Exchequer Services

PAYROLL SERVICES
update

ENFIELD PAYROLL SERVICES

ISSUE SEVENTEENTH

UPDATE FOR EMPLOYEES OF ENFIELD COUNCIL

Welcome to our 17th edition of our annual newsletter.

This edition focuses on the following topics:

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- Budget 2022 Update
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www.enfield.gov.uk

ENFIELD Council

Year End Update

Form P60

If you are employed at 5th April 2022 you will receive form P60 by HM Revenue & Customs (HMRC) statutory deadline of 31st May 2022. The P60 will show Income Tax and National Insurance paid during the financial year starting April 2021 and ending March 2022. The same information will be given to HMRC.

Electronic P60

Alternatively, for those staff with access to Epay, your 2021/22 P60 will be available to you in an electronic format. This can be accessed in the same way you currently access your e-payslip. If you do not have an Epay account, please refer to the article 'e-payslip e-P60 & e P45' which will show you how to gain access.

Staff with access to mi portal will also be able to view their P60 through this system.

Your P60 is very important. If you receive a paper copy you need to keep it safe in case, you are asked by HMRC to complete a tax return. Historical P60's will be retained on Epay and mi portal.

Form P11D

In July we will be issuing form P11D to employees that have been provided with a benefit or reimbursed an expense that attracts a tax liability. Additional tax is payable on items such as, vouchers, leave to remain for overseas employees, accommodation and telephone rental. We will also issue a return to HMRC, who will either send you an invoice or adjust your tax code to recoup any additional tax you are due to pay.

Self-Assessment

HMRC believe that the idea of self-assessment is that you are responsible for completing a tax return each year if you need to, and for paying any tax due for that tax year. It is your responsibility to tell HMRC if you think you need to complete a tax return.

If you are required to complete a self-assessment tax return you should include all your taxable income and any capital gains. You can also claim tax allowances or reliefs that you may be entitled to on the tax return.

For more information and help on the process, deadlines and possible penalties please follow this link:

https://www.gov.uk/topic/personal-tax/self-assessment

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Budget 2022 Update

Income Tax Allowances for England

	2021/22	2022/23
Personal Allowance	£12,570	£12,570
Transferable Tax Allowance for	£1,190	£1,250
married couples and civil partners	£1,260	£1,260

Rate	%	Net Taxable Pay
Basic Rate	20%	£0 to £37,700
Higher Rate	40%	£37,701 to £150,000
Additional Rate	45%	Over £150,000

Income below your personal allowance is not taxed. Changes will be implemented in April in accordance with HMRC instructions.

The value of the personal allowance will be restricted for employees with annual incomes over £100,000. The personal allowance will be reduced by £1 for every £2 that income exceeds £100,000 until the personal allowance is reduced to nil.

Transferable Tax Allowances for Married Couples & Civil Partners

This allowance is currently set at 10% of the Personal Allowance. It allows a spouse or civil partner who is not liable to income tax above the basic rate to transfer this amount of their personal allowance to their spouse/ civil partner. The recipient must not be liable to tax above the basic rate. The recipient is eligible to a tax reduction of 20% of the transferred amount.

To register your interests please follow this link:
https://www.gov.uk/marriage-allowance

Tax Code Changes

Occasionally HMRC issue tax code changes to employees directly. These code changes are issued approximately 4 weeks before HMRC notify the Payroll Team.

If you receive a change of tax code, wait approximately two pay days and if by this time your tax code has not changed on your payslip, please contact the Payroll Team who will investigate.

ENFIELD PAYROLL SERVICES

Payroll Services update

National Insurance Rates

Gross per Month	Employee's NI (cat. A)
Less than £823	Nil
Between £823 and £4,189	13.25%
Over £4,189	3.25%

Statutory Allowances

Statutory Sick Pay (SSP)	£96.35
Statutory Sick Pay (SSP)	£99.35
Statutory Maternity Pay (SMP)	90% of average weekly earnings (AWE) for the first six weeks of the maternity pay period followed by up to 33 weeks at the lower of 90% of AWE or £156.66 per week.
Statutory Adoption Leave (SAP)	As above (SMP)
Statutory Paternity Pay (SPP)	The lower of 90% of AWE or £156.66
Statutory Shared Parental Pay (SSPP)	The lower of 90% of AWE or £156.66
Statutory Parental Bereavement Pay (SPBP)	The lower of 90% of AWE or £156.66

The above entitlements apply where an employee's AWE is at least equal to the Lower Earnings Limit for Class 1 NICs, i.e. £533 per month for both 2022/23.

Student Loans

- Student Loan Plan 1 (SLP1) introduced from 6 April 2000
- Student Loan Plan 2 (SLP2) introduced from 6 April 2016
- Student Loan Plan 4 (SLP4) introduced from 6 April 2021
- Postgraduate Loan (PGL) introduced from 6 April 2019

These loan deductions all operate in the same manner i.e. they are calculated as a percentage of earnings that are subject to Class 1 National Insurance contributions above a specific threshold.

Once the threshold earnings have been reached, the Payroll Team will only have to operate either Student Loan Plan Type 1, Plan Type 2 or Plan Type 4 even though an employee may several loan types.

A Postgraduate Loan can be operated on its own, or at the same time as a Student Loan (Plan 1, Plan 2 or Plan 4).

Annual Thresholds

Tax Year	SLP1	SLP2	SLP$	PGL
2017/18	£17,775	£21,000	N/A	N/A
2018/19	£18,330	£25,000	N/A	N/A
2019/20	£18,935	£25,725	N/A	£21,000
2020/21	£19,390	£26,575	N/A	£21,000
2021/22	£19,895	£27,295	£25,000	£21,000
2022/23	£20,195	£27,295	£25,375	£21,000

Recovery Rates

Tax Year	SLP1	SLP2	SLP4	PGL
2017/18	9%	9%	N/A	N/A
2018/19	9%	9%	N/A	N/A
2019/20	9%	9%	N/A	6%
2020/21	9%	9%	N/A	6%
2021/22	9%	9%	9%	6%
2022/23	9%	9%	9%	6%

The Payroll Team will automatically calculate the deduction(s) and return the payment(s) to HMRC.

Employees can check their own details by following this link:
www.studentloanrepayment.co.uk

For a full and comprehensive breakdown of this year's budget please see:
https://www.gov.uk/guidance/rates-and-thresholds-for-employers-2022-to-2023

HMRC – Personal Tax Account

In 2015 HMRC introduced the Personal Tax Account. Since that time, it has been phasing in the use of this new online account and by April 2016 all tax payers, both business and personal, have been able to manage their tax affairs online.

HMRC are encouraging all Tax Payers to sign up via this link.
https://www.gov.uk/personal-tax-account?utm_source=HMRCPTApage&utm_medium=GOVUK&utm_campaign=PTA

The Revenue say once set up you can use your account to:

- check your Income Tax estimate and tax code
- fill in, send and view a personal tax return
- claim a tax refund
- check and manage your tax credits
- check your State Pension
- track tax forms that you've submitted online
- check or update your Marriage Allowance
- tell HMRC about a change of address
- check or update benefits you get from work, for example company car details and medical insurance

Child Benefit and Protecting State Pension

HMRC have asked that we remind all parents of the importance of making a claim for child benefit regardless of income levels to make sure they don't miss out on some important benefits for them and their child.

If parents are part of a couple and one parent works and pays National Insurance contributions (NICs) and the other one stays at home to care for a child, the parent who is not paying NICs can protect their State Pension by completing the Child Benefit form. Completing the form also helps a child to automatically get their National Insurance Number at 16.

For parents where one or both have an individual income of more than £50,000 they may be liable for the High Income Child Benefit Charge (HICBC), a tax charge on the Child Benefit payments received. The parent who pays the tax charge could be different to the parent receiving payments.
Some parents may decide not to receive the payments to avoid paying the charge. Either way it is important that parents fill in and send us the Child Benefit form even if you decide not to get Child Benefit payments. This will protect their entitlement to the State Pension and to help their child receive their National Insurance Number at 16.

You and your partner both have an individual income of less than £50,000
You will not need to pay the tax charge. If your or your partner's income goes over £50,000 in any year, check if you have to pay the tax charge.
https://www.gov.uk/child-benefit-tax-calculator

The parent with the highest income, has income between £50,000-£60,000
If you or your partner decide to get Child Benefit payments, the parent with the higher income must notify HMRC by registering for Self-Assessment to pay the tax charge each year. It will be less than the amount of the Child Benefit you get. The tax charge will not apply if you decide not to get Child Benefit payments (select "no" on question 68).

The parent with the highest income, has income of more than £60,000
If you or your partner decide to get Child Benefit payments, the parent with the higher income must notify HMRC by registering for Self-Assessment to pay the tax charge each year. It will be the same as the amount of the Child Benefit you get. The tax charge will not apply if you decide not to get Child Benefit payments (select "no" on question 68).

More information on Child Benefit and the High-Income Child Benefit Charge can be found on GOV.UK;
https://www.gov.uk/child-benefit and
https://www.gov.uk/child-benefit-tax-charge

Statutory Parental Bereavement Leave & Pay

From April 2020 the Government introduced the Parental Bereavement Leave and Pay Regulations, which implemented a statutory right to a minimum of 2 weeks' leave for all employed parents if they lost a child under the age of 18, or suffered a stillbirth from 24 weeks of pregnancy, irrespective of how long they have worked for their employer.

Parents are able to take the leave as either a single block of 2 weeks, or as 2 separate blocks of one week each taken at different times across the first year following their child's death.

The right to Parental Bereavement Leave (PBL) applies to all employed parents who lose a child under the age of 18 or suffer a stillbirth (from 24 weeks of pregnancy), irrespective of how long they have been with their employer (the leave is a 'day-one' employment right).

Parents with at least 26 weeks' continuous service with their employer and weekly average earnings over the lower earnings limit (£533 per month for 2022 to 2023) are also entitled to Statutory Parental Bereavement Pay (SPBP), paid at the statutory rate of £156.66 per week (for 2022 to 2023), or 90% of average weekly earnings where this is lower. SPBP is administered by the payroll team in the same way as existing family-related statutory payments such as Statutory Paternity Pay are.

Pension Update

Teachers' Rates from April 2022

The Teachers' Pension Scheme Regulations 2014 set The Teachers' Pension Scheme Regulations 2014 set out the contributions that will apply to members of the Teachers' Pension Scheme from April 2021.

The tiering structure and contribution rates that will be implemented from 1 April 2021 are set out in the table below. The rates that will apply to members of the Teachers' Pension Scheme are based on the actual pensionable earnings paid in each pay period, not the full-time equivalent pay.

Annual Salary Rate for the eligible employment	Member
Contribution Rate	7.4%
Up to £29,187.99	7.4%
£29,188 to £39,290.99	8.6%
£39,291 to £46,586.99	9.6%
£46,587 to £61,742.99	10.2%
£61,743 to £84,193.99	11.3%
£84,194 and above	11.7%

Teachers' Pensions - My Pension Online (MPO)

This is the online secure portal for members of the Teachers' Pensions (TP). It provides them 24/7 access allowing members to manage their pension in a quick and efficient way.

TP recommends that all members register for MPO to ensure they understand the value of their pension and are actively planning for their retirement. It also enables TP to effectively communicate information about the scheme.

Registering for MPO allows members to complete a range of tasks such as: -

- Checking up on their Benefit Statement
- Viewing payslips and P60's for retired/re-employed members
- Updating personal details
- Completing online forms
- Accessing a range of personalised tools and calculators

TP have provided the link below to register and say the process is quick and easy. You will need your Teachers' Pensions reference number (also known as your DfE number), your National Insurance number and an email address – they recommend a personal email address https://www.teacherspensions.co.uk/forms/registration.aspx?utm_source=Email_Template_Reg&utm_medium=email&utm_campaign=more_employer_tools

April 2022 Local Government Pension Scheme (LGPS) Contributions

Members of the LGPS currently pay between 5.5% and 12.5% (main Scheme) of their pensionable pay into the Fund. The rate payable depends on which pay band you fall into. Pay band ranges are increased on 1 April each year by the increase in the Consumer Prices Index as at the end of the preceding September. Pay bands and the rates that apply from 1st April 2022:

Contribution table 2022/23			
Band	Actual pensionable pay for an employment	Contribution rate for that employment	
		Main Scheme	50/50 Scheme
1	Up to £15,000	5.5%	2.75%
2	£15,001 to £23,600	5.8%	2.9%
3	£23,601 to £38,300	6.5%	3.25%
4	£38,301 to £48,500	6.8%	3.4%
5	£48,501 to £67,900	8.5%	4.25%
6	£67,901 to £96,200	9.9%	4.95%
7	£96,201 to £113,400	10.5%	5.25%
8	£113,401 to £170,100	11.4%	5.7%
9	Over £170,100	12.5%	6.25

If you have separate employments and are paying pension contributions to the LGPS for these employments your rate for each job depends on your pensionable pay in that job.

Remember - if you pay Income Tax you get tax relief on your contributions.

Local Government Pension Scheme - Revaluation Adjustment

Your Pension Account

Each year, 1st April to 31st March 1/49th of your pensionable pay and any assumed pensionable pay is put into your pension account. On the 1st April following the end of the year it is adjusted to take into account the cost of living. The next year the same thing happens again and so on.

The cost of living (revaluation) adjustment applicable on the 1st April 2021 for the scheme year ending 31st March 2021 is 3.1%.

An example based on assumed total pension account as at 31st March 2022 of £1,000.00.

Total pension account as at 31st March 2020	Cost of Living (revaluation) adjustment	Total pension
£1,000.00	3.1O% = £31.00	£1,000.00 + £31.00 = £1,031.00

Restricting Tax Relief on Pension Contributions

Pension tax allowances may affect you. We recommend that you consult an independent financial adviser.

The tax rules regarding pensions are becoming increasingly complex. As pension tax thresholds are lowered, more members of both the Teachers' Pension Scheme and Local Government Pension Scheme will be affected.

The two thresholds are:

Lifetime Allowance (LTA)

The LTA is a tax-free allowance that is measured against ALL of your pension savings due to be paid when you reach your Normal Pension Age.

The LTA threshold for the 2021/2022 tax year is £1,073,000.

In the spring 2021 Budget, it was announced that this amount would be frozen at this level until April 2026.

If your pension savings on retirement are above this threshold you are liable for a tax charge.

Please read more by visiting the HMRC website:
https://www.gov.uk/tax-on-your-private-pension/lifetime-allowance

LTA calculation: annual pension at retirement age x 20 + lump sum

Eg: Annual pension = £45,000 x 20 = £900,000
Lump Sum = £35,000
Total: £935,000 - no tax liability as below LTA

Annual Allowance (AA)

The AA is related to the growth of your pension benefits during a tax year.

Currently the AA is **£40,000**. This means that if your pension benefits exceed £40,000 in the tax year you will be liable for a tax charge on the excess.

You can top up your AA with any unused allowance, not used from the previous 3 tax years.

The AA tax charge is a personal tax (section 237A(1) – Finance Act 2004) and it's your responsibility to report any tax charge liability on your self-assessment Annual Tax Return.

If you are in the LGPS and your pension exceeds the AA, the Pension Team will provide you with details, by 5th October which will assist you to complete your self-assessment Annual Tax Return.

Please read more by visiting the HMRC site: https://www.gov.uk/tax-on-your-private-pension/annual-allowance

Pension Website

The Pension Team have a dedicated website for members of the Local Government Pension Scheme (LGPS). The site is easy to use and will provide you with comprehensive information on all aspects of the pension service, the LGPS scheme and the Enfield Pension Fund.

You can access the pension website by either following this link https://new.enfield.gov.uk/pensions/ or by going to the Enfield website and typing in 'Enfield Pension Scheme'.

Members Self Service (MSS)

The Pension Team have also developed a self-service portal known as Members Self Service (MSS). MSS is available to all active members and is a tool which will enable you to do the following:

- Run your own benefit calculations
- View key documents
- Update your contact details
- View your annual allowance
- Request and receive information

Please visit the Pension website for more information and to register for MSS

General Data Protection Regulations (GDPR)

The Enfield Pension Fund is a Data Controller under the General Data Protection Regulations. This means we store, hold and manage your personal data in line with statutory requirements to enable us to provide you with pension administration services. To enable us to carry out our statutory duty, we are required to share your information with certain bodies but will only do so in limited circumstances.

Payroll Update

Health & Social Care Levy

Your National Insurance contributions are likely to increase when the Health and Social Care Levy comes into effect in the UK (England, Scotland, Wales and Northern Ireland) on 6 April 2022.

The Government state that the increase in your contributions will be used to help fund the NHS, health and social care.

You will not be affected by these changes if you're above State Pension age. Find out more information in the 'Employees on National Insurance category C' section below.

What the changes are and when they will affect you

For tax year 6 April 2022 to 5 April 2023

Employer Class 1, employee Class 1, Class 1A, Class 1B and Class 4 National Insurance contributions will increase, for one year, by 1.25 percentage points. Broadly speaking this means those staff on National Insurance Categories A, B, H, and M will see this increase.

From 6 April 2023

The National Insurance contribution rates will go back down to 2021 to 2022 levels, and the levy will become a separate new tax of 1.25%.

Employees on National Insurance category C – (above State Pension Age)

Those employees on NI category C will not pay any form of Levy for tax year 2022/23. However, from 2023/24 if you earn above the primary threshold (currently £823 per month) you will pay 1.25% of your earning above this threshold.

How much will the tax changes cost me in 2022/23?

From April, people earning under £9,880 a year, or £823 a month, won't have to pay National Insurance, or the new levy when it is introduced.

However, in practice, given the changes in primary threshold from 21/22 to 22/23 and the percentage increase, those under the state pension age and earning more than £12,875 a year, will pay more in 2022/23 compared to 2021/22.

Examples:

Annual Salary	Additional Yearly Payment	Monthly
£15,000	£27.56	£2.21
£20,000	£89.06	£7.42
£30,000	£214.06	£17.84
£40,000	£339.06	£28.26
£50,000	£464.06	£38.67
£80,000	£839.06	£69.92
£100,000	£1,089.06	£90.76

HMRC Remove COVID PAYE Easements from April 2022

HMRC have removed the relaxation around the rules enabling staff to claim tax relief for working from home. Employees who had successfully claimed this relief will have their tax codes amended to remove the homeworking allowance for 2022/23.

Employees can still make their own claims, but we will be assessed under the pre-covid rules, i.e.:

"Those are the statutory conditions imposed by section 336 ITEPA 2003. HMRC accepts that those conditions are met where the following circumstances apply:

- the duties that the employee performs at home are substantive duties of the employment. "Substantive duties" are duties that an employee has to carry out and that represent all or part of the central duties of the employment
- those duties cannot be performed without the use of appropriate facilities
- no such appropriate facilities are available to the employee on the employer's premises (or the nature of the job requires the employee to live so far from the employer's premises that it is unreasonable to expect him or her to travel to those premises on a daily basis)
- at no time either before or after the employment contract is drawn up is the employee able to choose between working at the employer's premises or elsewhere"

Employees will need to meet all these conditions in order to make a successful tax relief claim.

Payroll Deadlines 2022/23

For staff normally paid on the 28th of the month. Work to be with the sections no later than 5.00pm on:

Period	Payroll Deadline	Pay Day	Pay Day
Apr	12/04/2022	28/04/2022	Thursday
May	17/05/2022	27/05/2022	Friday
Jun	16/06/2022	28/06/2022	Tuesday
Jul	15/07/2022	28/07/2022	Thursday
Aug	16/08/2022	26/08/2022	Friday
Sep	16/09/2022	28/09/2022	Wednesday
Oct	18/10/2022	28/10/2022	Friday
Nov	16/11/2022	28/11/2022	Monday
Dec	09/12/2022	21/12/2022	Wednesday
Jan	17/01/2023	27/01/2023	Friday
Feb	16/02/2023	28/02/2023	Tuesday
Mar	16/03/2023	28/03/2023	Tuesday

For staff working within LBE maintained schools. Work to be with the sections no later than 5.00pm on:

Period	SPS Deadline	Payroll Deadline	Pay Date	Pay Day
Apr	07/04/2022	12/04/2022	28/04/2022	Thursday
May	07/05/2022	17/05/2022	27/05/2022	Friday
Jun	07/06/2022	16/06/2022	28/06/2022	Tuesday
Jul	07/07/2022	15/07/2022	28/07/2022	Thursday
Aug	07/08/2022	16/08/2022	26/08/2022	Friday
Sep	03/09/2022	16/09/2022	28/09/2022	Wednesday
Oct	07/10/2022	18/10/2022	28/10/2022	Friday
Nov	07/11/2022	16/11/2022	28/11/2022	Monday
Dec	30/11/2022	09/12/2022	21/12/2022	Wednesday
Jan	07/10/2023	17/01/2023	27/01/2023	Friday
Feb	07/02/2023	16/02/2023	28/02/2023	Tuesday
Mar	07/03/2023	16/03/2023	28/03/2023	Tuesday

Pay Award Update

NJC Pay Award 2021

Agreement was reached on the NJC pay award for local government services ('Green Book') employees, covering the period 1 April 2021 to 31 March 2022 on 28th February 2022.

The award was for 1.75% on all points except point 1 which receives 2.75%.

Although Unite refused to have its details included in the agreement it does not prevent a formal collective agreement being reached and implemented as the NJC Constitution only requires a majority on each side to be in favour, which UNISON and GMB both are.

Payroll implemented the update in time for March salaries with arrears.

At the time of writing there is no update on the 2022 award.

Joint Negotiating Committee Pay Award for 2021

Agreement was reached on the JNC pay award for Chief Officers, covering the period 1 April 2021 to 31 March 2022 on 4th February 2022.

The award was for 1.5% on all points

Payroll implemented the update in time for February salaries with arrears.

At the time of writing there is no update on the 2022 award.

Soulbury Pay

Agreement was reached on the Soulbury Officers pay award, covering the period 1 Sept 2021 to 31 August 2022 on 24th February 2022.

The award was for 1.75% on all points.

Payroll implemented the update in time for March salaries with arrears.

At the time of writing there is no update on the 2022 award.

School Teachers' Pay September 2022 Onwards

In December 2021, the Secretary of State set out his remit for the School Teachers' Review Body (STRB) to make their recommendations on the teachers' pay awards and associated matters for both 2022/23 and 2023/24.

The Secretary of State emphasised that teacher quality is the most important in-school determinant of pupil outcomes and acknowledged the need to reward the best teachers and to provide a competitive offer to attract top graduates and professionals. His view is that it is right to target investment in teachers as effectively as possible to address recruitment and retention challenges and, ultimately, to ensure the best outcomes for pupils. Investing in the pay of early career teachers remains a priority for the Government to ensure that teaching is a competitive and attractive option. Alongside this, the view is that early career pay needs to better reflect the challenges experienced in the first few years. To achieve its aims, the Government remains committed to increasing starting salaries to £30,000 outside of the London pay areas (and, accordingly, relative increases within London). The Government's own evidence is expected to set out a strong case for this commitment, alongside significant, but sustainable, increases to the pay of more experienced teachers, but with the aim of moving towards a flatter pay progression structure.

The Secretary of State has also acknowledged broader structural issues that have been raised in previous STRB reports which go beyond consideration of annual pay increases. These were not included in the STRB's remit this time but the STRB has, nevertheless, been asked to include in its report how such issues may be addressed in the future.

The Government has stated that it must balance the need to ensure fair pay for public sector workers with protecting funding for frontline services and ensuring affordability for taxpayers. The Government's own evidence to the STRB will set out how progress towards a £30,000 starting salary, achieved through pay uplifts across the workforce, can be delivered in a way that is affordable across the school system.

In considering its recommendations for 2022/23 and 2023/24 to the Secretary of State, the STRB has been asked to have regard to:

- the need to ensure that any proposals are affordable across the school system as a whole;
- evidence of the national state of teacher and school leader supply, including rates of recruitment and retention;
- evidence of the wider state of the labour market in England;
- forecast changes in the pupil population and consequent changes in the level of demand for teachers;
- the Government's commitment for the autonomy of all headteachers and governing bodies to develop pay arrangements that are suited to the individual circumstances of their schools and to determine teachers' pay within the statutory minima and maxima of the various pay ranges.

In particular, the following matters have been referred to the STRB for its report:

- an assessment of the adjustments that should be made to the salary and allowance ranges for classroom teachers, unqualified teachers and school leaders to promote recruitment and retention, within the bounds of affordability across the school system as a whole and in the light of the Secretary of State's views on the need for an uplift to starting salaries to £30,000; and
- as part of the above, recommendations for the pay awards for both 2022/23 and 2023/24.

The STRB has been asked by the Secretary of State to report back on this matter during May 2022. In early March 2022, the Government submitted its own written evidence for the STRB's consideration as part of their reporting. Any recommendations made by the STRB will be accepted or otherwise by the Secretary of State and there will then be a period of consultation with statutory consultees prior to confirmation of final decisions.

Tax-Free Childcare Scheme

Under the Government's Tax-Free Childcare scheme, which was launched in 2017, eligible families will get 20% of their annual childcare costs paid for by the Government.

The way it works is that for every 80p you pay into a newly-created Childcare Account, the Government will contribute 20p. This could mean up to £2,000 per child.

To find out if you are eligible, and for further help, please follow this Government link:

https://www.gov.uk/government/news/tax-free-childcare-10-things-parents-should-know

Cycle to Work - Cyclescheme

The Council is working together with a company called Cyclescheme to provide a Cycle to Work Scheme. Cyclescheme works with around 1300 bike shops (their 'Partner' Shops) to provide a wide range of bikes and equipment, product knowledge and expertise.

If you were to buy a new bike/equipment you would pay the retail price including VAT. However, if you choose a new bike / equipment through the Cycle to Work Scheme your gross salary will be reduced by the net hire payment plus VAT and therefore the amount of Tax and National Insurance will reduce. The savings you could make depend on your personal tax band.

Please note that there is a small charge included in the hire payments to help cover the Council's costs in purchasing the bikes / equipment.

For more information on the scheme please contact the Payroll Team.

- Please note some schools have chosen not to participate in this scheme. Please check with your school office first before you apply

ePay – Electronic Payroll Forms

Enfield's Payroll Services would like to invite you to set up an ePay account, giving you online access to your monthly pay information, such as payslips, P60's and P45's along with other generic payroll related information.

What are ePayslips eP60's & eP45's?

These eForms are online alternatives to the printed paper versions, containing all the same information.

Benefits

You will be able to view your documents anytime, anywhere from any internet-enabled device. You do not need to be at work or have access to the Council's intranet. Over time, you will build up a historical set of documents and for those of you that still receive a paper payslip this will mean getting away from the need to deal with new pieces of paper every month adding them to your filing pile at home. Instead of looking through paper records for confirmation of your pay, you'll just need to log into ePay to review your details.

Accessibility

You can access your eForms through a secure online portal, which is accessible to any Internet enabled device - PC, laptop, tablet or smartphone - anytime, anywhere. Supported by all major Internet browsers, you should not have any problems viewing your payslips at work, home or on-the-go.

To enter the online portal, you will need a username (which is your National Insurance Number) and password. Once you are set up on the system you will be emailed a temporary password for you to log in. You will then be required to change this once you have logged in for the first time. Passwords need to be a minimum of 8 characters long, contain at least one lower and one upper case letter and have at least one number. You will also be asked to set three security questions.

Security

Pay information is very sensitive and private to an individual, and some customers are concerned about the security of their information held online. The online portal's external hosting facility has data security accreditations and the system has been designed to banking standards.

Strict password settings and security questions are required to help maintain a high level of security.

Printing your eForms

You may need to print paper copies of your eForms or on occasion may need a paper version for reference. When you log in to your online portals to view your information you will be provided with an option to download and print in a PDF format. More details of how to print and download is provided in our guide and you will be sent a link to this guide once you are set up.

Getting Started

If you would like to be set up, please email us with a valid email address that you wish to use for ePay. **This instruction MUST however, come from an official Enfield email account quoting your pay number.** If you do not have access to an Enfield account, please speak to your manager asking them to contact the payroll team on your behalf.

Please email the payroll team at LBEPayslip@enfield.gov.uk

*AVC WISE - Shared Cost Additional Voluntary Contributions Scheme

The Council has a salary sacrifice, Shared Cost Additional Voluntary Contributions Scheme (AVC Wise) for members of the Local Government Pension Scheme (LGPS).

LGPS rules allow employees to build up their pension benefits for retirement by paying Additional Voluntary Contributions (AVCs) by way of a tax-free deduction through payroll. If an employee chooses to pay AVCs, they are invested separately from the main LGPS pension benefits and provide additional income upon retirement. The Council's SCAVC arrangement is called AVC Wise.

The advantage of the Shared Cost Additional Voluntary Contributions Scheme (AVC Wise) arrangement is that the employee will continue to benefit from Income Tax relief on the deduction, but they will also benefit for **National Insurance savings** on the amount salary sacrificed, increasing their take-home pay when compared to paying AVCs in the standard way.

If you choose to participate in this arrangement, the Council will agree to pay your chosen contribution amount to your AVC fund. In return, you will agree to enter a salary sacrifice arrangement under which you accept a reduction in your gross salary, which is equal to the contribution amount. In addition, you will be required to pay a fixed £1 a month as your individual contribution to the SCAVC arrangement. This contribution is deducted from your gross salary and paid into the AVC fund in addition to the contribution from your employer under the salary sacrifice arrangement.

For example:
John's salary is £25,000 per year and he currently pays £3,000 in AVCs per year.

As John is a basic rate taxpayer (20%), he currently receives £600 tax relief on the AVC payments. Therefore, John's current annual net AVC cost is £2,400 (£3,000 - £600)

If his employer provides AVC Wise and he agrees to a sacrifice of £2,988 and pays £12 per year in AVCs (resulting in a total contribution of £3,000), he will still make £600 in tax savings. In addition, he will benefit from NICs savings of approximately £396 per year (£2,988 x 13.25% at current rates). Therefore, by participating in AVC Wise, the actual net cost to John of the £3,000 contribution will be £2,004 (£3,000 - £600 - £396).

When compared to paying standard AVCs, participation in AVC Wise results in an annual net saving to John of £396.00

John can keep this saving or he can choose to put it into additional AVCs and make further tax and NICs savings, thus increasing the amount paid into his AVC pot.

For further information please visit www.avcwise.co.uk/book

To contact AVC Wise, please email support@avcwise.co.uk, call 01252 784 546 or contact a member of the payroll team.

*** Please note that this salary sacrifice is only available to staff directly employed by the London Borough of Enfield, this includes Councils staff and those staff employed at Local Authority Schools. It does not include those staff employed at academies.**

Standard AVC's are still available to all.

To set up a standard AVC and find out more go to https://www.pru.co.uk/rz/localgov/

PRUDENTIAL

Are you a member of the Local Government Pension Scheme (LGPS) and would you like to retire early or with more money?

Plan for your dream retirement
What are your plans for the future? Perhaps you're looking forward to having more time to explore faraway places when you retire. You might dream of spending more time with your family or taking up a new hobby. Maybe you'd love to simply wake up each day and do whatever takes your fancy. However, you see your future, retirement is a time for you to do the things you've always wanted to do. You don't want to be worrying about everyday essentials like bills and the price of milk. So, it's important to realistically plan for the future you want. If you're already saving into your Local Government Pension Scheme (LGPS), a big thumbs up. You may need to save more than you think for the standard of living you'd like. From basics like milk and clothes, to luxuries like holidays and entertainment, prices tend to increase over time. As well as the effects of inflation, it's important to take into account that we're all living longer and likely to spend more time in retirement. Apparently, nearly one in five of us currently living in the UK will reach the ripe old age of 100*! It's important to consider how you'll fund your desired lifestyle through the whole of your retirement.

Boost your savings
One of the simplest ways to boost your retirement benefits is with Additional Voluntary Contributions (AVCs). They run alongside your pension scheme, and contributions are taken directly from your pay. They could give your income in retirement a considerable boost, which could make all the difference when you come to retire, or even mean retiring earlier than you thought. AVCs attract tax relief, up to annual limits, which means you pay less tax and that money goes into your pension pot instead. For every £100 you contribute, the cost to you will only be £80 (if you're a basic rate taxpayer). If you're a higher or additional rate taxpayer, the cost to you will be even less. **Currently Enfield Council is working on introducing AVC Wise for its staff, this new type of AVC will not only provide tax savings but National Insurance savings too (Please see separate article).** The more you save, the more tax relief you benefit from. The tax you pay depends on your individual circumstances. HM Revenue & Customs tax rules may change in the future. Even if you're already saving into your pension scheme and perhaps into an AVC too, it's a good idea to regularly review your pension planning to check it's on track to provide the retirement you want. It's easy to do – there are lots of tools and calculators available online for you to number crunch to your heart's delight. For example, if you visit **www.pru.co.uk/avc-calculator** you can see how much you can save. Not surprisingly, the more you pay, the bigger the AVC pot you could build up. As with any investment, it's important to remember that the value of your AVC can go down as well as up and you may not get back the amount you put in.

Find out more
It's good to dream, but it's even better to plan well to give your retirement dreams the best chance of coming true. To find out about more about starting or increasing your AVC, please call the Retirement Specialist Team on 0800 032 5735. Lines are open Monday to Friday, 9am to 6pm. They can't give you advice, but they can talk to you about your personal situation and help answer any questions you may have about AVCs. Alternatively visit www.pru.co.uk/lgnewsletter, where you'll find worked examples and handy tools and videos to help illustrate how an AVC could help you and how much you could achieve towards your planned dream retirement.

** Source: Age UK*

Payroll & Pension Services

Civic Centre
5th Floor
Enfield
EN1 3XF

Pension Team (Local Government Pension Scheme)

https://new.enfield.gov.uk/pensions/

Member self-service (MSS)

https://pensions.enfield.gov.uk/

Email address: zpensions@enfield.gov.uk
Phone: 020 8379 3168

Payroll Team

e Payslip related issues:
LBEPayslip@enfield.gov.uk

Email:

For Corporate employees, depending on your surname:

zpayroll.a.to.c@enfield.gov.uk
zpayroll.d.to.h@enfield.gov.uk
zpayroll.i.to.m@enfield.gov.uk
zpayroll.n.to.r@enfield.gov.uk
zpayroll.s.to.z@enfield.gov.uk

For Schools based staff please confirm with the School Office which of the following addresses relates to your specific school:

zpayroll.school_1@enfield.gov.uk
zpayroll.School_2@Enfield.gov.uk
zpayroll.school_3@enfield.gov.uk
zpayroll.school_4@enfield.gov.uk
zpayroll.school_5@Enfield.gov.uk

Further useful information can be found on the Council Intranet: Human Resources / Payroll

Other Useful Numbers

Teachers' Pension Scheme: 0345 60 66 166

HM Revenue & Customs: 0300 200 3300

The Pension Service (State Pension): 0845 60 60 265

Local Government Employers: 020 7187 7373

www.lge.gov.uk
Prudential (AVC's) - 0345 600 0343

“We don’t simply pay people, because paying people isn’t simple”