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Written by Samantha Mann
of CIPP

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welcome to the miracle newsletter

We hope you have been enjoying the sunshine and making the most of the great British summer! We have been busy again and were delighted at the success of our Customer Conference in July. We have had great feedback from customers, partners and speakers and will be running another event next year in October. To find out more about the conference, refer to our article inside.

In addition to the Customer Conference, we have been focussing on the New Pension Regulations. We were lucky enough to have CIPP and NEST contribute to this issue and we all have many of the same concerns. We are anxious that a number of our customers are not prepared for the new regulations and are under the impression that their pension company will be dealing with everything for them. We know that this is not the case! We will be collecting your staging dates over the next couple of weeks, so please look out for your email and get back to us ASAP with the information we require (you could even win a prize!). We need to ensure we have the resource available to meet all of your requirements, so it's important we understand your plans for the implementation of the new regulations.

There are a number of things you can start to do if you haven't already done so, read the articles in this newsletter, attend one of our pension seminars (refer to our calendar of events on the back of the newsletter), arrange pension training or contact our sales team to arrange some pension consultancy.

Best Regards

Alan Frost



Samantha Mann, MAAT, MCIPP Dip

Welcome to Samantha Mann our Guest Writer from the CIPP

(The Chartered Institute of Payroll Professionals)

Samantha is the Senior Policy and Research Officer at the CIPP. Sam joined the CIPP team with over 30 years of experience working in payroll in the SME sector.



Automatic Enrolment – spare a thought for the service providers of the payroll and pensions industry

RTI - that is so yesterday...

I concluded my last article with a call to arms. Ok, maybe it wasn't quite that enthusiastic, but it did challenge you to make some time to review how your preparations for the roll out of RTI went. How successful were they? What mistakes did you make? What lessons can you learn from your RTI experience as you turn your attention to Automatic Enrolment (AE).

This article is going to assume that you are in the high percentage category of employers who have yet to really engage with pension reform in the workplace and more specifically have yet to start to plan for automatic enrolment!

What needs to be done?

Let us review, very briefly what will be needed and for consistency I am going to use the recommendation of the Pensions Regulator in summarising the 3 main stages needed – the full guide is available at www.thepensionsregulator.gov.uk/docs/automatic-enrolment-main-steps.pdf

Stage One:

- Nominate a point of contact
- Know your staging date and develop a plan

Stage Two:

- Assess your workforce
- Review your pension arrangements
- Communicate the changes to all your workers

Stage Three:

- Automatically enrol eligible jobholders into a pension scheme
- Register with The Pensions Regulator and keep records
- Contribute to your workers' pensions

“That is ok – my Pension Provider deals with that”

That would be a fair comment and in the past, on the subject of pensions, I would have heartily agreed with you, but automatic enrolment has brought with it a whole new playground when it comes to workplace pensions.

The message that payroll would be fundamental to the success of automatic enrolment, hit everyone in the industry hard last year, as the vast majority of us, whilst aware of the impending arrival of this new kid on the block, (after all it has been discussed since 2004-2005), we were, quite rightly, busy dealing with our priority area with the rollout of RTI, after all PAYE goes to the heart of our processes in payroll. Automatic enrolment - that is pensions isn't it - we will deal with that as we always have done, that is, we will do as our pension company/team or independent financial advisor tells us?

Make no assumptions!

Let us pause for a moment and consider some statistics, who doesn't love the odd statistic or two? It has been estimated that, pre automatic enrolment, approximately 6,000 pension schemes a year are set up by the Pension Industry.

As we move through the staging process, which began 1 October 2012 and will conclude in February 2018, do not assume that the demand for new pension schemes will continue to be rolled out at the same equally spaced number each year. Quite the opposite, at its peak, demand in the late spring of 2014, it is predicted to rise to 12,000 new pension schemes being required per month! Ponder for a moment the impact that

these numbers - 12,000 **per month** compared to 6,000 **per year** – are having on an untested Pension Industry and imagine for one moment your employee set up? With that level of potential new business, is your pension company going to be able to do everything for you that you want and need and more importantly – are they still going to want your business in delivering an automatic enrolment compliant solution?

Don't panic – I'm not suggesting that all pension companies will be turning away less desirable schemes, but if you don't know yet for certain what your pension provider can and will do for you, now is the time to start to take action.

Your pension provider wants to serve you and if they don't then another provider will, but they need to resource effectively and they can't do that if they don't know what service you will want or need?

Spare a thought for Payroll

After all the payroll function will, we have been told repeatedly, be fundamental to the success of automatic enrolment and your compliance with the requirements as laid down in legislation.

However, just as the Pension Industry needs to resource their services, so too does your payroll provider and the payroll software industry.

Good communication will be the key to success, but in the absence of an instant telepathic link, more traditional methods of communication will take longer and just as the Pension Industry is going to have a peak of demand, so too are payroll providers!

Get in there first. By which, I don't mean that you need to bring forward your staging date, but simply you need to begin to take steps NOW, to ensure that your needs will be resourced by both your

What are your next Steps?

pension provider and your payroll provider when you need them – don't assume that they will know what you need before you do (although they should have a good idea).

And just in case you are going to ignore me ...

... trust me, you wouldn't be the first person to do that! Do be aware that failure to comply could at best attract a fine from the Pensions Regulator or at worst could attract a prison sentence! Be aware that punishment for failure to comply will not just apply to employers, it could also apply to individuals; to Trustees or managers of a pension scheme; to Payroll administrators; to Accountants and to Scheme administrators!

There is nothing like finishing an article on a positive note, and that most assuredly wasn't a positive note, but it was an important one. If you decide to ignore the vital need to be considered by your Pension and Payroll providers for resource numbers, then you need to know that there will be consequences to your lack of preparation.

Don't delay - make a start on your AE planning today!

So next time you receive a call, or an email or a letter from your provider, remember they are just trying to reduce the risk of needing to bake a cake for you with a file in it!

In fact, go one better – you make contact now, and schedule some time to get to grips with what you will need to do to ensure that you are ready to go and be fully compliant when the first letter arrives on your doorstep from the Pensions Regulator notifying you of your staging date.

Finally

The Pensions Regulator (TPR) set staging dates and obtained contact details from HMRC based on numbers and details held by HM Revenue & Customs in April 2012. If your contact details have changed since then, you need to ensure that the TPR know about those changes immediately. Happy planning!

Samantha Mann, CIPP Senior Policy & Research Officer

We would like to help you through the 3 stages that the Pension Regulator has set out. We do need our users to start focussing on pension set-up, detailed user training, definition of interface files, staff communication, planning, testing, go-live and more. As Samantha detailed in her article, there is a lot of work involved for pension companies and software providers such as ourselves.

We want to ensure that we are able to help all of our customers and in order to do this, we need to have sufficient resource available. We do anticipate that many of our users will need some consultancy time from us, so please get in touch with us now to start discussing your requirements.

The level of consultancy required will depend on the stage that you are currently at and the complexity of your pension environment. We can work with you to ascertain what is required and put a plan into place to ensure the necessary tasks are achieved.

In the first instance, we will be collecting staging dates from all of our customer's, you can expect an email from our Marketing Manager, Amanda Sibley shortly. Please make sure you do respond to the mail with the information requested and the first person to answer will win a £50 voucher (see competition time).

We also have a further two pension seminars scheduled on 5th September and 21st November at our offices in Tewkesbury. We are also running further seminars in 2014 (dates detailed on our calendar of events). The seminars will help our customers understand their duties as an employer and the implementation process that needs to be followed. The seminar is £230 per person + VAT and can be booked online by visiting our events page or you can contact Sheila.wallett@miracle-dynamics.com to book a place.

For further information on our pension consultancy service, email sales@miracle-dynamics.com. We do have a pension consultancy services factsheet available if you would like a copy.

Competition time



For our August competition, we would like our readers to send us the title and artist of 10 songs with the word "Miracle" in it! The first correct entry to be picked out of the hat will win a prize of their choice from the following list:

- IPOD 5th Generation 16MB
- Kindle Fire
- Case of Wine
- £100 Amazon Voucher
- £100 John Lewis Voucher

Please send your entry to sales@miracle-dynamics.com before the end of Friday 6th September.

In addition to our usual competition, **we are offering a prize to the first person, who replies to our mailer regarding Pension Staging dates.** You should be receiving an email shortly from our Marketing Manager, Amanda Sibley. The first person to reply to this email with a staging date will receive a £50 voucher from either Amazon or Marks & Spencer.

Competition Winner

Congratulations to Tina Lockwood of Wipac who won our June competition. Our question was "What was the American Peking Duck otherwise known as?" The answer was a Long Island Duck. Well done to Tina who chose the £100 Amazon voucher.

Automatic enrolment and NEST - Are you ready?

Many thanks to Graham Davey, Intermediary Relationship Manager at NEST for sharing his knowledge and thoughts with us.

2012 saw the biggest shake up in retirement provision in the last 100 years. Starting with the largest employers and rolling out over the next five years, some 11 million people working for around 1.2 million employers will be automatically enrolled into pensions. The new laws mean that practically every employer must automatically enrol their eligible workers into a qualifying workplace pension scheme and make contributions.

What will you as an employer need to do?

As discussed in Samantha's article, a good starting point is to understand your 'staging date' and work back from that. Your staging date is the date you need to comply with the duties by. You can find this out from the Pensions Regulator's website, along with other guidance on the rules.

Who do I need to enrol?

You need to enrol all eligible workers into a qualifying scheme, an eligible worker is:

- Aged 22 - State Pension Age
- Working in UK
- Earning above £9,440

You will also need to consider what scheme or schemes you will use to meet the automatic enrolment requirements, decide on your contribution levels for different groups of workers and ensure your payroll systems can manage pension payments every pay period.

Our advice is the same as Miracle's and the CIPP's - do not assume that your existing provider will be able to help all of your workers, start a conversation with them early on to see what they can do.

If that all sounds a bit daunting don't despair! There is lots of advice and guidance available to you.

You can find out more at the Pension Regulator's website and NEST has a suite of tools and guides on the NEST website which can help you navigate your way through what you need to do.

So how does NEST work with payroll?

'Automatic enrolment is transforming workplace pensions, but will more than likely require investment in payroll processes and systems, whether in-house or outsourced', says Graham Davey, Intermediary Relationship Manager at NEST.

'The payroll function is normally best placed to examine the age and earnings of a workforce and determine the number of workers to be automatically enrolled. In addition, payroll can establish the date that workers become 'eligible', calculate pension contributions and manage pension contribution refunds for workers who have chosen to opt out'.

We are pleased to say that MiraclePay not only caters for automatic enrolment but has adopted the file formats necessary to successfully submit enrolment data to NEST, allowing easy upload of member enrolment and contribution files. This should hopefully ease the burden on one element of your project and make transacting with NEST simple and straightforward.

NEST has been set up to help employers implement the duties and provide a pension that any employer can use to meet their duties regardless of their size and structure. It is run on a not-for-profit basis in the interests of its members and has a Public Service Obligation to be available to any employer of any size that wants to use it. NEST is currently working with over 400 household name employers from a wide range of sectors, including BBC, Spirit Pub Company and Countrywide Plc.

NEST sees payroll as integral to the success of implementing automatic enrolment and has been working closely with payroll providers, like Miracle, to ensure that NEST works well for all employers.

How long does it take to prepare for my employer duties?

If your staging date is over a year away it can be tempting to push it to the bottom of

your 'to do' list. However, many employers are underestimating how long it can take to get the implementation of automatic enrolment right. It can take between 6 to 18 months to get ready, depending on the size and complexity of your business.

Whatever their size, the vast majority of employers will face similar decisions and activities, although on differing scales.

Countdown communications

As part of NEST's commitment to improve employer's awareness and readiness for their auto-enrolment duties, we have introduced 'countdown communications'. Employers can sign up to countdown communications on the NEST website and will then receive a monthly email from NEST over a 7 month period leading up to their staging date. The communications tell the employer what they should be doing each month to make sure they are ready for their duties.

What do I need to tell my workers?

Your workers will need to be told about the changes in writing, either by paper or email. The information you need to tell your workers is set out in legislation and includes details of the pension scheme you use and the contributions for your workers, as well as where your workers can go for more information. NEST has templates you can use, to meet your legal requirements and materials to help your workers understand how the changes will affect them.

Pensions are often seen as confusing. A recent survey conducted by NEST found that the majority of consumers (71 per cent) agree they may not have put enough aside because they don't want to make the wrong decision about saving for retirement. Nearly half (47 per cent) agree it's because they don't know enough about what would be their best option. These figures suggest that many workers lack confidence about workplace pensions and this may mean more questions for you as an employer. If you communicate ahead of the changes, in clear language, you're likely to reduce the number of queries from your workers.

Visit NEST's website to find out more - www.nestpensions.org.uk

**Graham Davey, Intermediary
Relationship Manager
NEST**

NEW – Pension Training Courses

Some of you may have attended a Pension Seminar already and this would have given you a good idea of what you need to do to prepare for the new legislation. However we are also running training courses on how these new regulations are actually set out in MiraclePay. We strongly advise that you attend one of the training courses, as it covers a particularly large area of complex functionality.

All the functionality is available and ready for use and our new training course will cover the following:

- Parameters
- Pension Schemes
- Pension Providers
- Pension Processes
- Pension Letters
- Employee Pensions

- Enrolment
- Pension List
- Reports
- Payments
- Letter Templates

It is a one day training course and will be run at our offices in Tewkesbury. The cost for this is £475.00 per person. We can also offer the training course on your site for £995.00 plus expenses, please note there is a limit of 6 attendees. For on-site training courses, we would expect the customer to provide the hardware and NAV software.

Dates for the Pension Training Courses are detailed in our calendar of events on the back page. If you would like to book a training course, please email sales@miracle-dynamics.com.

It's a Miracle ...

If you, a member of your family or any of your colleagues are expecting a baby, please let us know. We have some "It's a Miracle" bibs to give away. We have some beautiful babies modelling our bibs for us. Pictured below are two baby girls, Nieces of Wendy Davies's of Waterfall Services - Sophie and Maddi.

We also have the handsome Alfie pictured below, who is the grandson of Linda McKenna of ScS. If you would like to receive one of these bibs, please email sales@miracle-dynamics.com.

Alfie



Maddi



Sophie



Ask Alison?



Alison Firth, one of our Senior Consultants shares some handy hints and tips with you, we hope you find them useful.

EAS - If you have been receiving some incorrect tax codes for your employees such as BR and D0, this could be due to incorrect or missing Employer Alignment Submission. Check with HMRC for advice on how to resolve this.

FPS - if you submit your FPS on the 5th of the month, but pay on the 6th, it will be due for payment to HMRC on 19th of the same month.

For example, earlier this year, when weekly employees were paid on 7th June and the BACS would have been sent to the bank on 5th June. If the FPS were submitted on 5th June, the Tax/NI would be due for payment by 19th June. Had the FPS been submitted on 6th June, it would not have been due for payment until 19th July. For more information go to www.hmrc.gov.uk/rti

Pension Staging Dates - If you don't know your staging date, you should not guess what it will be. You may underestimate and be several months late! Check The Pensions Regulator website as they calculated every company's staging date some time ago.

Pension Postponement - Consider postponing by 1 month on monthly payrolls, otherwise you will need to run the pension assessment often... potentially daily! However, you must write to the employee to tell them they have been postponed. Check The Pensions Regulator website for more information or attend a Miracle Pension seminar. For more information go to www.thepensionsregulator.gov.uk

New Partner Support Manager

Stacy Reynolds initially joined us in March as our Sales and Administration Supervisor. However as our business continues to grow, it became apparent we needed a person dedicated to helping out our reseller channel. We decided that Stacy was a great fit for this role and is now our new Partner Support Manager.

Stacy's role at Miracle is to provide resellers with the support they need to look after existing Miracle customers and to sell to new NAV customers.

Her aim is to be the "go to" person for Miracle. She will be able to help you with queries, resource planning, pre-sales help and marketing initiatives. Stacy will be working closely with Alan Frost and Matt Milsom and will be aware of any current projects you are working on together.

One of Stacy's goals is to arrange some reseller events where we will be launching our RTC version of Miracle and providing advice on the new Pension Regulations. The New Pension Regulations seminar for resellers is to be held on 19th September at our offices in Tewkesbury and she will contact you with further details on dates for the RTC launch shortly.

We have detailed some information below to give you an idea of the types of activities Stacy can help you with and the benefits you have access to, which should help you to expand your business and create new opportunities within your existing customer base:

- Access to our partner portal and FTP site - providing online resources such as manuals, user guides, brochures, software downloads, marketing information, newsletters,



information on legislation and up to date news.

- Dedicated Sales resource - providing assistance with each stage of the sales cycle including ITT responses, pre-sales, demos, workshops and customer days. We can also provide sales aids such as demo scripts, presentations, price lists and quotation tools.
- Our marketing department can help you generate new campaigns, produce e-blasts and provide product brochures. If this is something that you would like to do, Stacy would be happy to discuss with our Marketing department.
- Account Management - Stacy will regularly communicate with you to ensure you are kept up to date on product and company news. She will also be able to liaise with you regarding dates for demos and pre-sales meetings.

If Stacy can be of any assistance to you, please do not hesitate to contact her on stacy.reynolds@miracle-dynamics.com. Hopefully you will be working with Stacy in the not too distant future.



HMRC RTI Data Quality

HMRC are reporting under RTI, 80% of data mismatches are occurring due to the submission of EAS or 1st FPS submission containing the insufficient data. Even now these can be avoided by making sure the following three pieces of data are correct:

- Name - No Initials, Full and Official forename(s) and surnames, correct order of names
- DOB - Enter correct format dd/mm/yyyy, don't make them up!!
- NINO - no defaults, leave blank if unsure

Please remember to check employee details against official documentation. The matching rules for HMRC are

- NINO
- Name - Surname, 1st Forename, 2nd Forename
- Gender
- DOB
- Address/Postcode

Remember it is still and always has been up to the employee to notify HMRC of any changes of personal details such as address. With the EAS or 1st FPS, HMRC will have updated the employee's address on their records but don't take this as a given. If an employee changes address in the year, even if it is reported on an FPS, HMRC will not update their records, the employee must do this.

There are changes to RTI coming in the near future - it is likely that the hours worked are going to change, apparently one band has been split and another has been created. We'll keep you posted!



Cruden Go-Live

Congratulations to Cruden, one of our customers, on their successful payroll go-live! To celebrate this milestone, we sent them a large duck and here he is pictured below with his hard hat! Cruden are a leading independent construction, property and development specialist.

Customer Conference Review - What did you miss?



Firstly we'd like to say a big thank you to all of our customers who attended our Customer Conference on 3rd and 4th July. We're delighted to announce that the Conference was a huge success. We have had some excellent feedback from customers, partners and speakers. We do hope that all of our customers who attended enjoyed the event and found the presentations useful and informative.

The event kicked off with pre-dinner drinks on the evening of 3rd July and our theme was Country and Western as we were celebrating 4th July the next day. Marco the Magician provided entertainment whilst we had pre-dinner drinks, some of you may have met him at one of our seminars. We had an informal American style BBQ, which was followed by entertainment Country and Western Style! The band managed to get most people up dancing and was often lead by our very own Barry Turner, who loves a good dance. We also had a Bucking Bronco, Tin Can Alley and a John Wayne Shoot out! We were quite surprised with how popular the Bucking Bronco was and we saw many of our customers have a go! Prizes went to Carl from ScS and Janina from Brandon Hire for being the first man and first lady to have a go.

The conference on 4th July was American themed and our customers were provided with a survival pack to help them through the day. Red bull, headache tablets (for those who were feeling delicate!), chocolate, mints etc. We also gave out American Rubber Ducks (we love ducks at Miracle!) and we would like to thank Linda McKenna from ScS who provided us with that idea.

We started with a welcome from our CEO Alan Frost and then saw presentations from the Pensions Regulator and HMRC. Unfortunately Microsoft couldn't make the trip at the last minute, so Alan presented some screen shots on RTC on their behalf. We also saw presentations from MyExpensesOnline. After lunch we broke out into streams - Payroll, HR and Workforce Management, where customers could choose a presentation most relevant to them.

Our breakout sessions included presentations on:

- eDoc Deposit
- Accumulators - what can they do for you?
- Flexible Pay Analysis
- MiracleTime
- Feedback (T&A Hardware)
- MiracleFleet
- MyExpenseOnline (Expenses Management System)
- Update on NEST
- Pension Regulator (continuation from main presentation)

We also welcomed some of our partners, who exhibited in our coffee area. Big thanks to CIPP, MyExpensesOnline, Feedback Data, NEST and eDoc Deposit who all made a great contribution to our event.

The conference finished with a closing presentation from Alan and gifts for all those attending. We're looking to do another conference next year in October, so have a look at some of the feedback on the right - it might help you decide whether to come along!



"Really enjoyed last week at the conference it was good to meet up with you again. It was a most enjoyable event bringing humour into payroll which is often too serious and hard work".

"Just want to say a massive Thank You for yesterday, the conference was amazing and your hospitality was second to none. You girls really thought of everything and it was a definite breath of fresh air compared to usual conferences".

"Just a note to thank you for the most enjoyable conference last week. It was obvious that you had all worked very hard to organise such a successful event and your hospitality throughout was excellent".

"I thought the conference was fantastic, all Miracle staff are so friendly and welcoming. Best conference I have attended, looking forward to next year!"

"Thank you for a lovely two days! Very well organised and so attentive. Good speakers and a lovely time. Thanks again!"

"A most enjoyable and informative event - exceptionally well organised day. Well done!!

"A very informative and interesting conference. As an attendee at other events, I find that Miracle pull out all the stops."

"I would like to say a big thank you to all you guys at Miracle for your wonderful hospitality at Coombe Abbey and we really enjoyed the day and found it useful."



other news ...

Introduction of New Employment Tribunal Fees

Monday 29th July saw one of the biggest shake-ups in Employment Law with the introduction of new Employment Tribunal Fees. Workers wishing to bring claims against their employers now have to pay a fee for the first time since employment tribunals began.

Under the new law, it will cost £160 or £250 to lodge a claim, with a further charge of either £230 or £950 if the case goes ahead, meaning some workers will have to pay up to £1200 just to have their cases heard. The higher charges apply to cases such as unfair dismissal and the lower charges apply to issues such as unpaid invoices.

The introduction of the fees has sparked anger amongst the Unions and protests have been staged outside of an employment tribunal in London. On the other hand the CBI and Federation of Small Businesses have welcomed the changes arguing they would help to reduce speculative or weak claims.

The Government are insisting it was right to take some of the £74M cost of workplace disputes away from the tax payer, however Unison has been granted permission by the High Court to seek a judicial review over the new fees and a hearing will be held in October.

NEW Pension Seminar Date for Resellers – 19th September

The introduction of the new Pension Legislation has been causing some confusion within organisations and many businesses believe that their pension company will handle everything for them. We know that this is simply not the case and Payroll departments will have to be actively involved in the process.

To help you support your customers throughout this process, we will be running a seminar on the new Pension Regulations specifically for resellers on 19th September at our offices in Tewkesbury. We will be sending invitations out shortly, however if you want to register your interest, please email stacy.reynolds@miracle-dynamics.com.

Please note all our events will be taking place at our offices in Tewkesbury. All of the training courses detailed below are for our Enterprise product unless otherwise stated.

August 2013

13th – HR Disciplinary Process Masterclass
14th & 15th – MiraclePeople Advanced Training Course
29th & 30th – MiraclePay Advanced Training Course

September 2013

5th – Pension Seminar
10th – P11D Training Course
11th & 12th – MiraclePeople Standard Training Course
19th – New Pension Regulations Seminar for Resellers
26th & 27th – MiraclePay Standard Training Course

October 2013

15th – MiracleTime Training Course
16th & 17th – MiraclePeople Advanced Training Course
29th – Entitlements Masterclass
30th & 31st – MiraclePay Advanced Training Course

November 2013

12th – MiraclePay Enterprise Pension Training Course
13th & 14th – MiraclePeople Standard Training Course
15th – MiraclePay Lite Pension Training Course
21st – Pension Seminar
28th & 29th – MiraclePay Standard Training Course

December 2013

2nd – MiraclePay Enterprise Pension Training Course
16th – MiraclePay Lite Pension Training Course

January 2014

14th – MiraclePay Enterprise Pension Training Course
15th – MiraclePay Lite Pension Training Course
20th – MiraclePay for Progress Pension Training Course
16th – Pension Seminar

February 2014

12th – MiraclePay Enterprise Pension Training Course
13th – MiraclePay Lite Pension Training Course
18th – MiraclePay for Progress Pension Training Course

March 2014

5th March – MiraclePay Enterprise Pension Training Course
6th March – MiraclePay Lite Pension Training Course

April 2014

16th April – MiraclePay Enterprise Pension Training Course
17th April – MiraclePay Lite Pension Training Course

May 2014

21st May – MiraclePay Lite Pension Training Course
22nd May – Pension Seminar
27th May – MiraclePay Enterprise Pension Training Course

June 2014

11th June – MiraclePay Lite Pension Training Course
12th June – MiraclePay Enterprise Pension Training Course

July 2014

17th July – Pension Seminar

Customer Photos ... Many thanks to all those customers who have sent us photographs to use for wall art in our office! We are still collecting photos to have printed onto canvases to use in a montage. We are looking for photographs with your company name on it, for example your company building with your name or logo or perhaps a photo of the product your business sells. Any photos sent in will receive some Thorntons chocolates as a thank you. Please send your images or photographs to Amanda.Sibley@miracle-dynamics.com



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