

WHY THE BDA BENEVOLENT FUND MATTERS

Many dentists are still in need of help and support and your donations to the BDA Benevolent Fund do make the world of difference. In the case of Dr M, whose life was put on hold for a year despite being acquitted by the General Dental Council Health Committee, without the dedicated work of the BDA Benevolent Fund his situation could have been a lot worse.

Run by dentists for dentists, the Fund is dedicated to providing support in times of financial hardship to those that need it most.

After the Fund gave Dr M a loan to help with some of his debts and a monthly



grant to contribute towards food, basic clothing, essential bills and mortgage payments, he was able to get back up on his feet. The BDA Benevolent Fund relies on your help to continue its work, to give a donation today visit www.bdabenevolentfund.org.uk.

If you are struggling, or know someone who is, contact the BDA Benevolent Fund today, call 020 7486 4994 or email administrator@dentistshelp.org.

SUB- CONTRACTING – WHAT IS IT ALL ABOUT?



Alan Suggett
on sub-contracting

There has been much discussion recently about the difficulties of incorporating an NHS contract caused by the NHS England Incorporation Policy.

In some situations NHS practice owners are turning to use of a 'sub contract'.

This is usually an arrangement where a limited company is engaged by the NHS contract holder to perform 'clinical matters'.

This arrangement is allowed by GDS contracts, and permission isn't required from NHS England, only notification is necessary.

In simple terms, if structured properly, this can achieve many, but not all, of the objectives of a full blown incorporation.

In particular it can enable profits to be distributed to non-dentists/GDC registrants who are shareholders in the subcontract limited company – unlike dental partnerships which must comprise of registered dental professionals.

It also can enable profits to be retained, after suffering a lower corporate rate of tax, for future practice acquisitions.

What is meant by structured properly? There are many potential pitfalls, and an increased amount of red tape and administration.

A legal agreement is required for the sub-contract, and operationally many changes will be required with regard to, for example, staff employment contracts, associate agreements, and practice transactions generally.

Great care and good advice is essential as, believe it or not, if the operational procedures are set up incorrectly, dentists can be excluded from the NHS Pension Scheme, and VAT can become chargeable on some payments.

To find out more about NASDAL, go to www.nasdal.org.uk.

NO HEADACHES AUTOMATIC ENROLMENT



Under new legislation, every employer in the UK must put certain staff into a pension scheme and contribute towards it. This is called 'automatic enrolment' – AE.

Your obligations as an employer are to choose an eligible pension scheme, add your eligible employees to it and coordinate the scheme with your payroll. You must communicate certain information to your staff but do not need to offer them financial advice. You then complete a Declaration of Compliance with The Pensions Regulator (TPR) and all in time for your so-called 'staging date' – obtained from TPR.

To take the headaches out of AE, Chartered Financial Planners PFM Dental, which offers advice exclusively to dentists, provides an AE set-up service tailored to your requirements. Independent financial adviser, Jon Drysdale, says: "For a fixed fee, we help you with all or just parts of the process. We can help you choose a pension scheme, enrol your eligible employees and coordinate your payroll – making sure you're fully compliant by your staging date. And we can advise on complex aspects such as opt-outs, waiting periods and triggers."

For more information go to the Workplace Pensions page on www.pfmdental.co.uk or contact Jon Drysdale on 01904 670820.

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If you would like to promote your products or services direct to the dental industry in *BDJ Team*, call Andy May on 020 7843 4785 or email a.may@nature.com.