

stafftax

Payroll⁺ for domestic employers



the UK's leading payroll support service
for domestic employers

being an employer

In the UK, domestic employers have exactly the same legal obligations as their commercial counterparts. So if you employ staff and pay them above the current weekly threshold you are legally required to register with HMRC as an employer and operate a PAYE scheme on their behalf. Just as your own employer would be responsible for collecting your Tax and National Insurance from your salary, so you are, for collecting your employee's.

This applies for even short periods of employment, and to all employment taking place in the UK, regardless of the country of origin of the employee or employer.

National Insurance Contributions go towards your employee's statutory entitlements such as state pension, unemployment benefits and maternity pay. Not declaring your employee's salary in full is not only illegal but will also affect these rights.

Becoming an employer and dealing with these issues, especially for the first time, can be stressful and confusing. The UK tax system is complicated and without a working knowledge of it, errors (and ultimately financial penalties!) are inevitable. Commercial employers use skilled payroll and employment law professionals . . . and you can too.

Domestic staff are employed to enhance busy households and to make things easier. Stafftax is here to keep it that way.



*“You take the pressure
off my already busy life.
Thank you.”*

“The less I need to arrange the better. This makes it very easy and totally takes the hassle away.”



what we do

We will:

Register you as an employer with HMRC. We then act as your payroll agent and all correspondence is sent to us to deal with.

Keep complete payroll records on your behalf.

Provide payslips for your employee, weekly or monthly, showing all deductions made.

Send you a quarterly summary of Tax and NI due to HMRC.

Send you reminders of when your HMRC liabilities are due to be paid.

Process a P45 every time an employee joins or leaves you.

Provide you with a Contract of Employment and advise on how to customise it (or another employment contract if you already have one) to your own requirements.

Electronically file an Employer's Annual Return (P35) and Employee's Pay and Deductions Summary (P14) with HMRC at the end of every tax year as well as provide you with a summary (P60) for your employee.

Guide you through any pay related issues that may arise such as maternity, redundancy or sickness.

Provide concise and clear employment law advice through our Legal Helpline on subjects such as absenteeism or discipline.

Give you concise and clear information and offer case-specific guidance in handling key employment issues.

Protect your information. All our clients' data is treated with the strictest confidence complying with the Data Protection Act 1998 and guaranteeing discretion.

your members area & legal helpline

As soon as you subscribe to Stafftax an online account will be created for you in our [Members Area](#) (available at www.stafftax.co.uk). With your secure log-in details, the Members Area is your portal to managing your employee's employment, using a range of facilities including:

- Download payslips (avoid postal disruption)
- Authorise your employee/s to download their own payslips
- Request P45s and P60s
- View and pay HMRC liabilities
- Change salary details
- Add or replace an employee
- Contact us during out-of-office hours



Becoming an employer, especially for the first time, brings a lot to think about. New clients are also invited to complete our [Employment Health Check](#); a feature designed to help you make sure you have done everything you need to as an employer.

Also available in the Members Area is access to [Stafftax Legal](#) - our comprehensive employment law advisory service. This is included as standard as part of a Stafftax subscription and our clients have unlimited access to Stafftax Legal from the day they subscribe - even if the employee doesn't start work for some time.

Clients can also take advantage of the 'Documents Section'. A huge range of useful documents are at your disposal covering everything from absences to disciplinary, to grievances and bullying. Also available here is the tried and tested [Stafftax Contract of Employment](#) which our legal advisors can help you tailor to your own specific requirements.

Domestic employers rarely have the benefit of HR Departments and hiring a solicitor can be costly. It's easy to become vulnerable by not following the correct procedure, not having sufficient awareness of your and your employee's rights or simply by not knowing where you stand.

Through Stafftax Legal our employment law solicitors and advisors are on hand to offer assistance and guidance, helping to prevent and resolve any manner of employment issues you may encounter.

"I love using the Members Area and the Legal Helpline is invaluable."

benefits of using stafftax

Calculating Tax and National Insurance can be confusing if you're not used to working with it every day. In addition, mistakes in payroll administration can cause further confusion and potential HMRC fines.

Our payroll administrators are the best in the industry with over 250 years of experience between them, and our customer service is second to none.

Your subscription fee is the only fee you will pay for a premier service - everything is included: P45s, payslips and unlimited advice . . . there's no meter running.

Short subscriptions are available for employment periods of less than a year.

If you cease to employ we can refund a portion of your subscription (based on our short subscription fees), or if you prefer we can freeze your subscription until you employ again.

We can back-date your subscription so you can catch up with any retrospective employment, bringing you right up-to-date with no fuss, as well as sort out past payroll records if they happen to be in a bit of a mess! (Please see page 10, footnote 2, regarding back-dating.)

Employees employed consecutively in a subscription period are covered by one fee.

Our Legal Helpline is a valuable resource offering unlimited advice.

Our Members Area provides convenience, easy access and complete control over your account.

You'll have peace of mind in knowing that all your employment obligations are being looked after properly and efficiently.

Communication with our clients is hugely important to us at Stafftax and we

also provide a regularly updated website that offers a rich source of employment information. In addition we send out quarterly email newsletters providing updates, reminders, lively articles and promotions.

Doing it yourself is not easy. You'd need to master HMRC tax tables with several tax bands currently in force, keep up-to-date with legislation and one eye on payment deadlines. And that's without trying to become an expert in employment law!

Private accountants are potentially very expensive and are unlikely to provide employment law advice. If an issue arises where legal help is required, the cost of a solicitor will need to be factored in - it can all add up to much more than a Stafftax subscription. Many Stafftax clients are accountants and lawyers themselves!



additional services

One of our aims at Stafftax is to help new employers avoid having to 'go and look' for what they need, and so we are constantly building on our additional, optional services with more in development. All are competitively priced within the industry and are right here at Stafftax should you need them.

Enable Legal Expenses: Employment disputes are stressful and costly to defend and many employers do not know where to turn when faced with an unexpected tribunal claim. Our legal expenses insurance is available to anyone and provides financial and legal back-up should the unexpected happen.

Visit www.stafftax.co.uk or call us on **020 3137 4407** for more information.



“I’ve been using your services for a few years and have always found them to be precise and reliable.”

advice & support

Payroll encompasses a vast range of topics and our team of advisors are experienced and friendly. Advice and support on just about any employment or pay related subject are just a phone call or email away. Here are a few of the most common you may encounter in your role as an employer:

Statutory Maternity, Paternity or Adoption Pay: Maternity Leave is a frequent occurrence. We have a specialist payroll advisor who not only ensures the entire maternity process runs smoothly, but will also help clients to claim back thousands of pounds in maternity pay.

Statutory Sick Pay & Leave: Employees taking time off work due to illness is always a possibility. Should it happen we can advise you on pay, procedure and paperwork and claim back some of the SSP on your behalf.

Holiday Entitlement: Everyone in full time employment in the UK, by law, is entitled to to 28 days of paid leave per year. Part-time employees are commonplace and we are here to help calculate exactly what time off is due, right down to the hour.

Redundancy: There is frequently much confusion over redundancy. If, unfortunately, you have to make your employee redundant it's important to tread carefully. Whatever the circumstances we ensure you follow the correct procedure and calculate any redundancy pay due.

Benefits-in-Kind: You may choose to provide your employee with certain benefits, such as a car (for use outside of work) accommodation or an interest-free loan, for example. These are considered taxable benefits and must be declared as part of your employee's gross earnings. Discuss with us anything you think may be a benefit-in-kind and, if it is, we'll declare it on your behalf.

Very supportive. With Stafftax's help I managed to get back my employee's maternity pay.



Very friendly staff and always available to give valuable information.



agree a gross wage

For many years, Stafftax has been advising employers, employees and domestic employment agencies to always discuss and agree salaries in gross terms rather than net.

The majority of the working world (not to mention HMRC) discuss salaries in gross but in the domestic employment industry net wage agreements (or 'take-home' pay) are still surprising common.

Agreeing a net wage can have serious financial implications for both the employee and the employer. By doing so, the employer is essentially writing a blank cheque, committing to paying all of their employee's outstanding Tax and NI, regardless of any changes in legislation or in the employee's individual tax code or tax position.

Many first-time employers don't realise that they must pay Tax and NI on top of their employee's net salary and when the true cost of employing becomes clear, it may transpire that they cannot afford to employ at all. Or, perhaps even worse, they only declare part of the salary. While this is not only a criminal offence, the employee's state entitlements may be affected.

Personal tax-free allowances have increased and the basic rate of tax has been cut in recent years. If the employee has a net wage agreement they will also lose out on any potential savings as only employees on a gross wage will benefit by paying less tax.

For more information on net-gross salary agreements, visit www.stafftax.co.uk or call 020 3137 4407 to speak to one of our friendly advisors.

Remember, not declaring employment or only declaring part of your employee's salary is a criminal offence that can potentially result in heavy penalties!

staff sharing made easy

Sharing an employee is becoming increasingly popular. Stafftax has a dedicated shares team, and we are able to deal efficiently with any type of share, in any combination of employment situation.

In a share, it is advisable that each employer taking part in the share set up their own PAYE scheme. Separate PAYE schemes will result in savings in National Insurance Contributions for each party.

Splitting the tax code: At Stafftax we would always advise agreeing a gross salary but if you have agreed in net, and the circumstances allow, we can also help to arrange for the employee's tax code to be split proportionally between all the households he or she is working for so each employer benefits from the tax-free allowance. This is a straightforward exercise but bear in mind that the employee's approval is required before doing so.

Protect your total cost: It is particularly important in a share that all parties agree the salary in gross to protect their total cost. It won't matter if the share breaks down and with a gross wage agreement there is no need to split the employee's tax code and tax free allowance.

Whatever your arrangement when sharing an employee, you must ensure that both you and the employer you are sharing with comply with the [National Minimum Wage](#).

For NMW and other Rates & Thresholds, visit www.stafftax.co.uk

“The share service is brilliantly managed.”





I could not manage all this alone - neither could my husband who is an accountant! Well worth the subscription.

subscribe to stafftax

For a fixed annual fee⁽¹⁾ of £276 Stafftax will provide invaluable peace of mind. You can go on to employ knowing that all your statutory obligations are being efficiently taken care of and that both your and your employee's interests are being properly looked after. To get started, all you have to do is provide us with a few essential payroll details and we'll get the ball rolling with HMRC.

From then on all you have to do is pay your employee on the basis of the payslips we provide and pay HMRC on the basis of our quarterly summaries. Lastly, just ensure you keep us updated with any changes to the employment situation, such as pay rises or changes in working hours for instance, to avoid discrepancies or delays in the payroll processing.

Your subscription begins from the date your employee starts and we can pre-date or back-step⁽²⁾ it with no problems.

Subscribe by post:

Complete the attached form and send it with your payment to **Stafftax, PO BOX 988, Brighton BN1 3NT**.

Subscribe online:

Visit www.stafftax.co.uk and complete the online subscription form (recommended for quick registration).

Subscribe by telephone:

Call us on **020 3137 4407** and our subscriptions team will be happy to take your details.

⁽¹⁾ Prices are subject to change.

⁽²⁾ Please be aware that back-stepping/back-dating (i.e., starting the payroll from a past date) will reduce the length of your subscription by the period of back processing required.

stafftax subscription form

Please return completed forms with payment to Stafftax, PO Box 988, Brighton BN1 3NT. Alternatively, if paying by card, you can email a scanned form to subscriptions@stafftax.co.uk.

YOUR DETAILS

<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Ms	<input type="checkbox"/> Dr	<input type="checkbox"/> Other _____
Forename(s):			Surname:		
Address:					
			Town/City:		
County:			Postcode:		
Home Tel:			Mobile No:		
Email:					

HOW DID YOU HEAR ABOUT STAFFTAX?

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PAYROLL INFORMATION

On receipt of your subscription we will send you a Payroll Information Form to complete with employee and employment details. To ensure we receive the appropriate paperwork, please indicate:

1. Do you have a PAYE Scheme already set up?	<input type="checkbox"/> Yes	<input type="checkbox"/> No (Go to Q2)						
1a. Accounts Office Reference:								
1b. Employer PAYE Reference code:	/							
2. When did/will your employee start? (exact date if known)	D	D	M	M	Y	Y	Y	Y

TO SUBSCRIBE

An annual Stafftax subscription costs £276 including VAT*

A. ONLINE: Complete the online subscription form at www.stafftax.co.uk													
B. BY CREDIT/DEBIT CARD: Please debit my				<input type="checkbox"/> Mastercard	<input type="checkbox"/> Visa	<input type="checkbox"/> Visa Debit							
Card No:													
Valid from:	M	M	Y	Y	Exp date:	M	M	Y	Y	3 digit security code:	C	V	V
Cardholder signature:													
Current date:													
C. BY CHEQUE: <input type="checkbox"/> I enclose a cheque for £276 including VAT* made payable to Enable Limited													

* At the current rate of VAT

about stafftax

Stafftax is the sister service to Nannytax, who, in 1993, introduced the concept of a dedicated, user-friendly payroll service for parents employing nannies.

Many Nannytax clients were actually domestic staff employers using Nannytax for their payroll and so Stafftax was born to bring the same quality payroll service to the domestic employment industry.

More than just a payroll bureau, we support our clients through the entire employment process and in almost two decades we have earned an enviable reputation for providing excellent customer service.

Our award-winning Payroll Director was the very first Institute of Payroll Professional's Manager of the Year in 2004 and is a leading spokesperson on payroll issues for domestic employers. We're in regular communication with HMRC on a range of employment issues and initiatives.

We are the only representative of domestic employers to be a member of the Employment Consultation Forum (ECF) whose role it is to evaluate proposed HMRC changes affecting future income taxes.

We are keenly aware of the unique relationship between domestic employees and their employers. We provide support and advice to both parties to help build and maintain a strong working relationship.

It is great to be able to rely on accurate work and not have to worry. Thank you Stafftax.

All testimonials taken from our annual client survey



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