

## inside ...

### **Automatic Enrolment** -

How can you make it easy on yourself?

**Welcome** - Gemma O'Sullivan

### **Miracle Housing News** -

Appointment of Suzanne Cargill, Release 8.1 and future plans

**Ask Alison** - Hints and Tips

### **HMRC Collection of Debt:**

Coding out

### **NEW! White Paper Available** -

"Discrimination uncovered"

### **Upgrade Information** -

Book your upgrade

**Profile** - Angela Hammond,

Senior Developer

**Year End Training** - Dates

released

**Payroll Calendar** - Enclosed

for customers

**Miracle Enterprise** - Release

4.80 Summary

**Competition Time** - Chance

to win a Christmas Hamper

**Competition Winner** - Winner

announced

**Congratulations** - To Dan

Kinsella and Barry Turner

**Customer Photos** - Photos

wanted!

**It's a Miracle** - Baby bibs

to give away

**Calendar of Events**

# welcome to the miracle newsletter

**W**elcome to the Miracle Dynamics December newsletter. Firstly we would like to say thank you to all of our customers and resellers who have supported us throughout this year. We thought that 2013 was a busy year, but 2014 looks even busier with over 600 customers going live on pensions and of course the latest upgrade. We will also be releasing the NAV2013 version of our software.

We are currently booking upgrades for next year, if you do want Miracle to perform the End of Year upgrade on your behalf and you haven't been given a date, then please contact our Help Desk to arrange. Remember that most of you will need a new licence.

If you are running MiraclePay Enterprise and don't have Miracle Edocs, now would be a great time to buy it - it will email the pension letters for you! Please contact our sales team for further information.

We will be running our usual year end training courses and due to increasing demand we will be extending the number of training courses offered in 2014. The 2014 training schedule is detailed on the back page and further dates will be released soon.

Lastly I would just like to wish you all a very Merry Christmas and prosperous New Year.

Best Regards

**Alan Frost**

# Automatic Enrolment - How can you make it easy on yourself?

**For those customers that haven't reached their pension staging date yet, Graham Vidler of NEST signposts the roads to smooth automatic enrolment compliance**

*Thank you to Graham for his contribution. Graham Vidler is the Director of Communications and Engagement at NEST. Graham started his career as a researcher at the House of Commons, where he specialised in pensions and social exclusion. Since then he has worked on pensions from a variety of perspectives. Before joining NEST, Graham was a policy adviser for the Association of British Insurers and Head of Policy at Which?*



*Graham is committed to effective communication and considers it crucial to the successful implementation of automatic enrolment.*

The past twelve months have seen the large cogs of automatic enrolment turning, with hundreds of thousands of workers automatically enrolled into a workplace pension. At NEST, the first year of automatic enrolment saw around half a million members enrolled into the scheme. This is an encouraging start, but the real test for the industry will be 2014 – and the summer in particular. Dubbed the 'capacity crunch' it is expected that up to 30,000 employers will enrol their workers over a three month period in 2014, representing a mammoth challenge for the payroll sector. But fear not, the challenge is not insurmountable. Payroll professionals can use these 3 tips to help them prepare for their automatic enrolment duties.

## **Know your staging date**

Charles Counsell from TPR says it is important that employers check their staging date and make sure they are using the right data. 'It's imperative that employers know their staging date as, on a number of occasions, we have found employers working to the wrong staging date. They had mistakenly made the assumption it was based on their current headcount. In fact, it is set in law. An employer's staging date is determined by the number of persons in the largest Pay As You Earn (PAYE) scheme that they use, based on the latest data from HM Revenue and Customs held by The Pensions Regulator on 1 April 2012. They should

input their PAYE reference(s) into the staging date tool on our website.'

## **Get planning**

NEST's experience indicates that just over half (53%) of employers have spent more than 10 months preparing for the reforms with almost a quarter (24%) taking more than 16 months.

For the smaller employers set to stage over the coming years we expect this lead time to drop, but only by a few months. The earlier you start planning for automatic enrolment, the better. It's better to be ready ahead of your staging date, than to be running to catch up.

With so many employers staging in the same period, the demand on the advisory and payroll sector during the capacity crunch is likely to be unprecedented. By sharing your staging date with your payroll provider early on, they are in the best position to help you meet your duties.

## **Examine systems**

Employers should assess all their systems (particularly payroll) to ensure they are ready and capable for your automatic enrolment needs.

Karen Thomson, the Chartered Institute of Payroll Professionals (CIPP) comments:

*'Automatic enrolment has required investment in payroll processes and systems, whether in-house or outsourced. The payroll function is 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' for contributions, calculating those contributions and managing refunds to workers who've opted out.'*

## **How can NEST help?**

NEST has taken its experience with the largest employers to help sculpt the delivery of the scheme for year two of automatic enrolment. Aware that the number of employers coming in will really start to ramp up, NEST has developed useful tools to help employers staging in 2014.

Less 'pension savvy' employers are likely to need clear timelines and signposts in order to meet their duties. NEST found that by breaking down the approach to automatic enrolment into small, easily digestible chunks and giving information about each stage, employers find it easier to implement the duties.

Employers can sign up to NEST's countdown communications (visit their website); a series of monthly emails targeting employers providing them with useful information and links to the NEST website. These emails provide a guide to employers of typical implementation steps in a logical order. They are not designed to dictate when certain steps should be performed, but to offer gentle reminders. Each email introduces what most employers would typically be doing at that point in their implementation.

This month, NEST will launch its new Employer help centre, which provides online technical support for employers and delegates that are setting up and running a NEST account. The content is based on the NEST 'How to' guides, updated to include employer feedback and everything we've learnt about our system over the last six months.

Automatic enrolment has thrived in the first year but the hard work isn't over yet. Each year of automatic enrolment will bring new experiences and knowledge and along with them, new innovations. Equally, each year will bring a different size employer and as a result different understanding and approaches to automatic enrolment. Ensure your road to automatic enrolment compliance is as smooth as possible by planning early and making sure you are talking to your payroll provider from the outset.

# WELCOME TO Gemma O'Sullivan



**We would like to welcome Gemma O'Sullivan to our Miracle team who joined us on 16th October as Project Service Co-ordinator.**

Gemma's main role will be to assist the Delivery Team and to look after our customers before they are moved into Support. We feel that this is a very positive step for customers who are due to go-live,

as Gemma will be a point of contact between the delivery and help desk teams to ensure a smooth transition.

Gemma has experience working with MiraclePay and MiraclePeople for Progress and has recently been trained in NAV. Prior to joining Miracle, Gemma worked for Brandon Hire where she had responsibilities for both Payroll and HR. We believe that Gemma will make an excellent contribution to Miracle and we're very happy to welcome her to our team.

## Ask Alison?



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

**SCON numbers** - HMRC have announced that from April 2014 the SCON number must be stated for those employees that have one and are in a pension scheme. Their advice for Employers is to start gathering these now as an omission will cause an FPS failure.

**EPS** - If you are running payrolls within the same PAYE reference on different systems, then you may be having EPS issues as only one submission is permitted per PAYE reference.

**Age Exemption** - The rules on these are changing and HMRC are going to stop issuing cards.

**DPS** - Generic notifications have been introduced from October, DPS will retrieve them.

**HMRC** - They are changing their phone numbers. Check their website for the new contact details.

# Miracle Housing News

## Suzanne Cargill joins Miracle Software

Welcome to Suzanne Cargill. We are delighted that Suzanne has joined us, adding her extensive knowledge of the Social Housing



sector and the pressures faced by their management teams to our Miracle team.

After university Suzanne obtained her CIPFA accountancy professional qualification while working in a local authority and has held a senior management post within the housing sector for the last 18 years. She has been a major user of Miracle's Housing Software as well as the Financials and Payroll over a number of years. In fact Suzanne played a key role in defining the user requirements of the Workflow module.

Already users have reported how pleased they are with Suzanne's presence and her ability to identify best practice and use of the system.

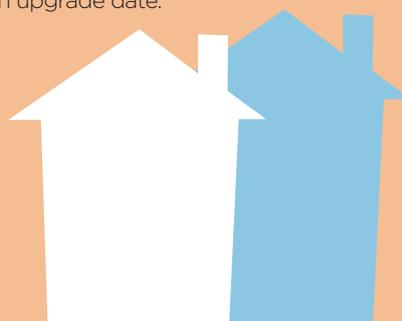
Outside of work Suzanne is a very keen horsewoman, having her own horses, she competes at affiliated and unaffiliated dressage and represented her club at the Riding Club National Championships in Lincoln earlier this year. On holiday she loves scuba diving.

## Release 8.1

We are currently putting together and testing a new release of the Miracle Housing System. This release aims to ensure that all users can access the many enhancements that have been made to the system recently, such as:

- Introduction of Multiple Arrears Categories per Occupancy
- Introduction of Multiple Housing Benefit Recipients per Occupancy
- Paper free works orders
- Improved Tenant/Owner Statement production which can include corporate logos
- Enhanced survey module which can aid with requirement to carry out regular tenant satisfaction surveys
- Introduction of a Key button on the Customer Service Desk which allows Data Protection Security Questions to be easily accessed and amended

There are other changes which will be detailed in the release notes. The notes and the release will be ready for issue to all customers at the end of February. We will be in touch with individual customers during February to agree an upgrade date.



## Future Plans

We are always interested to hear user's thoughts on the future development of the system. As part of her role within the team, Suzanne is contacting all current users to ascertain their priorities for future development. Current thoughts within the team are that the following areas are worthy of further investigation and discussion with users:

- Integration with mobile applications, we are particularly keen to find out which tasks users want to access remotely and on what type of device
- Ensuring that the system can record as much information as possible to aid with the completion of the Annual Return on the Arc
- Introduction of system audits and tailored training/support

Please email [suzanne.cargill@miraclesoftware.co.uk](mailto:suzanne.cargill@miraclesoftware.co.uk) with any thoughts or ideas.



Diana Bruce, MCIPP Dip

# Welcome to Diana Bruce our Guest Writer from the CIPP

(The Chartered Institute of Payroll Professionals)

*Diana is the Senior Policy Liaison Officer at the CIPP and joined the team in 2009 with 20 years of payroll and HR experience from both public and private sectors.*



## HMRC collection of debt: coding out

### Introduction

It is I'm sure, common knowledge, that it has become increasingly important that HMRC collect tax owed in the most effective way possible to ensure that money is available to fund public services. We have seen the introduction of real time information (aka RTI) this year which although driven by the new Universal Credit system, is ensuring more employees pay the right tax at the right time.

'Coding out' is used by HMRC to recover Tax Credit and Self Assessment (SA) debts where the taxpayer has not paid voluntarily. It was introduced in 2011 and is now an established method of debt collection. HMRC assign a new tax code to the debtor meaning that the normal deductions made from a taxpayer's earnings by their employer will be increased to include an amount that will pay off the sum they owe over the tax year.

Coding out can also be used where there has been an underpayment of PAYE or an amount owing under a taxpayer's SA tax return if it is below the £3,000 limit. In these cases, an individual will often be able to pay back the underpayment for the current or earlier tax years through an adjustment to their tax code. The current coding out limit of £3,000 per annum was set in 2011 in order to strike a reasonable balance between allowing HMRC to recover debts, whilst protecting lower earners. But as it applies to all taxpayers regardless of their incomes, it represents a larger proportion of lower earners' income compared to that of higher earners.

### Consultation

Coding out is a tool that can work well for lower and middle income earners, but from which higher earners are often excluded. For example at present if someone owes £2,995 and earns £25,000 per annum, HMRC can use coding out to collect the debt. But if they owe £3,005 and earn £100,000 per annum, HMRC is not able to use coding out to collect the debt and must instead use more expensive debt pursuit methods. HMRC is therefore proposing to replace the current single scale by a graduated scale of limits.

This would protect those on lower incomes, with no change to the maximum that could be coded out for those earning less than £30,000, and introduce a graduated, income related scale for earnings of £30,000 or more so that a maximum of £17,000 could be coded out for a person with earnings of over £90,000. To avoid any change for low earners, HMRC is proposing that the limit would remain at £3,000 for anyone with a primary source of PAYE income of less than £30,000 a year.

### The proposed graduated scale is:

Earnings <£30k pa	Coding Out Limit	£3k
Earnings £30k -£40k pa	Coding Out Limit	£5k
Earnings £40k - £50k pa	Coding Out Limit	£7k
Earnings £50k - £60k pa	Coding Out Limit	£9k
Earnings £60k - £70k pa	Coding Out Limit	£11k
Earnings £70k - £80k pa	Coding Out Limit	£13k
Earnings £80k - £90k pa	Coding Out Limit	£15k
Earnings >£90k pa	Coding Out Limit	£17k

The CIPP conducted a short survey to gather our members' opinions on the changes. Approximately two thirds of respondents felt that the graduated coding out limits recommended were at the right level, however the main concern from others was that the debt limit is too high and a percentage graduation method would be fairer.

### K codes

A K code is a tax code used in circumstances where the amount to be deducted is in excess of the personal allowance. PAYE legislation currently provides an overriding limit of 50 per cent for K codes. This means that when an employer operates a K code it will not result in deductions of more than 50 per cent of the employee's relevant pay. Other tax codes do not have similar statutory safeguards although HMRC's business rules have built similar limits into the IT systems that generally protect customers from excessive tax deductions. To ensure a consistent approach, HMRC now proposes to extend the legislative 50 per cent overriding limit to all tax codes. CIPP members were in broad agreement with this proposal although it became apparent through their comments that many believe this safeguard was actually already in place.

### Partial coding out

HMRC has the power to split debts so that part of a debt is collected through the tax code up to the coding out limit, with the remainder collected through another method. It does not currently use this facility as the IT capability has not been developed. The ability to recover over more than one year through the tax code will allow HMRC to use this recovery method for a greater number of debts. HMRC proposes to explore the potential through existing legislation and recover debts over more than one year where appropriate so that they can make best use of the increased limits. They plan to do this over the coming months.

The majority of our members agreed (91%) and several commented that the debt should be spread over several years if necessary to avoid any hardship on individuals. There were also several comments asking, nee pleading, for tax coding notices to be clearer to try and reduce the number of queries to the payroll department when an employee's tax code changes due to coding out debt.

### Conclusion

The CIPP members who responded to the survey are on the whole supportive of the coding out proposals, however there were many comments regarding low earners not to be negatively impacted by any changes. There was significant concern that whilst there will be no real extra burden administering the tax code changes, the predicted increase in employee enquiries will have a big impact on employers. The CIPP fully support member opinion that HMRC should help to reduce this impact by providing clearer explanations of tax code changes to employees. In our formal consultation response to HMRC, we recommended that wording be improved in explanatory letters sent to individuals when tax codes are adjusted.

# NEW! White Paper available - Discrimination uncovered

We have a NEW white paper available to download from our website. The whitepaper is titled "Discrimination uncovered" – synopsis detailed below:

Discrimination in the workplace can be a minefield. Legislation has changed and the responsibilities on you as an employer are serious. Case law defines the responsibilities of employers more clearly and as is often the case, you need to demonstrate that you had processes in place and dealt with matters fairly and in line with legislation to win any challenge.

The white paper 'Discrimination Uncovered' will help with the legal 'stuff' and give you some practical tips and advice on how to manage potential discriminatory situations so that you have done what is expected of you as an employer.

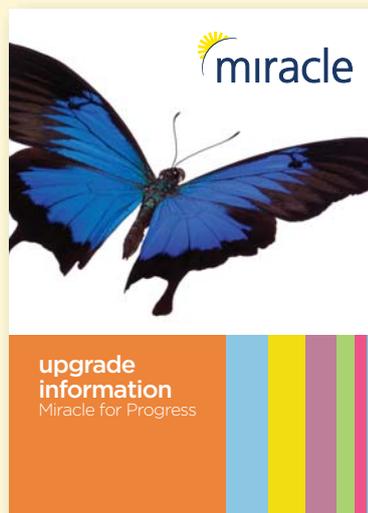
Our white paper has been written by Vicky Stanton, one of our guest writers. To download your free copy – visit the factsheets and newsletter page on our website. Alternatively email [Amanda.sibley@miracle-dynamics.com](mailto:Amanda.sibley@miracle-dynamics.com) to request a copy.



## upgrade information

**You should have received a brochure in the post recently regarding the year end upgrade. This document explains why you need an upgrade, the upgrade process and the various steps that need to be taken.**

We have been busy making changes to the product to ensure all of our customers are kept up to date. The upgrade includes new legislative changes and new product functionality. It is imperative that your Miracle system is upgraded to ensure you remain compliant.



**The release dates for the upgrade are as follows:**

- MiraclePay Enterprise – 3rd February 2014
- MiraclePay Lite – 3rd February 2014
- MiraclePay for Progress – 10th February 2014

**The document has also been emailed to you and covers the following:**

- When will the software be ready?
- How do I access your ftp site?
- How do I upgrade the software?
- Why should I commission Miracle to carry out the Upgrade Service?
- What does an upgrade entail?
- What happens if I have got customised objects?
- What date should I select?
- What do Miracle charge for carrying out an upgrade?

If you would like Miracle to carry out your upgrade, please contact us ASAP to arrange. The Miracle upgrade staff are extremely busy during February, March and April but we will do whatever we can to accommodate your preferred upgrade date(s). Please contact [sales@miracle-dynamics.com](mailto:sales@miracle-dynamics.com).

## PROFILE ON Angela Hammond



**Angela is a Senior Developer at Miracle and specialises in our Progress product range.**

Angela joined Miracle back in July 1996 when it

was known as Dataspeed. She joined us straight from University where she studied Business Computing with French at Sunderland University. Angela looks after the Progress package and writes all the new functionality and enhancements across Payroll, Personnel and Time & Attendance. She is also responsible for ensuring the system is ready for the year end upgrade by including legislative changes and writing the documents to go with the upgrade. Angela is also a back-up to our Help Desk and helps out with Progress support queries. In addition to this, she also does the occasional training session and consultancy days.

Most of our Progress customers should know Angela as she has been with us for nearly seventeen years and is one of our longest standing members of staff. She would love to hear from you and is always open to ideas on new functionality that customers would like added to the system.

Angela is married with a boy and girl aged 7 and 4. She speaks fluent French and has many interests including the theatre, Zumba, wine tasting and chocolate! Angela particularly likes the wine tasting evenings and pretending she knows something about wine! For any of our customers that live around the Leeds area, you may spot Angela at her favourite restaurant – Viva Cuba! She may be biased though as it's owned by her brother!

If you would like to contact Angela, please email [Angela.hammond@miracle-dynamics.com](mailto:Angela.hammond@miracle-dynamics.com).

## Year end Training for Enterprise

There are some significant and complex changes occurring in the payroll world and it's important that we manage and support our customers and partners at this time. We offer year end training courses, which are designed to help you manage this process efficiently. The year end training covers the year end procedures and describes and illustrates the new features and functionality added

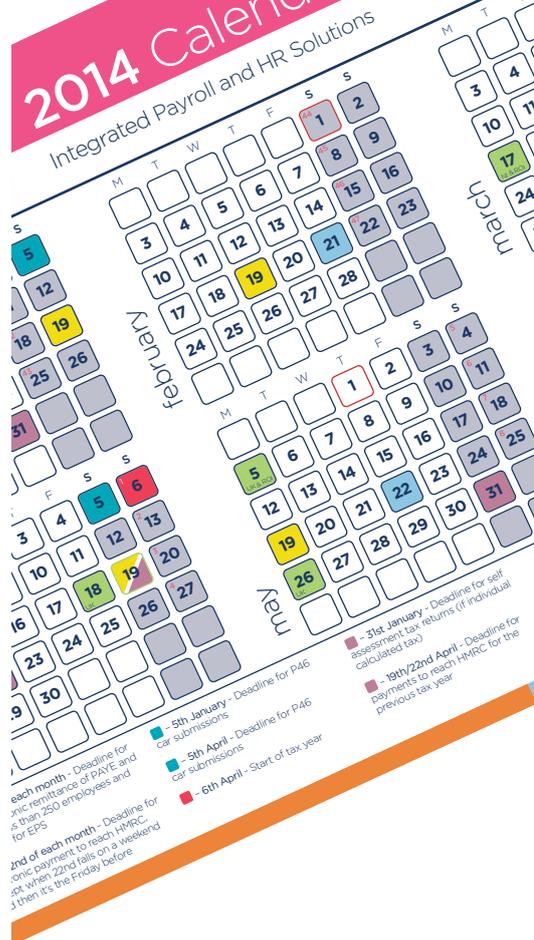
to the annual software release. It's important that at least one person from your organisation attends. It's vital that you understand the EOY process (there is still a year end despite the introduction of RTI!) and be trained in the product changes.

We can provide our training in various formats; you can come along to a one day training course at our offices in Tewkesbury, see a 2 hour Webex presentation or we can come along to your site for a day and train multiple users.

We will be running courses at Tewkesbury on the following dates:

- 27th February
- 27th March

**Cost:** £475.00 per person + VAT (this includes lunch and refreshments)  
If you are interested in a Webex training session or an on-site course, please contact Sheila Wallett who will be happy to discuss dates. To book the courses in Tewkesbury, please visit our website and complete the booking form or email [sales@miracle-dynamics.com](mailto:sales@miracle-dynamics.com)



## Payroll Calendar

For those customers that were with us last year, we have issued another payroll calendar which is enclosed with your newsletter. Our new customers won't be familiar with the calendar but will hopefully find it a useful tool which includes pertinent dates in the payroll calendar such as deadlines for remittance of PAYE, NICS, car submissions, self assessment tax returns, payments to HMRC, EOY filing, P60's, P9D, P11D, Class 1A Payments etc. The calendar also includes pension staging dates and tax weeks. We hope you find it useful. We also have some paper stands available for those who wish to display the calendar on their desk. If you would like a paper stand, please visit our website, go to the About us menu, click on the Payroll Calendar page and complete the booking form.





## Competition time



### Competition Number 1

As Christmas is nearly upon us, the prize for this month's competition is a Christmas Hamper. For a chance to win the Hamper, please email [sales@miracle-dynamics.com](mailto:sales@miracle-dynamics.com) with the answer to the following question: London's Trafalgar Square Christmas tree is traditionally given by which country?

Please note that our deadline for entries is 16th December, to ensure we have plenty of time to get the hamper ordered and delivered before Christmas.

The first correct entry to be pulled out of the hat, will be our lucky winner! Good Luck.

### Competition Number 2

On our travels we have come across some very amusing pay element/item names. We would like to hear from you if you have any! We will be giving away a bumper box of Christmas chocolates to the 5 most amusing names (as voted by our Delivery Team). Email [sales@miracle-dynamics.com](mailto:sales@miracle-dynamics.com) with your pay element/item names.

## Competition Winner

Last month we ran a competition to win from a list of prizes. The question was - Who sang a tribute to one of their favourite toys, Rubber Duckie? Of course the answer was Ernie from Sesame Street. Our lucky winner was Brian Timms from ISG who chose a Kindle Fire as his prize. Congratulations to Brian!

## Congratulations

We have a couple of Congratulations we would like to mention. Firstly congratulations to Dan Kinsella one of our Developers, who is based in Tewkesbury. After six long years, Dan has just received his final result for his degree - BSc (hons) in Computing and Information Technology, which was a 2.1. This is a huge achievement as Dan has studied for this in his spare time - Many congratulations Dan! We would also like to wish Barry Turner one of our Support Consultants congratulations as Barry is going to become a Granddad for the first time in May next year! Barry and his family are absolutely delighted with their news.

# Miracle Enterprise Release 4.80 Summary

This year's release is yet again dominated by improvements to support the pension auto enrolment requirements. Amongst several other smaller changes we have:

- Built in support for extracts files for NEST, People's Pension and NOW
- An extra 30 fields have been added to the generic extract process to support the needs of the various pension providers that we have come across in the last 12 months
- The controls for each Pension Provider have been extended to allow many more options to be selected
- It is now possible to configure a pension scheme to be the subordinate of another pension scheme and have the highest deduction taken from the employee - this option caters for the relationship between the People's Pension and CIJC pensions
- A permanent record of the outcome of the pension assessment will be retained rather than simply displayed

Other functionality has been included to form the basis of a new Construction option within the payroll:

- Average pay functionality has been included which maintains a record of the accrual for each pay period and will make payments for holiday pay based on the current average pay

- Travel and Fares functionality which will allow the calculation of distances between employees home address and either sites or routes to a site. The functionality will determine the shortest route to site and make a payment (taxed or untaxed) to the employee based on that calculation.

A number of other miscellaneous functions have also been provided:

- Pay advice messages can now be entered for ranges of dates and ranges of employees - the messages will also be included on reprinted pay advices
- Directed days can be entered for holiday schemes allowing the employer to make use of some of the employee's entitlement for public holidays or shut down periods
- A payroll import register is now available which will keep a record of the files that are imported into payroll with the option to reverse the import in the current period.
- In the Irish payroll support has been added for the Earnings Hours and Employment Costs Survey report required by CSO

In MiraclePeople we have introduced functionality, called HR Pay, which will allow employee pay to be entered, reviewed and confirmed in HR before being transferred into payroll.

## Customer Photos

Many thanks to those customers who have sent us photographs to use for wall art in our office! If you would like to receive a lovely collection of Thornton's chocolates, we are currently collecting customer photographs 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 Thornton's chocolates as a thank you. Please send your images or photographs to [Amanda.sibley@miracle-dynamics.com](mailto:Amanda.sibley@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. This bib is modelled by Leah Taylor, the Granddaughter of our Business Development Manager, David Taylor.

If you have received a bib and would like to send us a picture, we would love to print it. If you would like to receive one of these bibs, please email [sales@miracle-dynamics.com](mailto:sales@miracle-dynamics.com)



Leah Taylor

Please note all our events will be taking place at our offices in Tewkesbury.

### December 2013

16th - MiraclePay Lite Pension Training Course

### January 2014

7th - MiraclePay Enterprise Payroll Reporting - Flexible Pay and Document Link

14th - MiraclePay Enterprise Pension Training Course

15th - MiraclePay Lite Pension Training Course

16th - Pension Seminar

20th - MiraclePay for Progress Pension Training Course

30th & 31st - MiraclePay Enterprise Standard Training Course

### February 2014

12th - MiraclePay Enterprise Pension Training Course

13th - MiraclePay Lite Pension Training Course

14th - Miracle Enterprise Entitlement Training

18th - MiraclePay for Progress Pension Training Course

27th - MiraclePay Enterprise EOY Training Course

### March 2014

5th - MiraclePay Enterprise Pension Training Course

6th - MiraclePay Lite Pension Training Course

13th & 14th - MiraclePay Enterprise Standard Training Course

27th - MiraclePay Enterprise EOY Training Course

### April 2014

16th - MiraclePay Enterprise Pension Training Course

17th - MiraclePay Lite Pension Training Course

### May 2014

1st - MiraclePay Enterprise Payroll Reporting - Flexible Pay and Document Link

2nd - MiraclePay Enterprise P11D Standard Training Course

8th & 9th - MiraclePay Enterprise Standard Training Course

21st - MiraclePay Lite Pension Training Course

22nd - Pension Seminar

27th - MiraclePay Enterprise Pension Training Course

### June 2014

3rd - Miracle Enterprise Entitlement Training

4th - MiraclePay Enterprise P11D Standard Training Course

5th & 6th - MiraclePay Enterprise Standard Training Course

11th - MiraclePay Lite Pension Training Course

12th - MiraclePay Enterprise Pension Training Course

### July 2014

3rd & 4th - MiraclePay Enterprise Standard Training Course

17th - Pension Seminar

### August 2014

1st - MiraclePay Enterprise Payroll Reporting - Flexible Pay and Document Link

7th & 8th - MiraclePay Enterprise Standard Training Course

### September 2014

3rd - Miracle Enterprise Entitlement Training

4th & 5th - MiraclePay Enterprise Standard Training Course

11th - Pension Seminar

### October 2014

9th & 10th - MiraclePay Enterprise Standard Training Course

### November 2014

5th - MiraclePay Enterprise Payroll Reporting - Flexible Pay and Document Link

6th & 7th - MiraclePay Enterprise Standard Training Course

20th - Pension Seminar

### December 2014

3rd - Miracle Enterprise Entitlement Training

4th & 5th - MiraclePay Enterprise Standard Training Course

