

# Bishop Fleming Payroll Auto Enrolment Solutions



Bishop Fleming's Payroll team take pride in delivering excellent advice and assistance. We build close relationships with our clients and focus on listening to and acting on feedback we receive, with the aim of providing a service which is second to none.

## The Challenge

Every employer must automatically enrol workers into a workplace pension scheme if they:

- are aged between 22 and State Pension age;
- earn more than £10,000 a year (2020/2021); and
- work in the UK.

If you are an employer with staff working for you in the UK then Auto Enrolment (AE) does affect you and there are things you will need to do.

## How we can help

We have developed a cost effective Auto Enrolment (AE) package that will give you peace of mind that you have complied with your AE responsibilities.

## Key points to consider

All existing businesses and organisations will have now reached their Auto enrolment staging dates. However, if you are a new business or organisation, key points to consider are:

- Do you have a compliant pension scheme? You must have a compliant pension scheme set up.
- You must assess all staff.
- What is the total cost of AE to your company?

- You must write to all your staff to tell them how they will be affected.
- AE assessment and administration must be undertaken every time there is a pay run.
- AE records must be maintained for 6 years.
- Failure to comply with the automatic enrolment legislation will result in financial penalties levied by the Pensions Regulator.

## Our recommendations for employers yet to stage:

- Plan early
- Communicate with your payroll team and your pension provider throughout the planning stage – our view is that clients who have invested time and involved their advisors, have achieved an efficient, effective AE solution.

## Bishop Fleming Payroll Services and AE Solutions

Bishop Fleming Payroll Services (BFPS) has already helped a large number of our payroll clients through the AE process. We therefore have an excellent knowledge of employers' responsibilities and the essential steps an employer must undertake to successfully comply. Please note that as our AE solution works seamlessly with our Payroll Service, our AE package is only available to clients who also wish to use our payroll service.

We understand that smaller employers may not have set up a pension scheme previously and/or they may not have the resources to set up and run AE. BFPS have therefore developed a cost effective, streamlined service to guide you through selecting a pension scheme, enabling BFPS to set up the pension and then undertake on going assessment and administration on your behalf.

## Pension Schemes

As a payroll bureau we can guide you through the setup process but we cannot advise you on the suitability of pension schemes and which funds should be selected.

Should you require advice on pension schemes, please contact Ian Saunders, the Managing Director of our Financial Services company on 01752 262611 or email: [ISaunders@bishopfleming.co.uk](mailto:ISaunders@bishopfleming.co.uk). As you can appreciate this advice will attract a fee and our Financial Services team will confirm what this will be, should you require advice about the choice of provider.

We in payroll have a good working relationship and understanding of Nest and The People's Pension schemes and can set up either:

[www.nestpensions.org.uk/schemeweb/NestWeb/public/home/contents/homepage.html](http://www.nestpensions.org.uk/schemeweb/NestWeb/public/home/contents/homepage.html)

[www.thepeoplespension.co.uk/](http://www.thepeoplespension.co.uk/)

We will work with you and your pension scheme provider throughout the planning stage to ensure we give you the right service to meet your requirements. We have prepared a standard package for the above schemes which will help to simplify the set up process.

## Set up of AE pension scheme

We will :

1. Give you telephone and online support.
2. Agree a plan and timetable to meet your employer responsibilities.
3. Agree the scheme specific AE process.
4. Provide you with a pro-forma set up document for your choice of Nest and The Peoples Pension pension scheme and give you telephone support to complete the document.
5. Set up the pension scheme on your behalf.
6. Monitor progress and communicate key steps.
7. Carry out the initial assessment.
8. Register the scheme with the The Pension Regulator.

Our solution is based on selecting the default funds of each scheme, calculating minimum contributions from qualifying earnings and applying worker postponement only.

## Ongoing AE assessment and administration

As well as the initial set-up service, as an employer you have several ongoing AE responsibilities at every pay run. We can undertake these administration and assessment duties on your behalf, which in summary are:

- assessing your workforce and categorising them;
- continual monitoring of the workforce;
- routine individual calculations and processing;
- processing opt ins and opt outs as advised by yourself/ pension scheme;
- apply worker postponement if required;
- preparing the appropriate communications for your employees;
- monitoring re-enrolment;
- recording an audit trail of all communications with your employees;
- preparation of management reports;
- submitting the contribution details to the pension provider.

## Standard package

To deal with the setup, assessment and administration we have developed a standard package.

BFPS will set up the pension scheme if required or put our administration service in place around your existing scheme, undertake the AE assessment for your business and prepare the data in the format required for submission to the Pension Provider. BFPS will retain records for the statutory required period. The standard communications i.e. the letters for the employees, are undertaken either by yourself, the pension provider or, for an optional fee of £5 per letter.

### Other options:

The pension provider or an AE intermediary company (often referred to as 'middleware') undertakes the AE assessment having received a gross earnings report from BFPS. The pension provider or middleware company then sends BFPS an assessment report which we import into the payroll and make the pension deductions etc. The administration is undertaken by the pension provider, middleware company or you.

We will simply take AE instruction from you as you have opted to carry out all of the AE duties.

## Auto Enrolment Fees

Based on our market research we are convinced our rates are very competitive.

### One off set up fee

On the basis that you select our standard package the one off set up fee of the pension scheme is £300 plus VAT. Should you already have a qualifying pension scheme in place, to set up our system with the necessary criteria and scheme rules, there is a one off fee of £100 plus VAT.

### Ongoing AE assessment and administration fee

Our standard package is:

£20 per pay run for a monthly or 4 weekly payroll;  
or, £10 per pay run for a weekly or fortnightly payroll.

Plus, if required, a charge of £5 per AE letter prepared.  
Please note, all fees exclude VAT.

For other options we will need to prepare a bespoke quote as the amount of work we will undertake will vary.

## In summary

We have developed a streamlined AE solution which is not only good value for money, but will give you peace of mind that you have complied with the pension AE legislation and you will be treated to the usual high level of personal service that our clients receive.

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## Key contacts

To find out how we can assist you with your payroll service needs, please contact a member of our team:



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