite any contract or law to the contrary, the calculation of a wage for the purposes of this Act is the amount payable in money for ordinary hours of work excluding —*

- a) *[Allowances]*
- b) Any payment in kind including board or accommodation, unless specified otherwise in a sectoral determination;
- c) Gratuities including bonuses, tips or gifts; ...

# Labour Appeals Court Judgement

## The Bottom Line

### LAC Judgement Clause [2]

The Facts of the Case -

*“[2] In an attempt to bring its employees’ wages in line with the prescripts of the [NMW] Act, the appellant (Quantum Foods) restructured its payslips to include a contractual bonus, as well as the contributions it paid to a provident fund on behalf of its employees.*

*The bonus may, at an employee’s election, either be paid annually or in equal monthly payments*

*Once those amounts were factored in, the wages met the minimum threshold prescribed by the [NMW] Act.”*

### LAC Judgement clause [33]

The following payment types must be included when ‘Calculating Wage’ for the purposes of the NMW Act -

1. Contractual (or non-discretionary) bonuses, and
2. Employer-paid contributions on behalf of an employee to a Provident Fund

### NOTE:

The LAC Judgement is based on Section 5(1) of the NMW Act, and does NOT apply to the BCEA concept of ‘Wage’

# Labour Appeals Court Judgement

## Contractual Bonuses

### ‘Contractual’ (or ‘Non-discretionary’) Bonuses are -

- Bonuses where the employee has a contractual entitlement to be paid the bonus by the employer, and
- The employer has no choice (or discretion) to not pay the bonus

### NMW ACT section 5(1) ‘Calculation of Wage’ -

Section 5(1)(c) excludes ‘gratuities’ from the calculation of wage as follows:

“ *Gratuities including **bonuses**, tips or gifts; ...* ”

### LAC interpreted section 5(1)(c) to mean -

- That only gratuitous (or discretionary) bonuses are excluded from the ‘Calculation of Wage’
- Because contractual bonuses must be paid, they are not gratuitous
- They are therefore not excluded from the ‘Calculation of Wage’ by section 5(1)(c)

**Therefore, all contractual bonuses must be included in the calculation of ‘wage’ for the purposes of the NMW ACT**

### The ‘13<sup>th</sup> Cheque’ is a good example -

- But think about paying the 13th Cheque monthly

**Contractual bonuses must have a Contract ...**

# Labour Appeals Court Judgement

## Employer Contributions to a Provident Fund

### LAC Judgement Clauses [29], [30], and [31] -

- Explain why contributions “payable” to a Provident fund must be included in the calculation of ‘wage’

### Payments in Kind -

1. Section 5(1)(b) excludes: “any payment in kind including board or accommodation” from the ‘Calculation of Wage’
2. ‘Payments in Kind’ are not defined in the NMW Act, and are also not defined in the BCEA
3. BCEA: Defines Remuneration to be “any payment in money or in kind ... made ... in return for ... working ...”
4. Option 1: A ‘Payment in Kind’ is an employer contribution, and a ‘Benefit in Kind’
5. Option 2: A ‘Payment in Kind’ is only a ‘Benefit in Kind’
6. Consensus: Option 2 wins - Employer contributions to a Provident fund are not ‘Payments in Kind’
7. Therefore: Employer contributions to a Provident fund are not excluded by section 5(1)(b), therefore included

### ‘In Respect of Ordinary Hours of Work’ -

1. Wage amounts are calculated as: ‘Ordinary hours’ multiplied by a ‘Rate per hour’
2. Employer contributions to a Provident fund are calculated according to the Fund rules - not from ‘ordinary hours’
3. Therefore, in terms of:
  - The definition in the NMW Act, these contributions are not defined as ‘Wage’
  - Section 5(1), these contributions are ‘Calculated as Wage’ for the purposes of the NMW Act

# Labour Appeals Court Judgement

## Implications and Conclusions

**Because they can have different values, Payrolls should consider calculating ‘Wage’ for -**

1. The BCEA: Wage is used to calculate Overtime, Sick leave, Sunday work, Public holidays, Family Responsible leave
2. The NMW Act: Wage is used to check that the National Minimum Wage rate is complied with

**Employer-paid Contributions to Third-party Entities -**

- This case focused on employer-paid contributions to a Provident fund
- Experts agree: The judgement can be extended to employer-paid contributions to other third-party entities
- Third-party entities includes all Retirement funds, Medical schemes, Funeral schemes, Income Protection schemes, etc.

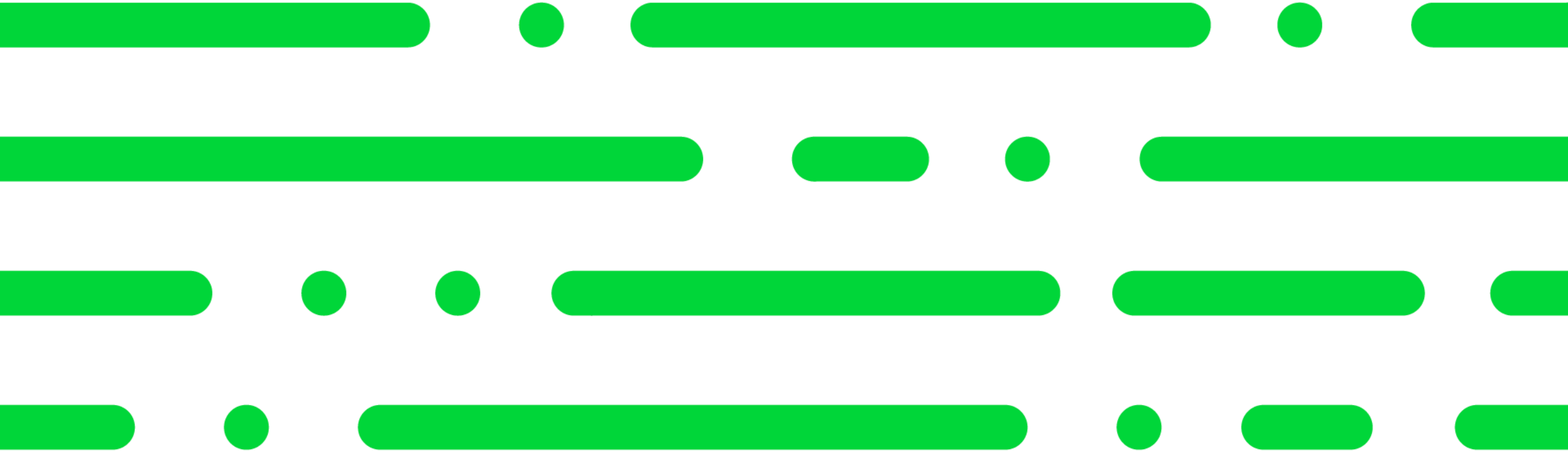
**Application of the LAC Judgement in the Workplace: Example -**

- Cash wage: R22,00 per hour in respect of ordinary hours of work (i.e. less than the R27,58 per hour NMW rate)
- Result: ‘Bulk up’ the cash wage with a Contractual bonus and/or a Provident fund contribution of (say) R6,00 ph
- Caution: It would be advisable to think carefully before taking this step

**LAST THOUGHTS -**

1. The Labour Court came to a similar conclusion regarding ‘commission’ in the 2022 ‘Atlas Finance’ case ...
2. Is the result of the court decisions in line with the intention of the National Minimum Wage Act?
3. If not, will the Department of Employment and Labour step in and change the law?

# Labour Law Amendments



# Compensation for Occupational Injuries and Diseases Amendment Act

## Promulgated but no Effective Date

### CONCOURT JUDGEMENT NOVEMBER 2020 -

- ConCourt found that the exclusion of Domestic Workers from COID protection is unconstitutional
- Within 3 years from the effective date of the COID Amendment Act, Domestic employees can submit retrospective claims

### COID Amendment Act: Two Important Changes for Payrolls -

[GG 48431 17 April 2023]

1. Definition of an Employee will include Domestic workers (by deleting the exclusion of domestic workers)
  - Domestic employers: Can already register with the Fund (the ConCourt Judgement applies) *[Minimum assessment = R528 pa]*
  - 'Casual' employees: Are COIDA employees, therefore 'casual' domestic workers are employees, and have COIDA protection
2. The confusing concept of 'COID Earnings' will be replaced by the 'Definition of Fourth Schedule Remuneration' that -
  - Excludes pension, superannuation allowance, a retiring allowance, and 'Gross Income' paragraphs (a), (cA), (d), (e) or (eA)
  - Is aligned with the UIF definition of Remuneration, except that commission is (correctly) not excluded
  - Standardisation will improve understanding, reduce mistakes, & lift compliance levels (plus future consolidation of admin?)

### COID Regulation –

[GG 43959 3 Dec 2020]

- Specifies 13 x Assessment main classes from 'A' to 'M' ('M' = Domestic employers)

### Effective date of the COID Amendment Act -

- Not yet announced [my very latest guess is an effective date of 1 March 2025 ... ]

# Compensation Fund Notice

## Maximum Earnings

The DOEL Issued a Notice Headed “*Explanatory Notes on the 2022 ROE Season*” in -

- Gazettes No. 48337 (on 30 Mar 2023) and 48673 (on 30 May 2023)
- Note: 2022 refers to the year in which March falls, not the year in which February falls (i.e., 1 Mar 2022 to 28 Feb 2023)

The Notice includes a ‘Maximum Earnings’ section that states –

*“A Maximum Earnings is applied annually at the end of the assessment period (28 February 2023) to the individual employee’s annual total earnings, not per month”*

**Compensation Fund Audits -**

- Check that Employers used an ‘Annual’ (not a ‘Monthly Average’ calculation)
- The shortfall (the difference) is assessed, plus penalties and interest are raised (if differences are found)
- Apparently, some assessments are being applied retrospectively from 2022 for 4 years

**Current Position and Advice -**

- The Gazettes were issued at the end of March and May 2023 after the end of the 2022 year of assessment (28 Feb 2023)
- Dispute the penalty (not communicated timeously to the public, and it is applied retrospectively, therefore unreasonable)
- Payrolls must apply an ‘Annual’ calculation from ‘2022’ and in future years until further notice

# Employment Equity Amendment Act

## Promulgated but no Effective Date

### Promulgation and Implementation -

1. Approved by Parliament in May 2022 and signed by the State President in April 2023 *[Gazette No. 48418 14 April 2023]*
2. The effective date has not yet been announced
3. The current Employment Equity Act must be used until an effective date is announced for the EE Amendment Act

### Employment Equity Amendment Act: Three important Changes for Payrolls -

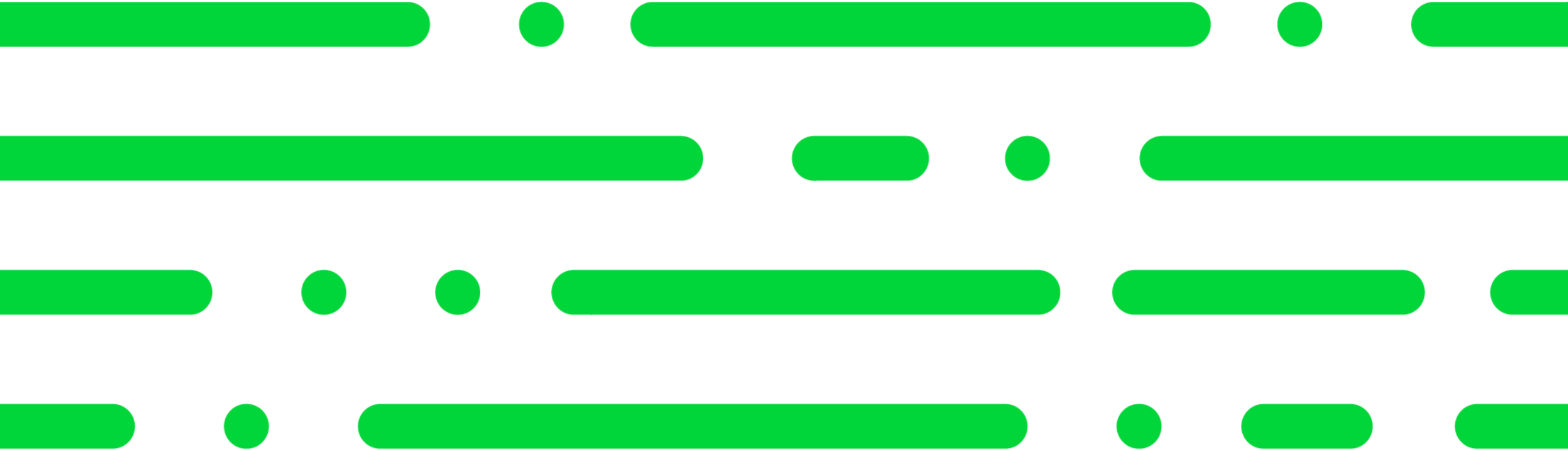
1. Designated Employer: Turnover threshold will be removed  
*Employers with less than 50 employees no longer 'designated' (therefore excluded from Chapter III (Affirmative Action) & Equity reporting)*
2. Section 53:  
*A 'Certificate of Compliance' is required for tenders, etc. but 'non-designated' employers can tender as long as they comply with Chapter II (Unfair Discrimination) and with the National Minimum wage*
3. Sector targets (there are 18 sectors) will have to be applied, but only for the EEA2 'Headcount' report

### Sector Targets -

1. Revised Draft Regulations for Sectoral targets published for public comment (by 30 April 2024) *[Gazette No. 50058]*
2. Unintended consequence: The change from 'Black' to 'Designated Group' Targets will change the % targets increase
3. Equity Plans submitted under the EE Amendment Act that introduces Sectoral targets will start from 'scratch'

**PAGSA Proposal:** To standardise the 'Employment Equity Reporting Year' by aligning the Start and End dates with the Tax year ...

# Tax Law Amendments



# Resident and non-Resident Employers

## Employer Registration

### Employers that pay their employees remuneration for services rendered in South Africa -

- Must withhold and pay PAYE, SDL, and UIF
- SA resident employers must register as an employer
- Foreign employers must make use of a representative employer in South Africa

### The Problem –

- Some representative employers are not registered as employers, and the employment taxes are not withheld

### The Solution – Fourth Schedule paragraph 2(1) has been amended to achieve the following -

1. Resident employers must register as employers (no change)
2. The representative employer of a non- resident employer must register as an employer
3. Only those non-resident employers that have a “permanent establishment” must register as an employer

### In other words –

- Representative employers of a non-resident employer must register as an employer,
- But in the absence of a representative employer,
- Only non-resident employers that have a “*permanent establishment*” in South Africa must register as an employer

# Resident and non-Resident Employers

## Permanent Establishment

**“Permanent Establishment” is defined in Section 1 of the Income Tax Act as -**

*“a permanent establishment as defined from time to time in Article 5 of the Model Tax Convention on Income and on Capital of the Organisation for Economic Co-operation and Development ...”*

**For the purposes of this Convention –**

1. The term *“permanent establishment”* means a fixed place of business through which the business of an enterprise is wholly or partly carried on
2. The term *“permanent establishment”* includes especially:
  - *a place of management*
  - *a branch, an office*
  - *a factory, a workshop, and*
  - *a mine, an oil or gas well, a quarry or any other place of extraction of natural resources*

**Introducing a *“permanent establishment”* into the registration requirements, solved most of the problems raised**

**Note:**

- Although the obligation to withhold PAYE rests on the employer,
- Income tax liability is the responsibility of employees earning a remuneration in SA from non-resident employers

# Section 11F – Retirement Funds

## Apportionment of the R350,000 Monetary Cap

**Section 11F(2): Retirement fund Contributions are allowed a tax Deduction that does not exceed the lesser of -**

1. R350 000 (for the year of assessment)
2. 27,5% of the higher of the employee's:
  - Remuneration (in the payroll), OR
  - Taxable income (on assessment)

### The Problem –

- If an individual's tax residency ceases on any date other than the end of February, then
- Two years of assessment are created during the 12 months of the tax year, and
- The R350,000 monetary cap is available for both years of assessment i.e. a R700,000 monetary cap in total for the tax year

### The Solution –

- A 'Proviso' added to the end of section 11F(2)(a), limits the total monetary cap for the year to R350 000
- Effective from 1 March 2024

**Historical Amendment: A Proviso was added at the end of Fourth Schedule Paragraph 2(4)(a) -**

- Payrolls must 'spread' the R350 000 monetary cap over the year of assessment (i.e. R350,000/12)
- Effective from 1 March 2018

# Section 11F – Retirement Funds

## Deductions are not allowed against Exempt Fringe Benefit amounts

### Section 11F provides the rules for Tax Relief in respect of Contributions to Retirement Funds –

1. Deduction is allowed against the Employee's income *[Section 11F(1)]*
2. Deduction rules and limits are specified *[Section 11F(2)]*
3. Employer-paid contributions must be given a Fringe benefit value *[Section 11F(4)]*

### The Problem -

- The Fringe benefit is given a cash equivalent value
- If Foreign Employment Income conditions are met, then Remuneration up to R1,25m will be exempt
- The section 11F(2) deduction cannot be applied against exempt income

### The Solution -

- The following wording has been added to Section 11F(4):  
*"... to the extent that the amount [i.e., the fringe benefit amount] has been included in the income of that person"*

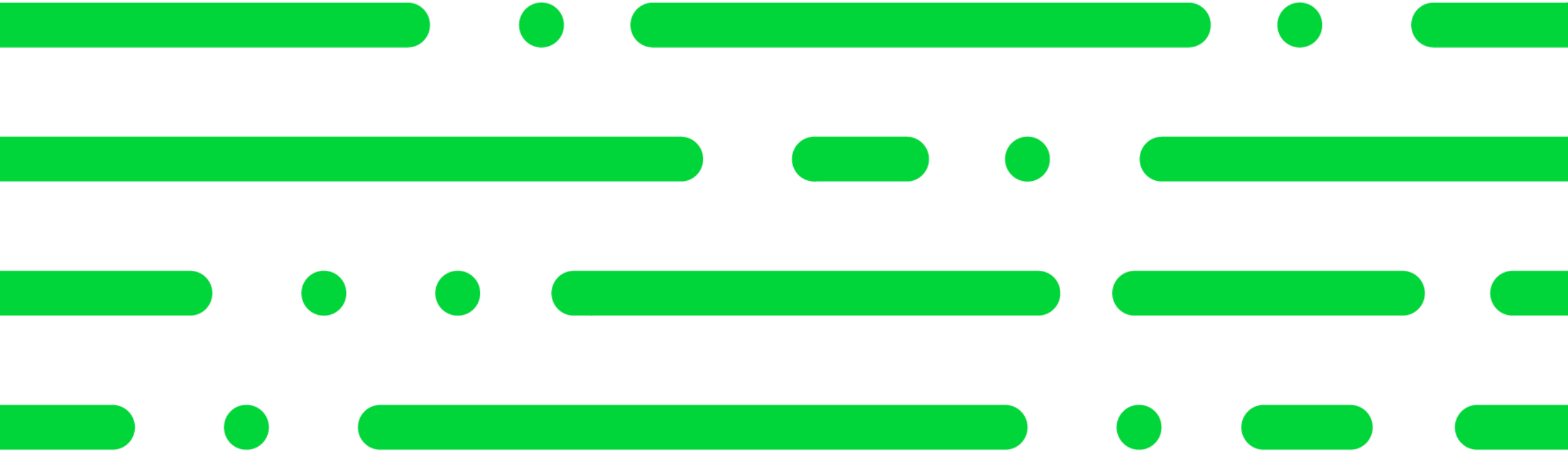
### Comments –

- There are uncertainties regarding the reporting on tax certificates [PAGSA in discussion with SARS]

### Late Flash:

- BRS v23.0.0 issued 8 March – the retirement fund tax certificate codes unchanged - explanatory description added

# Miscellaneous Matters of Interest



# Budget Review – 21 February 2024

## Amendment Proposals that Impact on Employment Taxes

### Budget 2024 Proposal: Learnership tax incentive Extension

The section 12H learnership tax incentive is aimed at supporting workplace education, skills development and employment. The sunset date for this incentive will be **extended by three years to 31 March 2027** to allow sufficient time for the incentive to be evaluated before a decision is made on its future.

### Budget 2024 Proposal: Curbing the abuse of the employment tax incentive scheme

Changes were made to the Employment Tax Incentive Act (2013) in 2021 and 2023 to curb abuse of the employment tax incentive from aggressive tax schemes, which used training institutions to claim the incentive for students. It is proposed that **punitive measures** to support those amendments be refined in the legislation to address the **abusive behaviour** of certain taxpayers towards the incentive.

### Budget 2024 Proposal: Payroll amendments and refunds made in the current year

With the move by the South African Revenue Service (SARS) for payroll administrators to report payroll monthly, government proposes amending section 11(nA) of the Income Tax Act to cater for taxpayers seeking to make **refunds** of amounts received or accrued **during the same year of assessment**.

### Section 11(nA) ‘Explainer ‘:

The tax on overpayments of remuneration that the employee repays to the employer in this tax year, is refunded to the employee in the next tax year. To simplify the administration of monthly tax certificates, these refunds will in future be allowed in the same tax year

# Update on Recent UIF Events

## UIF Compliance Certificate System and uFiling Changes

### Electronic Compliance Certificate System –

1. E-CC system was introduced in late Jan 2021 – no discussion, no testing with external partners
2. April 2022 meeting resulted in the system being “temporarily” withdrawn
3. August 2022 meeting to plan how to set up a well-considered replacement system
4. No indication as yet of a replacement system

### Changes to the uFiling system from 8 May 2024 -

1. Extensive and positive PAGSA/UIF discussions
2. Reduced validations of Addresses, Titles, and on Country codes (2-digit code)
3. Bulk submissions – no limit to the number of employees
4. Foreign Nationals can only be submitted to uFiling (not via eDec – the payroll-created email files)
5. SA residents can be submitted to both uFiling and eDec
6. The employee databases for uFiling and eDec are not ‘linked’?

### Many uFiling issues remain –

1. Errors/warnings/cancellations/deletions/replacement procedures
2. Termination date (date employed to) must fall within the declaration month?
3. UI-19 policy? (Foreign nationals must submit a UI-19 plus a Salary Schedule when claiming a benefit)

# Update on Recent Events

## Compensation Fund & SARS Vision 2024 Monthly Tax Certificates

### Compensation Fund Meetings –

1. PAGSA/CF meetings on 26 Feb 2024 and 27 May 2024
2. Positive meetings
3. Many problems resolved, but
4. The ‘Annual Calculation’ method of earnings, and the ‘Retrospective penalty’ problem remains

### COID Draft Regulation -

*[Gazette No. 50646 issued on 10 May 2024]*

1. Prescription period for normal employees: Claims prescribe that are older than 3 years from the date of occurrence,
2. Prescription period for domestic workers: Claims will be considered retrospectively back to 27 April 1994
3. Rules relating to inspections, compliance, and enforcement tightened up
4. Registration of third-parties that ‘transact’ with the Fund in terms of section 73(4)

### Vision 2024 - Monthly Tax Certificate Submissions -

1. Tentative rollout schedule: Payrolls to start testing with SARS from 1 September 2025; ‘Go Live’ date is 1 March 2026
2. Complex administration areas not yet resolved (Monthly accrual; Retrospective error corrections; Submission channels; Payment of monthly liabilities)
3. Monthly PAYE BRS has not yet been finalised and issued

# Future Matters of Interest

## Investigation of Allowances

### PAGSA Proposals to the Policy makers –

1. Covid-19 put the spotlight on WFM and the Home Office Allowance – there is a need for modernisation and simplification
2. Travel allowances are difficult to understand and to administer compliantly – PAGSA has requested that they are ‘re-visited’

### Budget 2023 Intention: Broadening the Personal Income Tax base -

- As part of exploring the effect of remote work on the Personal Income Tax regime, National Treasury and SARS committed to a multi-year review of allowances
- A discussion document will be released this year to outline workplace practices and policies, changes in the current environment, and how different workplaces are affected by home office and travel allowance policies
- ‘Multi-year’ means that we might see draft legislation in 2025
- Recent Business Travel Compensation webinar: Think about your allowances ...

### Going further into the Future ...

- Split the 4-months Maternity Leave between the two parents? [This looks ‘fair’ to me]
- How about a 4-day Working week (based on: 100% pay, 80% time, 100% output)? [Positive move, but ... ]
- And moving further into the future ... there is of course NHI to look forward to 😊 [2% Payroll tax, etc. ... ]



*YOUR KEY TO THE TAX COMMUNITY*