REWARD STRATEGY
INCORPORATING PAYROLL WORLD
Issue 224

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REWARD STRATEGY — membership —

40 cipp

40 YEARS OF LEADING THE PROFESSION

Issue 224
August 2020

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FAST & FURLOUGH

Amber-Ainsley Pritchard

How do you reward yourself? A glass of wine, delicious meal, shopping spree or maybe something more simple like a well-earned lie-in? Whatever it is, you, the pay and reward professionals keeping those working full, part-time or not at all, paid, deserve a pat on the back.

The first month of flexible furlough claims have been made. This month, you'll do it all again with the extra complexity of working out employer pension and National Insurance contributions for hours spent on furlough.

No wonder the months are going so quickly, there's so much to keep track of. So, let me say it again: reward yourself - you deserve it!

> "Let me say it again: reward yourself - you deserve it!"

Hopefully, the organisations you work for are also taking the time to thank you for the crucial work you are carrying out under the increased pressure of the pandemic. If not, why don't you take the opportunity to highlight all you've been doing during National Payroll Week? There's not long to go until a range of digital events get underway to celebrate the profession.

During the week of September 7, we will host our Payroll & Reward Conference, in partnership with The Payroll Centre, digitally. Flick through to page 12, where you can find out more about the event.

Something else to look out for is The Reward 300 2020 Index, revealed on pages 6 to 7. If you have made the index, a pin badge and social media artwork should be on the way to you to help you shout out about your achievement. I hope that the next time I see a Reward 300 member, they will be wearing their pin badge with pride!

Our next physical event will be the Reward & Payroll Summit, followed by The Rewards which feature The Reward 300 Awards. This year marks 20 years of The Rewards, so it will be a night to remember. If you'd like to find out more about the summit and come celebrate with us in the evening, see page 17.

Personally, I can't wait to see you all and catch up. Let's just hope it's sooner, rather than later. In the meantime, stay safe.

If you are in need of a natter, or would like to get in touch about anything related to Reward Strategy, drop me a line at apritchard@shardfinancialmedia.com

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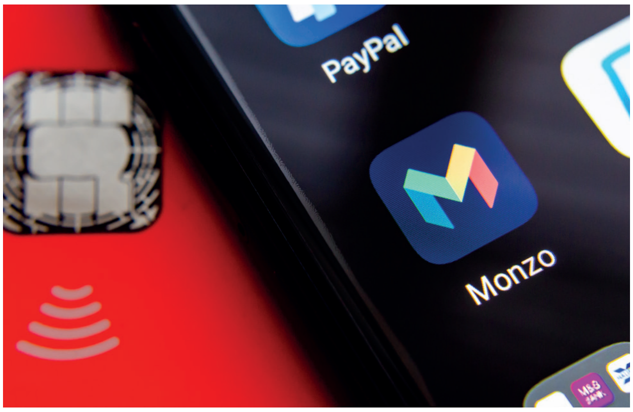

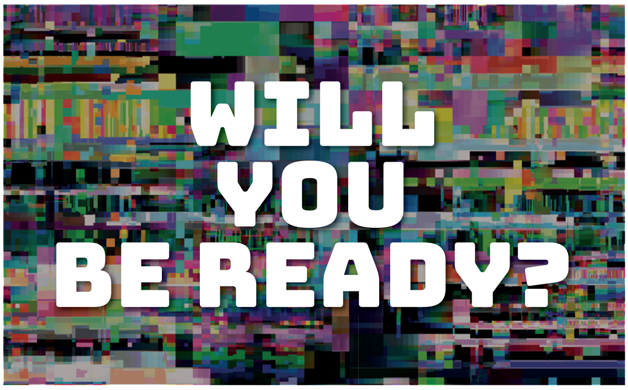

REWARD STRATEGY webinars

BUSINESS AS UNUSUAL

How to stay educated and informed during the pandemic

WEBINAR

With COVID-19 restricting usual activities, it's never been more prevalent to keep abreast of news and build knowledge. Reward Strategy is delivering monthly webinars to ensure you stay up-to-date

TOPIC	MONTH
Keeping the world paid during lockdown and beyond sponsored by WesternUnion WU Business Solutions	*On-demand*
Holiday Pay and the Pandemic sponsored by sdworx For life. For work.	*On-demand*
Maintaining Global Payroll During a Crisis sponsored by CERIDIAN	*On-demand*
Going green: How healthy is your reward strategy?	*August*
Gamification in the workplace	*September*

Interested in sponsoring one of these webinars?
Contact Ben Miller: bmiller@shardfinancialmedia.com / 07944 780942

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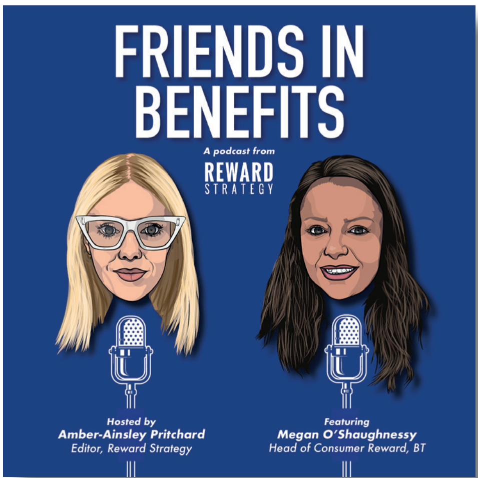
Visit **reward-strategy.com/webinars**



Reward Strategy has created its first ever podcast series

Friends in Benefits is hosted by *Reward Strategy's* Editor Amber-Ainsley Pritchard and each episode will feature a guest from the pay and reward world.

Guests to date include Megan O'Shaughnessy, Head of Consumer Reward at BT, Dommy Szymanska, Pay & Reward Manager for Europe at Stella McCartney, and Nick Day, Managing Director of JGA Recruitment.

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R

REWARD

FEATURE

THE REWARD 300 2020

The Reward 300 2020, sponsored by Cintra HR & Payroll Services, has been revealed.

Congratulations to all of the individuals included in this year's prestigious index which reflects the range of leading lights across reward, payroll, HR, employee benefits, workplace pensions and the associated sectors.

Reward 300 members will have the option to view their exclusive members' page by visiting *Reward Strategy's* website and clicking on the "Reward 300" tab. For those who wish to find out more about the methodology and benefits of the index, there will also be an option for this on the "Reward 300" tab.

The secondary element to the index is The Reward 300 Awards, the celebration will feature as part of The Rewards 2020, sponsored by Cintra HR & Payroll Services.

Taking place on December 8, at the Hilton London Bankside, the 'Decade Edition' of The Rewards will follow the Reward & Payroll Summit, also sponsored by Cintra HR & Payroll Services, at the same venue during the day.

If you are interested in sponsoring, speaking at or attending any of the events mentioned here, please view the *Reward Strategy* website or contact Ben Miller on 07944780942 or at *bmiller@shardfinancialmedia.com*

Payroll Leaders, including Global Specialists

Alan Ashton - Manchester Metropolitan University
Karen Baker - National Express UK
Sophia Baker - Harrods
Julie Ball - Loughborough University
Casey Beattie - CIS Security
Karen Beckett - Dorset Healthcare University
Yevan Bellot-Subar - Diverse Dining
Louisa Berger - John Lewis Partnership
John Berry - HMRC
Rona Betts - Aster Group UK
Karen Booker - Dimensions (UK)
Margaret Brown - SecuriGroup
Danielle Brown - Cairn Hotel Group
Michelle Cahill - Salvation Army
Vera Cannon - Brothers of Charity
Steve Collins - BP
Chris Costa - Janus Henderson Investors
Vikki Cresswell - Medequip Assistive Technology LTD
Jason Davenport - CIPP
Ian Davis - Direct Line Group
Robert Evans - Ofgem
Jamie Flarry - Champneys
Paul Floyd - Sainsbury's
Suzanne Forbes - Equifax UK
Wendy Fowler - University of Surrey
Steven Fraser - Anderson Anderson & Brown
Lindsey Froud - NHS Payroll Services
Richard George - The Payroll Centre
Marc Gil - GSK
Jon Gorman - University of Portsmouth
Vickie Graham - CIPP
Anna Greene - Wasabi, Kim Korean Restaurants & Soboro
Nevila Gruda - Daniel Galvin
Ken Gurr - The Payroll Centre
Gregg Hall - GVC
Julia Harris - Foster + Partners
Diane Hartney - Valorum Care Group
Adele Hauxwell - WSH Baxterstory
Maria Hennessey - McDonalds UK
Jeanette Hibbert - Legal & General
Kate Hines - Newcastle United Football Club
Neil Hollister - The Payroll Centre
Lisa Horobin - Jaguar Land Rover
Alastair Kendrick - Employment tax specialist
Claire Kennedy - University of Lincoln
Klara Kozlov - Charities Aid Foundation
Margaret Long - Advantage Resourcing
Emma Lord - Places for People
Dorota Luniak - NewDay
Jason Mallory - Biffa
Samantha Mann - CIPP
Sarah McGinty - Reach
Robert Metcalf - New College Durham
Rebecca Mullins - Deloitte
Claire O'Sullivan - Millwall Football Club
Michelle Payne - Norton Way Motors
Radhika Pillay - Ann Summers
Kristine Pospelova - National Holidays
Linda Pullan - Payroll Trainer
Ken Pullar - CIPP
Simon Rawlinson - Ascendant
Michelle Sampson - Laing O'Rourke
Keith Smart - Heiniken
Sue Smith - CIPP
Claire Snooks - Santander UK
John Stonestreet - Essex Police & Kent Police
Shaun Tetley - Portsmouth City Council
Chris Tidy - Hiscox
Colin Turner - Transport For London
Jennifer Viglione - Five Guys
Clare Warrington - Gist
Heidi Watson - Benefit Cosmetics UK & Ireland
Vicky White - Cineworld Cinemas
Michele Whitehead - Adecco Group UK & Ireland
Jim Woodlingfield - NCG
Yvonne Woodruff - Everyday Loans

Global Payroll Specialists

Mandeep Arora - Mountain Warehouse
Jacqui Barton - Conde Nast Publications
Nick Bryant - Expedia Group
Debra Evans - Aon
Ariel Dela - Cruz Sherwin-Williams
Mirko D'Arcangelo - Revolut
Olivia Dunham - Cambridge University Press
Coral Dunlop - The Financial Times
Steven Georgiou - JUUL Labs
Ben Hancock - Accenture
Marianne Hendron - Dunbia Group
Dianne Hoodless - Hyperion Insurance Group
Stacey Hooper - Virgin Atlantic Airways
Richie Jones - Deliveroo
Joanna Kwapisz - Sony DADC Europe
Olga Maruda - People Against Dirty
Carol Mason - Credit Suisse
Sean Moody - Marex Spectron
Natalie Moss - RICS
Aaron Mudd - Lush
Maria Stark - AVEVA
Lee Sullivan - Home Bargains
Tracy Summers - Pizza Hut Restaurants
Dommy Szymanska - Stella McCartney
Stacey Thorpe - JD Sports Fashion
Tim Le Voi - AXA XL

Reward Industry Luminaries

Mary-Jane Alexander - Specsavers
Jane Allen - Travelport
Amiel Barrimond - Travelex
Zoe Brennan Marshall - Aerospace and Defence Group
Sue Brooks - Trowers & Hamlins LLP
Chris Browne - Euromoney Institutional Investor
Julie Catto - Howden
Sheila Champion-Smeeth - Cisco
Debs Chapman - The Very Group
Julia Clement - Skyscanner
Debra Corey - DebCo HR LTD
Ally Fisk - Sunrise Senior Living
Vikki Gledhill - Cox Automotive
Mark Goodlake - Norgine
Rob Green Delivery - Hero
Lisa Grover - The Salvation Army
Simon Gush - DWP
Ian Hodson - University of Lincoln
Steve Hollander - Amazon
Beverley Hoskin - Cabinet Office
Ben Howard - Reward Professional
Cathryn Humphrey - Southern Water
Syed Imtiaz Faruque - British American Tabacco
Konstantinos Karavidas - IKEA Group
Rosemary Lemon - Hays
Melissa Lever - Linklaters
Tracey Newton - Yorkshire Building Society
Stuart Nolan - Burberry
Debi O'Donovan - Reward & Employee Benefits Association

Megan O'Shaughnessy - BT
Jamila Pericleous - McDonald's
Suzanne Pestereff - Rolls-Royce
Adrian Porter - AVEVA
Jo Rackham - Sky
Ira Reed - Diageo
Joanne Rees - M&S
Tim Robertson - Microsoft
Hazel Robinson - Brunell University
Lewis Rooke - Bibby Financial Services
Asif Sadiq - Adidas
William Smith - Inchcape
Caroline Stroud - Freshfields Bruckhaus Deringer
Michelle Sutton - SUEZ
Louise Sutton - Unilever
Tanya Swinyard - Brakes Group
Gary Thomas - Aggregate Industries UK
Laura Todd - Capita
Jane Vivier - RSPCA
Andrew West - BOC UK & Ireland
James Whittaker - Telegraph
Jerome Williams - BT

HR Leaders

Andrew Bailey - Coventry Building Society
Gary Brewer - William Grant & Sons
Charles Cotton - CIPD
Jenny Davidson - Three
Mathew Davies - Addison Lee
Tracey Durkin - TSB
Sian Evans - StepChange Debt Charity
Kiya Fitch - Foundation Home Loans
Mareena Flint - Everyday Loans
Lynn Fogerty - Carpetright
Jason Gowlett - Direct Line Group
Samantha Johnson - JCB
Nicola Junkin - University of Leicester
Dawn Kelly - Hitachi Capital
Simon Leeming - Virgin Money
Julie Manington - Richmond and Wandsworth Councils
Amy Marsh - C&J Clarks International
Claire Marshall - Channel 4
Marion McNally - Sainsbury's Supermarkets
Emma Robshaw - Wilko
Hayley Simmons - Mr Lender
Elizabeth Strong - Kerry Group
Holly Threfall - DSG Finance
Abi Weeks - Harrods
Luke Wilkins - BCG Digital Ventures

Employee Benefits Experts

Federica Accorsi - Michael Kors
Charlotte Blackwell - Cambridge University Press
Daniele Fletcher - One Ocean Network Express
Suzanne Foody - Sunrise Senior Living
Mukori Gatabaki - Sotheby's
David Gibb - Nike
Laura Jackson - Credit Suisse
Marta Koziel - Sony Pictures Entertainment
Alexis Kyriakou - Takeda

Maggie Lester - Travelport
John Lionis - Chanel
Jasbir Mahey - River Island
Lindsay Morrison - CommScope
Elly Murphy - LV=
Nicos Nicolaides - Invesco
Marina Olvera - Adobe
David Onion - Volvo Group UK
Jacqui Parker - Belron® International
Neil Robson - Northumbrian Water Group
Clare Scott - Sky
Gregg Smith - SIG
Emma Spencer - Pret A Manger
Michelle Tharby - Bank of England
Ceri Williams - Airbnb

Pension Professionals

Andy Agathangelou - Transparency Taskforce
Ros Altmann - Former Pensions Minister
David Astley - Reach
Bhavik Radia - British Airways
Sean Brosnan - London Metropolitan University
Kim Brown - Legal & General
Fiona Frobisher - The Pensions Regulator
Kate Grant - Vodafone
Andrew Hackling - Bank of America
Patrick Heath-Lay - B&CE
Kay Ingram - LEBC Group
Jonet Jonet - Cadent Gas
Elizabeth Jug - Shared Services Connected LTD (SSCL)
Paul Kirk - HM Treasury
Nav Makhan - British Medical Association
Sarah McKellar - Standard Chartered Bank
Richard Murray - FirstGroup
Nigel Peaple - Lifetime Savings at Pensions and Lifetime Savings Association
Dave Roberts - Virgin Media
Kerry Shiels - BT
Caroline Siarkiewicz - Money and Pensions Service
Louise Sivyer - The Pensions Regulator
Lee Spithray - University of Oxford
Lee Sullivan - Santander UK
Steve Webb - Royal London

Employment Lawyers

Roger Bull - Burges Salmon
Emilie Cole - Irwin Mitchell
Shakeel Dad - Walker Morris
Shantha David - UNISON
Joanne Davies - Blake Morgan
Claire Edwards - Pinsent Masons
John Evason - Baker McKenzie
Helen Farr - Fox Williams
Helen Faulkner - DAC Beachcroft
Peter Frost - Herbert Smith
Susannah Kintish - Mishcon de Reya
Michelle Lawlor-Perkins - Anglia Ruskin University
Jade Linton - Thursfields
Alex Lock - DAC Beachcroft
Hugo Martin - Hermes UK

Constanze Moorhouse - Eversheds Sutherland
Madeline Mould - Blake Morgan
Kyla Mullins - ITV
Jaimin Patel - Womble Bond Dickinson
Tarun Tawakley - Deliveroo
Darren Tibble - DC Employment Solicitors
Simone Tudor - Homebase
Audrey Williams - Simmons & Simmons
Angela Yotov - Close Brothers

Leaders within Knowledge & Professional Services

Stephen Abbotts - Cogital
Simon Balaam - RSM
Susan Ball - RSM
Jonathan Berger - PwC
Mark Bingham - Secondsight
Colin Broad - ADP
Alan Brooks - Sopra Steria (SSCL)
Alan Byrne - Quickbooks
Stu Clennell - Sopra Steria (SSCL)
Justin Cottrell - FMP Global
Lisa Cowan - EQGlobal
Nick Day - JGA Recruitment
Chris Deeson - KeyPay
Andrew Dellow - Modulr
Andrew Evans - Smart Pension
Neil Everatt - Selenity
Nigel Francis - IRIS Software Limited
Paul Gibbons - PayDashboard
Elaine Gibson - Dataplan Payroll
Tracy Gill - Whitley Stimpson
Lou Gray - EY
Pauline Green - Intuit
Eira Hammond - Eira Consulting
Phil Harrison - Estio Training
Caroline Harwood - Crowe UK
Ros Hendren - Well Paid Consulting
Ian Holloway - Cintra HR & Payroll Services
Christine Keily - Immedis
Allison Little - Armstrong Watson
Barry Matthews - Paycircle
Julie Northover - PayPartner
Simon Parsons - SD Worx
Karen Penney - WesternUnion
Ashley Phillips - Western Union
Simon Puryer - i-realise
Jaspal Randhawa-Wayte - Zellis
Anne Reilly - Paycheck Plus
Craig Richards - Maritime, Oil & Gas Consulting Services Ltd
Liz Robins - AS Robins
Alison Sellar - activpayroll
Katie Sharpe - Mazars UK
Brian Sparling - Ceridian
Carsten Staehr - Cintra HR & Payroll Services
Steve Sweetlove - RSM
Henry Tapper - AgeWage
Sharon Tayfield - BDO
Karen Thomson - Armstrong Watson
Kevin Waller - Your Payroll Team
Chris Watt - PwC

A NEW AGE OF REWARD

Matt Austin, vice president of reward at Monzo, on the battle of benefits in the tech world, why he's sector-agnostic and the reason for HR's rebrand

During the pandemic, many organisations have had to adapt to new ways of working - whether that's from home, more flexible hours or even the way they pay employees. However, there is one company that definitely hasn't had to make too many changes to ensure its people can continue to carry out their day-to-day tasks in crisis-mode: Monzo, a startup that was founded only five years ago. It is a challenger bank most recognised for its vibrant pink debit card.

Not only does the company allow for flexible working day in, day out, with no set schedule ahead of time, those that work for the bank don't have set hours - they are trusted to get the job done.

Over a video call, Amber-Ainsley Pritchard spoke with Matt Austin, vice president of reward at Monzo, on the battle of benefits in the tech world, why he's sector-agnostic and the reason for HR's rebrand.

ALP: How did you come to work in reward?

MA: "I have always worked in people functions and HR, but I felt there was a gap in the market about 10 years ago when I returned to the UK after working in the Middle East for a couple of years.

"The market needed business-facing reward professionals and at the same time, more and more companies were realising that their biggest investment was - and still is - people, so it's important to reward them effectively.

"I saw the opportunity for reward professionals to help companies make an impact in their people's lives, so I started working in business-facing reward."

ALP: You worked in reward in retail for quite some time, what made you move into tech and finance?

MA: "I always describe myself as sector-agnostic, because I think a lot of reward is similar in terms of the levers you have around base pay and bonus, long-term incentives and so on. The challenging part is how you make it work in different sectors. That's why I like to work in different sectors; I find it interesting."

"I describe myself as sector-agnostic"

ALP: What does the reward team look like at Monzo?

MA: "When I joined Monzo, the reward function was brand new. There is myself and another reward colleague, as well as the payroll lead who reports into me. The duties had previously been carried out by a department called 'organisation scaling', which was set up to help the organisation grow."

ALP: That's an interesting function, does it include a HR team?

MA: "We don't actually have HR at Monzo, we have a 'People' team which is HR rebranded. The human resources title comes with some criticism and rightly so, because, ultimately, we are all people."

ALP: What does your role entail?

MA: "We look at everything reward-related including the approach to salary and whether we offer bonuses or not - which we don't, but we have been doing a lot of work on share options. We also look at the links between reward and performance, and the broader benefits and perks, and how everything comes together as an overall offering.

"There is always a certain amount of governance in reward roles, because that's the nature of it, but being at Monzo adds an extra dynamic because you need to comply with the banking regulations. I've done a lot of work with the remuneration committee around this and I'm always asking myself: 'What do we want from a cultural perspective? What can we afford to have', but also 'What complies with the regulations?'."

ALP: How have you seen the scope of reward change in the time you've been working in it?

MA: "There's definitely been a change in the way reward professionals work. As I mentioned previously they are more business-facing, but there has also been a rise in the number of reward business partners.

"I think this has a lot to do with the fact companies now realise their biggest investment is in people, so it's important to have a reward professional who can weigh up what investments, exactly, a company can make. Such as how best to structure the payments trade-off between investing heavily in base salaries, which are a continual fixed cost that has a knock-on effect into pension and other benefits, and having a slightly leaner, fixed-cost base and having more available from a variable perspective."

ALP: How has Monzo been impacted by the pandemic?

MA: "It's mainly been the drop in revenue. Most of the revenue comes from Mastercard interchange fees - people using their cards - and this wasn't very much during lockdown. Therefore, we had to furlough around 300 people and make quite a few redundancies globally - including an entire US call centre.

"At the start of the crisis, we also put a

“It’s genuinely the most flexible place I've worked”

freeze on salary increases and Monzo’s chief executive, Tom Blomfield, chose to forgo his salary altogether while other top executives took a 25 percent pay cut. This was very much a voluntary decision led by Tom. To some extent, it was connected to the decision to put people on furlough and take government money. If you're going to continue to pay yourself and take government money to effectively prop up the organisation, then that's not compatible.”

ALP: Monzo has created a talent hub to help those redundant find another job. Where did this idea come from?
MA: “I think we saw that Airbnb had done something similar and other startups had followed suit. It wasn’t a new idea, but it was something we felt was important to support people as they moved out of the business.

“The hub has had lots of interest and people really appreciate it. We’ve had lots of people leaving Monzo who have already secured new roles. There’s still a lot of market demand for software engineers and product managers in the tech sector.”

ALP: As for Monzo’s day-to-day way of working, it doesn’t seem like it has been affected too much?
MA: “Not at all, it is genuinely the most flexible place that I’ve ever worked. A lot of companies talk positively about flexible working, but the culture at Monzo genuinely embraces it.

“Everyone has the option to work from home whenever they need to, so the transition to homeworking was super easy. It wasn’t an issue at all.

“I think the only challenge Monzo had, and I think this is true of lots of organisations, is that with an on average younger demographic in the workforce, many don’t have the space at home to work. They are in shared houses and having to work from their bedrooms, so it was about making sure they had the equipment they needed.”

ALP: There’s been research to show employers will move to focus on outcomes rather than hours worked post-pandemic. Doesn’t Monzo do this anyway?
MA: “Yes. Employees don’t have set hours and are trusted to get their work done.

“I think one of the few positives to come out of lockdown will be that more organisations quickly realise that just because someone is at work, or working, doesn’t mean they are necessarily being productive. The main thing is they get the work done.”

ALP: When it comes to creating a reward strategy, what are your main priorities?
MA: “The number one focus is making sure it’s tailored to the organisation. A reward strategy can’t be ‘one-size-fits-all’ even if it’s the same sector. It’s about making sure it fits with the company’s culture and actually suits the needs of the organisation.

“For example, if you have a company that is cash-rich that gives you certain levers in terms of how you use base pay and how you set market competitiveness. Typically, in the startup world, organisations are not cash-rich so you tend to have lighter base salaries and a richer share options offering.

“It’s also about simplicity. I’m a big advocate of not over-engineering a reward strategy.”

ALP: Younger generations are looking for more than a good salary, perks too. Would you agree?
MA: “Yes and that’s how it should be. It should be about the overall offering - the overall opportunity that the role presents you in the organisation. If you're just chasing salary, you can probably always find a company that will pay you a bit more. It’s the overall offering that's really important and companies need to get better at effectively communicating what that offering is.

“When it comes to the tech world, I think the big firms have set the bar of expectation really high when it comes to

what they offer - they effectively provide everything for everybody. The salaries, bonus schemes, share incentives and benefits are all super competitive. Then they offer all the other perks - cool offices, gyms, free food etc.

"If you're in a transferable skill role, like a software engineer, you could go to work for Google or Facebook, but you choose to work for a startup. However, the expectation of your (a startup's) reward package is benchmarked against the big tech firms. So, many startups are trying to provide as many of those perks as they can so they aren't ruled out as a place to come and work."

ALP: Monzo has an attractive offering, but also focuses quite heavily on salary reviews - every six months or when responsibilities grow. Surely that will change given the current climate?

MA: "We've actually changed the promotion cycle recently. Previously, the ability for someone to change their salary was very much linked to effectively getting a promotion and that promotion was taking on more responsibility. Not necessarily a big step change, but just an incremental change within the level. That was effectively happening every month in the organisation. So, even more regularly than six-monthly and that was contributing to pressure on fixed costs and people's expectations. It wasn't scalable as an admin overhead.

"Just before COVID-19 hit, we put in place a new process for promotions: a six-monthly cycle where people were proposed for promotions and if they were promoted, they would get the corresponding salary increase and potentially more share options as a result." ■

Amber-Ainsley Pritchard, editor, Reward Strategy

Since this interview was carried out, Matt Austin and his fellow reward colleague have left the company as a result of the COVID-19 redundancies.

Matt Austin: THE CV

Vice president of reward
Monzo
Sept 2019 - now

Head of people experience, reward and recognition
DeepMind
Jan 2019 - Sept 2019

Compensation lead
DeepMind
April 2018 - Jan 2019

Global director of reward
Burberry
August 2017 - April 2018

8-9 Sept 2020 | Digital event

#PayrollReward20

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TUESDAY 8 SEPTEMBER

10:00	Welcome address
10:30	Parliamentary keynote
11:15	Why you need to make payroll a critical part of strategic decision-making
11:45	COVID-19 and furlough: What did we learn?
12:30	*Lunch/Networking*
13:30	Pensions update
14:15	COVID-19: Business continuity
15:00	HMRC update: Future of work and work of the future
15:30	First day round-up

NOW A DIGITAL EVENT

WEDNESDAY 9 SEPTEMBER

10:00	Payroll in the 20s
10:30	Employment law
11:00	International payroll and HR update
11:00	Trends and challenges in payroll
11:30	Rewards and benefits in the workplace: The future
12:00	*Lunch/Networking*
13:00	Run, plan, manage and report
13:00	Devolution in work and payroll
13:30	Me and my team: What's our future and encouraging the next generation
14.15	Payroll roundtable – questions and answers
15:00	Conference round-up

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CRISIS PAYROLL:UK VS FRANCE

Olivia Dunham examines the nuances of the COVID-19 support schemes in the UK and France

No matter what country you live in, most payroll teams are still working remotely and are under the increased pressure of registering, calculating and claiming from government COVID-19 support schemes.

As global payroll manager and employment tax at Cambridge University Press, I am processing pandemic-related pay across several countries. Therefore, in this article I am going to look at the nuances of the COVID-19 support schemes in the UK and France.

In France, the government scheme is very similar to the UK's Coronavirus Job Retention Scheme (CJRS). It is called the Partial Activity/Partial Unemployment Scheme - meaning employees can be furloughed full or part-time. Employees can work some hours and be furloughed for the other hours. For the hours not worked and considered furlough, employees cannot carry out any work for their employer or be at their employer's disposal, alike the CJRS.

What's the same?

Both schemes started in March 2020 and payroll teams in both countries are required to register to an online-dedicated portal.

In the UK you can use the credentials for logging into PAYE online, but in France you will have to register to a new portal specifically and wait for credentials to be sent before you can begin the process.

Payroll teams will require similar information to register, such as the name and payroll registration of the company, number of employees in the scheme and bank account information. Once you are claiming, you will need the information for employees who have been furloughed/placed on partial activity.

What's different?

The main differences of the two schemes are the amounts you can claim as an employer and the social security contribution obligations.

In France, employees placed on partial activity are entitled to 70 percent of their gross compensation and this can be toped up if the employer wishes.

An employer can claim a maximum amount back, after the 70 percent calculation is made, of €31.98 per hour. If the employee's hourly rate - at 70 percent - is higher, then the remaining amount is at a cost to the employer.

As well as a maximum amount that can be claimed, there is also a minimum of €8.03 per hour (national minimum wage in France), after the 70 percent calculation is made.

There is also a maximum in the number of hours that can be claimed as employee inactivity: 35. For example, if an employee is completely inactive but usually works 42 hours a week - the employer must pay the employee for the 42 hours, but only claim for 35 hours.

When it comes to France's social security contributions during the pandemic, the furlough payments are not subject to the usual general social security contribution rates.

Payments to employees for complete or partial inactivity are known as indemnities and/or replacement income and will instead be subject to a rate of 6.2 percent and a compulsory health insurance rate of 0.5 percent. However, payments made to inactive employees who earn below €8.03 per hour will not be subject to the social levies.

Any amounts paid as a top up to employees that are above the minimum that can be claimed (€8.03 per hour) and below the maximum amount (€31.98 per hour), are subject to the 6.7 percent social levies no matter what amount is claimed back by the employer.

Any amount paid as top up that is above the maximum that can be claimed under the scheme (€31.98 per hour) is considered as income and subject to the usual percentages. ■

Olivia Dunham, head of global payroll and employment tax, Cambridge University Press

Olivia Dunham,
Cambridge University Press

"There is a minimum that can be claimed - €8.03 per hour"

WILL YOU BE READY?

Global payroll professional Tim Le Voi explains the need for intricate contingency plans in case of future disruption

"Management has enquired into the wellbeing of payroll teams"

Tim Le Voi
AXA XL

Across the globe, companies have been confronted with a scenario that many had previously thought inconceivable. Thankfully, a couple of days into lockdown the mist started to clear, thoughts became more balanced and the new "business as usual" operating state began to evolve.

Overnight many of us had to adjust from stepping out the front door and embarking on our daily commute, to pulling back the duvet and taking a few short paces to our new "office".

The COVID-19 outbreak reminded us all that robust continuity strategies for payroll are critical. However, the reality was that few payroll professionals would have conducted little contingency planning for a crisis of such magnitude.

Effective planning

To ensure payrollers are ready for another disruptive event, if and when one happens, let's explore what a Business Continuity Plan should look like.

If designed correctly, it should provide clear guidance on the procedures to be followed in the event of operational disruption and aim to minimise the impact on continuity. For payroll, this is essential and any plan of worth must identify the processes that are critical to paying employees and fulfilling regulatory obligations.

Best practice would suggest that payroll continuity plans should be reviewed and updated on an annual basis as a minimum, but, realistically, how often does this happen? There will always be higher-priority activities that give reason to put it off for another day. Even where discipline ensures an annual review, just how many consider the need to implement mitigating actions in the event of a viral pandemic? And how many had previously been executed by way of a test?

Ordinarily, a continuity plan will be activated when an event interrupts the execution of critical activities. So, what are the events that can cause such interruption and just what are the critical activities in a payroll operation? If you can concisely answer these questions, you'll have the foundations of a robust plan.

Interruption scenarios need to focus on the unavailability of key resources in the form of employees, premises, technology, data and third parties, among others. Of course, payroll operations may be dependent on other types of resources and these can vary between organisations.

Business as usual

In recent years, working from home has been embraced by an increasing number of companies as they look to adopt improved working practices and conditions for their employees. Most payroll operators are likely to have worked remotely at some point, but not at the same time as everyone else in their organisation.

It's not as simple as just providing tools and access; there's more to consider than that. For those already working from home on a regular basis, the interruption caused by COVID-19 may not have had much of an impact. However, for those experiencing this for the first time, the novelty of avoiding the daily commute soon wears off at the expense of seeking a working environment that's fit for purpose. The kitchen table, a sofa and the edge of the bed have all been repurposed as the family home has concurrently operated as a nursery, school, restaurant, gaming centre and a place of work. The competing attention from children, spouses and even family pets has added to the chaos, as payroll professionals have attempted to maintain their ability to operate as normal.

Operating as normal is an expectation that our colleagues, quite rightly, have of us. To be paid accurately and on time each pay period. Why shouldn't they? They play their part for the organisation, so why shouldn't those in payroll play their part too? While most employees spend little time wondering whether money would be deposited into their bank accounts each month, COVID-19 has seen senior management starting to enquire into the wellbeing of the payroll department. A department where many had never ventured before, leaving it to operate like the well-oiled machine that it generally was and is.

Under the microscope

In the world of payroll, no noise is normally a good sign. Yet, in the early days of lockdown payroll garnered more attention than ever before - as though it were a poorly patient continually having

"How many of us consider the need to implement mitigating actions in the event of a viral pandemic?"

its temperature checked. The risk that the workforce might not be paid was probably as high as it had ever been and reassurance was constantly sought, no more so through than the provision of payroll continuity plans.

Being operationally capable has many dependencies. It is all very well that our payroll teams can work remotely, but they still require access to software/applications and, in some organisations, will be reliant upon third parties to be operational as well. Attaining visibility and awareness of third-party contingency plans is also crucial in determining where risks may exist and the scale of them.

Organisations that have outsourced their payroll clearly have dependencies on the payroll provider being operational too. The scope of the service, in turn, determines the actual dependencies but the likelihood is they are reliant upon them processing the gross to net and generating the bank files at least. Then there is the added step of making the payments themselves – the ability to pay people and transfer monies into their accounts is - notwithstanding the need to fulfil regulatory obligations - the most critical process. A global pandemic does not excuse an organisation from being regulatory compliant or from paying its employees accurately and on time. Even if the gross to net cannot be run, you still have the option to process previous period payment amounts, but only if your payment platform or other finance mechanisms are, themselves, operational.

Utilising the team

Operating payrolls across multiple countries offers both additional and different challenges. Arguably, it can offer advantages by being able to spread risk by utilising teams from different geographies as backup for others. This will only work, of course, if you have planned for it. Enabling access and cross-training resources at short notice is highly problematic. This is a good example of how global standardised processes and procedures can add value.

At the time of writing, our lifestyle restrictions are continuing to be lifted but the fear of further lockdowns remain. Continuity plans need to be up-to-date and, with that, ensure documented procedures and guidance exist, so that all members of the payroll team and possibly beyond can step into the breach.

When risk heightens it makes sense to front-load work as early in the pay cycle as possible, therefore minimising your high-volume administrative tasks during the critical times of the pay period. Clearly communicate to your internal stakeholders what your expectations of them are and any new cut-off dates and times they need to adhere to.

Consider your options if your payroll provider could not generate the gross to net or your regular payment platform went down. Where you're reliant upon third parties, make sure you have contingencies ready to go. ■

Tim Le Voi, head of global payroll, AXA XL

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KEEPING THE UK PAID

The CIPP's Samantha Mann discusses the importance of National Payroll Week and what exactly is going on this year

Samantha Mann
CIPP

"Payrollers will collect around £325.7bn in income tax and NICs in 2020/21"

First established in 1998, National Payroll Week (NPW) is an annual event that runs during the first full week of September and shines a spotlight on the work and worth of the payroll profession.

Often viewed as a back office function, NPW provides an opportunity for payroll professionals to raise their profile in celebration of the positive impact that they have within the UK and, indeed, on a global scale.

Looking at the numbers alone, it is estimated that in the financial year 2020/21, the UK payroll profession, across all sectors, will collect around £325.7bn in income tax and National Insurance Contributions (NICs).

What's happening?

The 2020 NPW will run from September 7 to 11, with all events held online as a result of the pandemic. The theme this year is "Keeping the UK paid" and reflects the dedication and professionalism of the payroll community, who have faced a dramatic change in their working environments – from office to home, from desk to dining room table, from boardroom to bedroom. Whatever was needed, the payroll industry delivered - ensuring that the workers of the UK continued to be paid, both on time and accurately.

During NPW, there will be a range of events taking place:

- Monday: Virtual CIPP roundtable followed by an online wine tasting.
- Tuesday: Virtual Payroll & Reward Conference, from Reward Strategy and The Payroll Centre.
- Wednesday: Virtual Payroll & Reward Conference, from *Reward Strategy* and The Payroll Centre.
- Thursday: Virtual CIPP Conference (originally to be held in Scotland).
- Friday: Time to celebrate with your own team!

To help promote the profile of payroll, even more than it has been lately, in our NPW packs we will be including a letter that can be sent to your local MP to help lobby for raised recognition of the payroll profession. As part of the packs, which you can register for online, there will be fun factsheets, themed screensavers and Zoom backgrounds, print at home bunting and thank you cards to send to payroll colleagues.

> "This year will be remembered as the year payroll professionals came into their own"

Pay and the pandemic

This year will be remembered for many things but, to the CIPP, it will be remembered as the year that payroll professionals came into their own. When the Prime Minister told the working population to "work from home where you can", pay professionals headed homewards and continued to deliver services to pay their colleagues and the employees of their clients as they always have.

In a recent survey, we asked members where they had continued to deliver payroll services from during lockdown – over 80 percent had delivered payroll services from home and eight percent a mix of home and office.

Positive comments on the impact this experience has had includes improved teamwork and productivity, as well as greater interaction through virtual communications.

That isn't to say all has been positive - only 24 percent of respondents reported that their employer had shown appreciation for their efforts and 39 precent confessed to not feeling valued by their employer.

Now, more than ever, there is the need to celebrate NPW, to raise payroll's profile and to demonstrate what has been achieved throughout a pandemic that has impacted health, society and our economy.

The chancellor of the exchequer, Rishi Sunak, has delivered speeches revealing many measures that are groundbreaking in their creativity. The Coronavirus Job Retention Scheme (CJRS) and the concept of furlough hasn't been without its challenges, and the challenges continue but they are being overcome.

In his summer statement, as he launched his plan for jobs, the chancellor concluded by saying: "For me, this has never just been a question of economics, but of values: I believe in the nobility of work. I believe in the inspiring power of opportunity. I believe in the British people's fortitude and endurance… We will not be defined by this crisis, but by our response to it."

We, at the CIPP, are proud to see how the payroll profession has responded to the government-delivered measures and how we, in payroll, have found the solutions.

Now, it is time to celebrate. ■

Samantha Mann, policy and research technical lead, CIPP

GET TO WORK ON L&D

Charles Cotton explains why employers need to step up their L&D game to aid economic recovery following the pandemic

Charles Cotton, *CIPD*

> "Many employers lack the skills needed to deliver digital learning"

The pandemic has plunged us into the worst economic crisis in our living memory. Thousands of people have lost their jobs and many more are vulnerable of losing theirs.

Both the government and business bodies have acknowledged that reskilling and upskilling workers will play a crucial role in our economic recovery.

In his summer statement, the chancellor outlined plans to train up young people through the Kickstart Scheme and incentivise employers to invest in new apprenticeships. However, the proposals fell short when it came to life-long learning. This means that employers will need to step up to the plate, but how good are they at training their workforce and developing new skills? Our latest report, *Learning and Skills at Work 2020*, in association with Accenture, suggests employers have work to do in this space.

Behind the times

Firstly, it would appear that many organisations take an ad-hoc approach, with only one in three organisations claiming to have clear learning and development (L&D) plans for their employees. This raises questions about the quality and effectiveness of their training, and how much of a priority it is.

Secondly, the report makes it clear that not enough employers have changed with the times. One in five organisations don't use any technology to support learning and many continue to rely on classroom-based training.

Emerging technologies like augmented reality (two percent), virtual reality (four percent) and mobile applications (12 percent) are only used by a handful of organisations. Encouragingly, the report shows that where these methods are being used, they are highly effective and growing rapidly in use.

The report also uncovers some of the key barriers to delivering learning in organisations. These are: lack of learning time (41 percent), limited budgets (40 percent) and lack of management time or support (29 percent). In response, we are calling for a culture change in organisations, so that supportive learning is fostered and encouraged.

We would also urge employers to take note of the suggested link between learning and productivity that's found in the report. Of businesses with above-average productivity, 84 percent said their learning strategy is linked to business needs, compared to just 43 percent of companies with below-average productivity. Similarly, 41 percent of high productivity firms have increased their investment in learning technologies, compared to 22 percent of firms with below average productivity.

Improving productivity will be crucial to driving business growth – and that of the wider economy – as we come out of this pandemic. Reward professionals can help by highlighting the benefits to the organisation by investing in its people.

Last year's CIPD report *Reward Management survey: focus on pay* found that line managers often had important roles in making wage decisions and communicating salary outcomes to staff, yet many of these managers were not getting the training they needed to be effective in that role. Potentially, the money that employers are spending on pay is not delivering the full value that it could because of poor decisions, poor communication or both.

In addition, many people, especially younger ones, value learning opportunities that equip them to work effectively in their current and future roles. Not only does it give them the skills to survive and thrive in the future, but it also gives them the ability to enhance their financial security. This indicates that spending on L&D is an integral part of an employer's total reward offering, and organisations that fail to recognise this will be outperformed by those that do. ■

Charles Cotton, performance and reward adviser, CIPD

THE VALUE OF REWARD

BT's Megan O'Shaughnessy explains the importance of total reward statements during times of pay freezes

Now that lockdown is starting to ease, employees may be thinking that any temporary changes to pay and bonus may also ease. However, whilst the world is eager to get back to normal, the repercussions of COVID-19 on compensation will be felt for a long while to come. Many organisations have had to either stop the usual round of pay reviews and bonuses or postpone them.

In times where we experience pay freezes, it is important to look at the bigger picture. There may be those who have planned the ways in which they were going to spend their bonus or extra pay, but in times like these, where so many are facing redundancy or are still furloughed, it's important to remind employees the value of their rewards package as it is.

What's in your toolkit?

Total reward statements aren't new, but I have found them to be very valuable over the last few months in explaining how much, in totality, the business is investing in colleagues for both now and the future.

At BT we have a very rich benefits package, but we have, in the past, struggled to get colleagues to understand where to find everything and how each benefit can help them. If your business is currently under a pay/bonus freeze, then what better time to start to re-educate colleagues on what is already available.

Products that provide healthy debt consolidation could be something to look at, particularly if you have colleagues who have been furloughed. Staying financially healthy should be a number one priority and employers have a responsibility to try to educate and help those who are struggling. This doesn't just go for those who have bigger financial responsibility, those who are younger and who are dreaming of getting on the property ladder need to understand the choices they make will have an impact on their financial footprint for a long time to come.

When money is tight, people often turn to credit, but you may have benefits which can help people in the short-term and not impact them later.

The traditional colleague discount portal gets a bad reputation. A lot of people feel that they are clunky and hard to use, but it only takes a bit of education and show and tell to get people benefitting. Small changes using these platforms can save hundreds of pounds a year on everyday products that we all use.

At BT, we are lucky enough to have a benevolent fund for current and former colleagues who have fallen on hard times. Whilst not all companies will have this, there are plenty of external agencies who can help when people really need it and there is nothing to say that an employer can't point people in the right direction.

There will be those who need help, but for some - where pay hasn't been reduced and they are working from home – they may be in a position to save more money. With pensions still being the most tax-efficient way to save, why not encourage employees to make a lump sum payment or increase their monthly contributions.

We should, as reward professionals, be looking to take advantage of this time to help colleagues who have been affected negatively or positively through COVID-19. There is a lot of emphasis on pay, but we must try to use what we have in our toolkits to implore colleagues to see the bigger picture and benefit themselves.

Most of companies' communications over the past few months have not been too positive, so why not take the opportunity to run a benefits week and highlight things that could put a smile on colleagues' faces?

Above all, for those who are still employed - we need to encourage them to be grateful for an organisation that cares and employs them. The pay rises and bonuses will return.... eventually. ■

Megan O'Shaughnessy, head of reward - consumer, BT

Megan O'Shaugnessy,
BT

"The traditional colleague discount portal gets a bad reputation"

STOP LOW EARNERS BEING NEGLECTED

Kay Ingram explores the Treasury's call for evidence on pensions tax relief administration, explaining what could be the best outcome

Kay Ingram, *LEBC Group*

"Women and the under 30s account for most of pension membership growth"

HM Treasury is seeking views on ways in which the system of administering pensions tax relief can be reformed. It aims to address the anomalies faced by low earners, whose ability to claim tax relief on their pension savings, and their resultant net pay, depends upon the method used by the scheme to deduct member contributions.

The call for evidence, open until October 13 2020, explains the two methods currently available:

- Net pay which deducts contributions before tax is calculated;
- Relief at source (RAS) which deducts contributions after tax is calculated, with a 20 percent rate of relief claimed from HMRC and added to the member's pot.

Net pay works well for high and top-rate taxpayers who get all their relief via payroll, whereas under RAS they must make a claim via self-assessment or code adjustment to receive the additional tax relief due.

The problem

Both methods of member contribution work well for basic rate taxpayers, but for non-taxpayers RAS has a clear advantage and net pay a disadvantage.

Membership of schemes amongst low paid workers is roughly equal with 1.5 million in net pay schemes and 1.3 million in RAS. Net pay is more common amongst defined benefit (DB) schemes and RAS amongst defined contribution (DC) schemes.

The anomaly of low earners (income below the personal income tax allowance of £12,500) being denied tax relief on pension contributions collected under the net pay method has been a flaw in the otherwise successful implementation of auto-enrolment.

Since 2012 pension scheme membership has risen from 55 percent of the workforce to 87 percent, with women and the under 30s accounting for most of this growth. However, the Treasury also highlights that RAS members are left with a lower personal allowance than net pay members to offset against other income, and that differing methods can implicate tax credits and benefits entitlement.

The solution

The Treasury has put forward four possible solutions:

Members of net pay schemes could receive a bonus paid by HMRC into their scheme once a year, based on Real Time Information (RTI) data collected under existing payroll and scheme reporting.

The Treasury dismiss this as a practical option, citing the additional administrative burden it would place on HMRC and scheme administrators.

HMRC could impose a standalone tax charge on members of RAS schemes, who are non-taxpayers, to reclaim the 20 percent RAS uplift in pension savings.

This is consistent with the tax treatment of gift aid, but would run counter to the stated aims of auto-enrolment of encouraging the low paid to save for their retirement. It would likely be discriminatory, affecting more women than men - including those taking time off work to provide care who may currently claim tax relief via RAS on up to £3,600 per year. This "levelling down" is dismissed as an option.

Employers and scheme administrators could adopt a two-scheme solution with members switched between net pay and RAS when their earnings dip below the income tax personal allowance.

The Treasury believe that this solution would only be appropriate for larger employers with a high number of low paid workers. They acknowledge that it would require close co-operation between employers, scheme administrators and payroll, but are unclear of the extent to which this process could be automated. They are concerned that this could lead to more in-year adjustments to tax codes.

All defined contribution schemes could be mandated to use a RAS scheme.

While this solves the problem for low earners in DC schemes, it still leaves those in DB schemes using the net pay method with no solution. Some might argue that the benefits of a DB promise outweigh the lack of tax relief. However, members of DC schemes who are high or top-rate taxpayers, or in Scotland paying 21 percent tax, would have to make individual claims for their marginal rate relief. Without effective communication, some may neglect to do so.

Possible outcomes

The Treasury paper doesn't mention salary sacrifice as the third method of deducting member pension contributions. Yet, for the most part, it is the most cost-effective solution with savings on employer and employee National Insurance, as well as income tax, granted automatically. Yet, this still leaves the low earner with no tax relief.

Given the Treasury narrative, options three and four seem to be the only likely outcomes of the debate. And, based on practical experience of the schemes which LEBC advise on, option three appears to be the best solution - giving all members all their tax relief. It is being successfully implemented by schemes now, using a combination of salary sacrifice/net pay and RAS. It could be improved by HMRC allowing more flexibility around changes to salary sacrifice, with a change in pay above or below the personal allowance recognised as a "life event". Automation makes it simple to switch between the two methods as earnings change. Automation of this process is already offered by most contract-based schemes, including NEST and People's Pensions. ■

Kay Ingram, director of public policy, LEBC Group

WHY PENSIONS ARE VITAL TO REWARD

Former pensions minister Ros Altmann shares her opinion on the recent developments in pensions

Ros Altmann,
Former pensions minister

"Disappointingly, the government does not propose banning combination fees"

While payroll and HR professionals have been dealing with furlough, staff wellbeing and social distancing rules during the pandemic, the government and regulators have been busy on the pension policy front.

A Pension Schemes Bill is going through parliament introducing new 'Collective Money Purchase' pension schemes (also called 'Collective Defined Contribution' or 'CDC'), paving the way for long-awaited pensions dashboards. Meanwhile, we've had a consultation from the Financial Conduct Authority (FCA) on "value for money" and a government call for evidence on charge caps and standardised charges disclosure for workplace auto-enrolment schemes.

> "Flat fees can wipe out small pensions altogether"

Value for money

The FCA and The Pensions Regulator (TPR) have called for a consistent, standardised assessment framework for evaluating whether pension members are receiving good value for money; stressing three key elements - charges and costs, investment performance and quality of member services (including communications or investment options).

Companies spend considerable time and effort choosing their auto-enrolment pension scheme and want to know that those running this scheme are paying close attention to members' interests.

The FCA consultation identifies weaknesses in the current system and suggests tightening the requirements for the Independent Governance Committees (IGC) which are supposedly responsible for members. Proposals include expecting IGCs to monitor other workplace schemes, challenge their provider if costs and charges are higher than competitors and even notify employers if their scheme charges more than alternative providers.

With staff pensions representing a significant employer cost, they obviously want to make sure employees get value for money - the FCA suggestions would undoubtedly help.

Charge caps

Next on the policy agenda is the government's call for evidence and review of workplace pension scheme charges. Legislation requires trustees of workplace money purchase pension schemes to report costs and charges annually and the value these represent.

Auto-enrolment always aimed to protect members from excessive, unfair costs after many providers historically charged high fees which undermined members' long-term pension performance. Therefore, a cap of 0.75 percent of fund value per annum was imposed for all default funds, or the equivalent with 'combination charges' (such as flat fee or initial contribution charges plus annual management fees).

Disappointingly, the government does not propose banning combination fees despite the complex difficulties they entail for employees and employers to compare different schemes.

Flat fees are particularly damaging for low earners and can wipe out small pensions altogether over time, but the government still proposes allowing these charges - even for small dormant pots. It just proposes capping charges, with a £5 annual fee from £100 pension pots. It also suggests capping annual fees for sub-£100 pension pots at £5, but this could still leave nothing after a few years (depending on how markets perform). I believe these flat fees should be banned and replaced with simple annual management charges, which are fairer for all members and allow easier comparison across providers.

The government expresses concern that some workplace schemes are still charging the maximum 0.75 percent per annum, although average charges are between 0.38 percent and 0.54 percent. Contract-based, smaller schemes have lower charges than trust-based and larger funds, helped by economies of scale. In my view, however, excessive emphasis on charges is too simplistic. Reasonable fee levels are required for asset managers to offer attractive, active portfolio options and driving charges ever-lower may rule out diversifying investments into less liquid, non-mainstream assets that can deliver better long-term returns.

Standardised costs disclosure

Now let's look at government proposals for standardising fund costs disclosure using templates devised by the team behind the cost transparency initiative, which are currently voluntary.

Parliament's work and the pensions select committee wants these to be mandatory for all schemes, but the government disagrees. It proposes to just encourage trustees or IGCs to inform regulators whether their managers use these standard templates, despite admitting legislation is the only way to ensure asset managers do so.

Ministers hope for voluntary adoption, but I believe mandating will eventually be needed for proper standardised reporting.

The pandemic is proving difficult for us all, but pensions remain a vital part of ongoing workplace rewards and all involved have an interest in ensuring they work well. ■

Ros Altmann, former pensions minister

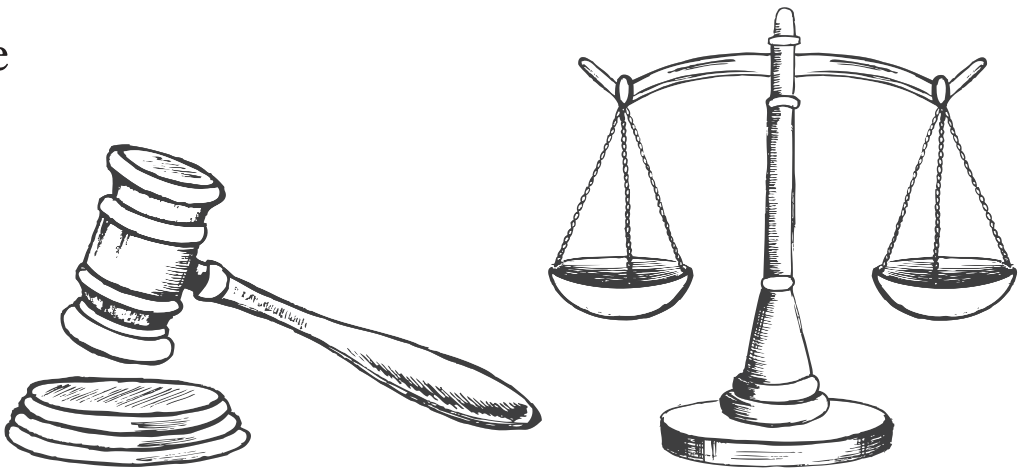
ESSENTIAL READING

BE CAREFUL WITH CONTRACTS IN A CRISIS

Blake Morgan's Madeleine Mould considers the crucial employment decisions for administrators

Madeleine Mould, *Blake Morgan*

"There's a 14 day window to decide which employees to keep"



Due to the impact of COVID-19, many companies have faced a downturn in business and may be considering the possibility of insolvency proceedings.

There are various forms of insolvency proceedings: liquidation, company voluntary arrangements and administration. Each has different consequences for a company's employees. In this article, we will be considering the impact of administration.

Adoption of contracts

Once administrators have been formally appointed, they have a 14 day window in which to take stock of the business and make decisions about which employees to keep on. After this, if the administrators actively continue to employ and/or pay the employees, they will be deemed to have "adopted" their employment contracts. The company remains the "employer" but, once an employment contract has been adopted, certain liabilities that arise in relation to it (such as wages, holiday pay and sick pay) will be afforded "super priority". This means that they rank in preference to the administrator's own costs when it comes to distributing the company's assets.

In order to avoid creating super priorities, administrators will usually dismiss unneeded employees within this 14 day window. The possibility for any meaningful consultation is limited in such a short timeframe. However, whilst dismissals may well give rise to claims against the company, there is an automatic stay on claims in administration; the administrator's or court's consent would be required to lift the stay for the claim to proceed.

Recently, in cases brought by the administrators of Carluccio's and Debenhams, the High Court and Court of Appeal have confirmed that making an application to the Coronavirus Job Retention Scheme (CJRS) in respect of a furloughed employee, or paying amounts received from the CJRS to the employee, will amount to "adoption" of their contract. This can be problematic as not all employment costs are covered by the CJRS (such as any agreed top up or holiday pay), but they may still constitute super priorities in the administration.

TUPE

Whilst the primary aim of an administration is to rescue the business as a going concern, this will often not be possible. Instead, the administrators may decide to sell off parts of the business or its assets to maximise the assets available for distribution to creditors if/when the insolvent company is wound up.

This will often involve the transfer of employees under the *Transfer of Undertakings (Protection of Employment) Regulations 2006 (TUPE)*. Whilst there are certain alterations to TUPE, in relation to transfers from an insolvent transferor, importantly in the case of a "non-terminal insolvency process" (such as administration), the automatic transfer principle will still apply: any employees wholly or mainly assigned to the undertaking, or part of the undertaking, which is transferring will transfer to the buyer accordingly.

However certain liabilities will not transfer. Subject to statutory limits on a week's pay, employees can make a claim to the National Insurance Fund (NIF) for arrears of wages and pay for holidays that have already been taken in respect of the period before the insolvency proceedings commenced. Any amounts in excess of the statutory limits, and all other liabilities connected to the transferring employees, will transfer in the usual way. Employees who have been dismissed for an economic, technical or organisational reason entailing changes in the workforce will be treated as being redundant and the rules coming up will apply.

In addition, there is greater scope under TUPE to amend employees' terms and conditions where the transferor is insolvent and changes are made with the aim of ensuring the business survives.

Redundancies

Of course, it will often be the case that insolvent businesses have to make redundancies. The normal rules about unfair dismissal and collective redundancy consultation will apply.

Where employees are made redundant, they are able to claim certain debts from the NIF, subject to statutory limits. This includes arrears of pay (including protective awards in relation to failure to collectively consult), holiday pay, statutory notice pay and redundancy payments, employer pension contributions and basic awards.

The NIF will require a judgment from an Employment Tribunal in respect of protective and basic awards. Administrators would first need to agree to lift the stay on proceedings, to allow employees' claims to proceed, and would need to decide whether to defend the claim - bearing in mind the cost of doing so.

As set out above, if the employee's contract was adopted by the administrators prior to being made redundant, certain liabilities will rank as super priorities and they may receive payment in the final distribution of the company's assets. In respect of all other liabilities, the employees will rank as unsecured creditors and may not recover much, if any, of the monies due to them. ■

Madeleine Mould, solicitor, Blake Morgan

REDUNDANCY PAY

In Issue 223 of *Reward Strategy*, we provided information on making furloughed employees redundant - the risks and possible penalties attached. Since this was published, the government has announced a new law to ensure furloughed employees receive statutory redundancy pay is based on their normal wages, rather than a reduced furlough rate.

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Due to COVID-19, The Reward 300 2020 Index, sponsored by Cintra HR & Payroll, has been announced online and The Reward 300 Awards will feature during The Rewards: Decade Edition

SEE PAGES 6 - 7 FOR THE INDEX

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Computer House, 353 High Street,
Gateshead, Tyne & Wear, NE8 1ET.
Tel: 0191 4787000
Email: sales@cintra.co.uk
Website: www.cintra.co.uk
Contact: Geoff Dorward
Target employee range: up to 20,000

Cintra is an award-winning provider of HR and payroll software and solutions. Cintra prides itself on service excellence, built on mutually rewarding relationships. The mission is always to pay employees correctly, on time, every time and ensure the payroll process is 100 percent compliant. Cintra ensures all clients get full access to staff for legislative and system advice and support, as well as quarterly newsletters, a user conference and user forums, alongside a dedicated Business Relationship Manager. Yet, Cintra's approach is always having someone at hand for you when you need it that really makes the difference. Cintra doesn't do voicemail – you will always get to speak to a person who is happy to help.

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Tel: 0845 3703210
Email: sales@frontiersoftware.com
Website: frontiersoftware.com
Contact: Sales Department
Target employee range: 50+

Frontier Software's payroll service is tailored to each organisation, because we understand that each has its own requirements. From bureau to fully managed, we offer security and backup to ensure a smooth and confident payroll operation. We are auto-enrolment and Real-Time Information ready.

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Cintra is an award-winning provider of HR and payroll software and solutions. Cintra prides itself on service excellence, built on mutually rewarding relationships. Cintra has formed a strategic partnership of market leading HR and payroll companies, enabling them to provide HR and payroll support in 28 different countries, offering clients a seamless global payroll solution. The partners are able to offer one integrated, cross border approach, combining strong HR and payroll solutions with excellent local expertise. The alliance has a uniform service offering, with all partners adhering to the same SLA, so you can be assured of the same high-quality service across the board.

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Contact: Sales department

Frontier Software, established in 1983, is a leading provider of HR Solutions with over 16000 customers in 13 countries worldwide. Our payroll solution is available in each country of operation. chris21 is a secure multi language HR database for all organisations around the world.

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Integrated payroll & HR solutions

CGI

20 Fenchurch Street,
London EC3M 3BY
Tel: +447768046231
Email: clive.fautley@cgi.com
Website: cgi-group.co.uk
Contact: Clive Fautley

The HR solutions and services provided by CGI are affordable, scalable, secure, flexible and reliable. CGI offers a full range of HR processes using its own comprehensive and established payroll software and those of other major suppliers with whom it has accredited relationships. CGI's solutions can be tailored to fit clients' requirements and are built on the backbone of technologies such as cloud and intelligent automation. Additionally, CGI can blend with multiple HR software solutions which allows CGI to shape and develop services to meet your business needs.

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Founded in 1976, CGI is among the largest IT and business consulting services firms in the world. Operating in hundreds of locations across the globe, CGI delivers an end-to-end portfolio of capabilities, from strategic IT and business consulting to systems integration, managed IT and business process services and intellectual property solutions. CGI works with clients through a local relationship model complemented by a global delivery network to help clients achieve their goals, including becoming customer-centric digital enterprises.

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Target employee range: up to 20,000

Cintra is an award-winning provider of HR and payroll software and solutions. Cintra prides itself on service excellence, built on mutually rewarding relationships. Cintra offers a single, fully integrated solution for all of your HR and Payroll needs, utilising the best functions from our award-winning HR and Payroll products... from payroll and HR management to communications and reporting, in one easy-to-use system, saving you time and money and putting control and accuracy at your fingertips. Cintra's software can be deployed as an in-house or hosted solution. Cintra offers a fully integrated payroll and HR solution, with the ability to outsource your payroll requirement. Cintra's software supports an unlimited number of employees within one database and has the ability to report across the whole organisation.

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63 Guildford Road, Lightwater,
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Email: sales@frontiersoftware.com
Website: frontiersoftware.com
Contact: Sales Department
Target employee range: Unlimited

Frontier Software PLC, a leading provider of integrated HR and Payroll solutions, offers total integration across all modules. The easy to use and versatile products meet the ever changing needs of Human Resource and payroll management to organisations in the UK and worldwide. chris21 is continually enhanced and updated to keep abreast of business and government legislative changes. Additional modules include Time & Attendance, Employee/Manager self service, Learning and Development, Recruitment, expenses and health & safety. Frontier Software PLC is accredited to PAYE Recognition Scheme, ISO27001 and ISO9001:2000 and BACS approved.

INTELLIGO

78 York Street, London W1H 1DP
Tel: 0800 0390116
Email: sales@intelligosoftware.co.uk
Website: intelligosoftware.co.uk
Contact: Fiona Cullinane
Target employee range: Unlimited

Intelligo is a leading provider of corporate Human Resource and Payroll Software and Services in the UK and Ireland with clients ranging in size from 300 to 20,000+ employees. Megapay, Intelligo's owned and developed flagship payroll system integrates seamlessly with MegaHR, a web-based enterprise level Human Resource solution. Built on a shared database this allows for accurate sharing of information such as job history, salary history, holiday leave, etc between Payroll and Personnel, ensuring key employee data is entered only once. Megapay and MegaHR are available to purchase as either an On Premises installed solution or on a Software as a Service (SaaS) basis.
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Email: sales@cintra.co.uk
Website: www.cintra.co.uk
Contact: Geoff Dorward
Target employee range: up to 20,000

Cintra is an award-winning provider of HR and payroll software and solutions. Cintra prides itself on service excellence, built on mutually rewarding relationships. Cintra's managed solution allows you to outsource your payroll administration but retain full and immediate access to your entire payroll data, direct from your desktop. Cintra will comply with all compulsory HMRC RTI filing, including a full year end service. Fully managed frees you from the chores of day-to-day payroll processing, safe in the knowledge that your payroll is being administered by a team of dedicated, CIPP qualified, bureau staff. You will also have a dedicated contact within our bureau team who is there to provide jargon free support and answer all of your payroll enquiries.

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Tel: 0845 3703210
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Website: frontiersoftware.com
Contact: Sales Department
Target employee range: 50+

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- Dedicated experienced payroll team
- Business disaster recovery
- BACS approved bureau
- Accurate, flexible and reliable service
- UK Processing centres
- PAYE Recognition Scheme accredited

INTELLIGO

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Contact: Frances McDonald
Target employee range: Unlimited

Intelligo provide trusted payroll solutions to clients ranging in size from 300 to 20,000+ employees. Its payroll software Megapay is an enterprise level payroll system that is capable of accommodating the most demanding complex payroll scenarios. Developed as a standard application, the solution is highly configurable to meet clients specific payroll needs. It is widely used throughout every industry and is available as either an installed solution or on a hosted basis. As a Certified Workday Global Cloud Partner, the system fully integrates with Workday. In addition, Megapay is PAYE Recognised by HMRC.

- RTI
- Auto-Enrolment
- HMRC Integration
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- Employee Self Service
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- HR Integration

Software

CERIDIAN

Suite 3A, 3rd Floor, Skypark 5, 45
Finnieston Street, Glasgow, Scotland,
G3 8JU
Tel: 0800 9520 415
Website: www.ceridian.com/uk

Ceridian is a global human capital management (HCM) software company. Dayforce, its flagship cloud HCM platform, provides human resources, payroll, benefits, workforce management, and talent management capabilities in a single solution. The platform helps you manage the entire employee lifecycle, from recruiting and onboarding, to paying people and developing their careers. Ceridian provides solutions for organizations of all sizes, from small businesses to global organizations.

Software

EQ GLOBAL

Broadgate Tower, 20 Primrose Street,
London EC2A 2EW
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Website: www.equinitiglobal.com
Telephone: 0844 776 1836

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EQ Global is part of the Equiniti Group, a company with a 180-year heritage and whose clients include over 50 percent of the FTSE100 in addition to a large number of government bodies and public sector organisations.

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Target employee range: Unlimited

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Frontier Software PLC, a leading provider of integrated HR and Payroll solutions, offers total integration across all modules. The easy to use and versatile products meet the ever changing needs of Human Resource and payroll management to organisations in the UK and worldwide. chris21 is continually enhanced and updated to keep abreast of business and government legislative changes. Additional modules include Time & Attendance, Employee/Manager self service, Learning and Development, Recruitment, expenses and health & safety. Frontier Software PLC is accredited to PAYE Recognition Scheme, ISO27001 and ISO9001:2000 and BACS approved.

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Website: intelligosoftware.co.uk
Contact: Fiona Cullinane
Target employee range: Unlimited

Intelligo's flagship payroll product Megapay, is the Number 1 payroll system choice for corporate organisations and the public sector. Megapay is used throughout every major industry from Manufacturing, Telecoms, Top 5 Accounting Firms, Government Departments, etc., with clients ranging from 500 to 20,000+ employees. As a Certified Workday Global Payroll Cloud Partner, Megapay is certified as interoperating with Workday HCM. In addition, Megapay also interfaces with leading T&A and Financial applications.

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Target employee range: 1 to 50,000

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Founded in 1983, Frontier Software PLC is one of the most trusted global suppliers of HR and Payroll software and services to all areas of the public and private sectors.
Implementation of the fast growing technology platform of Software-as-a-Service (SaaS) has allowed Frontier Software PLC to meet their client's needs and produce measurable business benefits both in the UK as well as around the World.

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REWARD STRATEGY TRAINING IN ASSOCIATION WITH THE PAYROLL CENTRE

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3A Penns Road, Petersfield,
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Email: michaels@thelearncentre.co.uk
Website: reward-strategy.com/events
Contact: Michael Short
Target employee range: All PAYE employers

Reward Strategy, formally known as Payroll World, has been well respected by payroll, HR and finance professionals for over a decade for incisive comment and practical advice. Now in association with The Payroll Centre, we offer a select range of CPD certified short courses to develop real skills. Courses range from the Payroll Introduction course to the Payroll & HR Update. You can find the variety of courses available online and for more information call us today on 01798 861111.

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Target employee range: Unlimited

Frontier Software PLC, a leading provider of integrated HR and Payroll software solutions, offers chris21, a comprehensive HR integrated solution, for effective workforce management. Intuitive and easy to use, chris21 is continually enhanced and updated to keep abreast of business and government legislative changes. Additional modules include Time & Attendance, Employee/Manager self service, Learning and Development, Recruitment, expenses and health & safety. Frontier Software PLC is accredited to PAYE Recognition Scheme, ISO27001 and ISO9001:2000 and BACS approved.


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