

## News and information for Wales from:

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## New pension regulations are set to affect charities

From October 2012, all employers - including charities - will be legally required to offer a workplace pension to employees and make a contribution.

From that date, all eligible jobholders you employ must automatically be enrolled into a qualifying pension scheme - then be told about the enrolment and given the opportunity to opt out.

You will be required to pay employer contributions of a minimum of three per cent of the worker's earnings. You'll also be required to register with the Pensions Regulator and inform them of the

details of your scheme and the number of people you have enrolled.

An eligible jobholder is classified as a worker who earns over the minimum wage threshold, works in the UK and is aged between 22 and the state pension age.

You can find out more about the new requirements at the Pension Regulator website - including whether your group's pension plan already counts for qualifying scheme status - at [www.tpr.gov.uk/qualifyingscheme](http://www.tpr.gov.uk/qualifyingscheme). WCVA has also issued some guidance, which is available at <http://www.wcva-ids.org.uk/wcva/1103>.

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## More transparency please, as Welsh Government budget is finalised

Last month, a budget deal was agreed between Labour and the Liberal Democrats. The final Welsh Government budget has now been published (see <http://bit.ly/tvngy0>).

This budget was debated and voted upon in the Senedd on Tuesday 6 December - the support of the Liberal Democrats meant the budget was approved by the National Assembly for Wales.

Further to WCVA's response to the draft budget and evidence session in front of the Finance Committee, members of the Third Sector Partnership Council met Jane Hutt to discuss the impact of the budget on the third sector.

In the response and at that meeting, further information on exactly how the sector's funding

would be affected in the various portfolio areas was requested. The Minister's team have now provided some further detail and shows which budget 'actions' contain funding for the sector but it does not show the full figures.

WCVA will continue to discuss with officials the need for as much transparency and accessibility as possible in the budget figures when they are published and hopefully this will result in more information being provided to us in future years. The Finance Committee and other scrutiny committees have also picked up on this point and made similar recommendations to the Minister.

If you require further detail on the budget, please contact Michelle Matheron, Senior Public Affairs Officer ([mmatheron@wcva.org.uk](mailto:mmatheron@wcva.org.uk)).

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## Poor families to be 'penalised' by changes to tax credits

Changes to tax and benefits announced in the Chancellor's Autumn statement are 'dire news for the poorest families', says a major children's charity.

In his recent statement, the Chancellor George Osborne announced that a planned increase to the Child Tax Credit will not go ahead, and that the Government would not up-rate the couple and lone parent elements of the Working Tax Credit by inflation next year.

Following the statement, Barnardo's claimed that the freeze would push 100,000 extra children into poverty across the UK, and James Pritchard of Save the Children Wales said: 'Today's news is dire news for the poorest families - both in and out of work - who have seen core benefits they depend on cut in real terms. For many families the scrapped £110 increase in child tax credit could mean the difference between putting food on the table for their children or having them go hungry.' Chris Johnes, Head of Oxfam Cymru,

commented: 'Freezing working tax credits will penalise those who are trying to make a living by working their way out of poverty - this should be among the last places the Government looks to make savings.'

Sean O'Neill, Policy Director at Children in Wales, said 'The UK Government's dramatic u-turn could not have come at a worse time for hard-pressed families in Wales already struggling from the impact of the economic downturn. With rising joblessness levels and the increasing cost of food, fuel and transport, the Chancellor's announcement will again hit low income families hard and make the cross party target of eradicating child poverty by 2020 that much more challenging.'

For the Chancellor's full Autumn Statement, see HM Treasury website: [www.hm-treasury.gov.uk/as2011\\_index.htm](http://www.hm-treasury.gov.uk/as2011_index.htm)

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## Third sector is 'pessimistic about future', says WCVA survey

WCVA has conducted a series of surveys in the last two years to monitor the effects of the recession and recovery on organisations in Wales. The latest results are now available on WCVA website, [www.wcva.org.uk](http://www.wcva.org.uk).

Briefly, the general outlook of the sector continues to be pessimistic about the future, with nearly half of the organisations that responded in the last survey felt that things were going to get worse in the next year.

WCVA will continue to monitor how the sector feels about the current economic climate. The next State of the Sector will continue with survey nine in the new year, commencing on January 3, that will be open until the January 31.

As usual the survey will be emailed to organisations, but if you prefer to complete the questionnaire online, go to the Research page of the WCVA website.

 Data Protection Act 1998 Contact details of all recipients of the National Supplement are held and processed by WCVA on computer. The information is used by WCVA for the monitoring and promotion of the voluntary sector in Wales. Contact details are disclosed to third parties for the purposes of assisting this promotion.

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