



TAI CANOLBARTH CYMRU
MID-WALES HOUSING

Yn barod **amdani** **Equal** to the challenge



Gofal a Thrwsio ym Mhowys
Care & Repair in Powys

Mid-Wales Housing Group Travel and Subsistence Expenses Policy

Strategic Aim:	To ensure the Group operates a cost effective Expenses Scheme that reimburses appropriate business expenses incurred by employees, volunteers and Board members within the HMRC guidance.
Reference No:	Expenses Policy v1
Date Of Issue:	August 2018
Next Review Date:	January 2022 (4 year cycle)
Departments Affected:	All Departments
Approved By/Date:	Special Board of Management August 2018
Lead Officer:	Director of Finance, Mid-Wales Housing Association
Statutory Compliance:	Income Tax (Earnings and Pensions) Act 2003 Income Tax (Approved Expenses) Regulations 2016

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Title: TRAVEL AND SUBSISTENCE EXPENSES POLICY

1. Introduction

- 1.1 There are occasions where employees, volunteers and Board Members incur costs themselves while carrying out activities on behalf of Mid-Wales HA or one of its subsidiaries. Where these are legitimate business expenses then the person incurring these costs needs to be appropriately reimbursed.
- 1.2 HMRC (Her Majesty's Revenue and Customs) have developed a number of rules over many years to avoid companies abusing expenses schemes and effectively using such schemes to 'supplement' the pay of individuals without incurring tax (PAYE and National Insurance) liabilities.
- 1.3 Therefore, the aim of this policy is to reimburse business expenses necessarily incurred and be compliant with HMRC rules to ensure no taxable benefit arises.
- 1.4 The Policy is applicable to claiming expenses through, monthly claims via payroll, use of company credit card or through a petty cash claim. The same rules apply regardless of the method of claim, and the claim method used should be the most time efficient.

2. Policy Statement

- 2.1 Mid-Wales Housing Group's policy as outlined in the Employment handbook is as follows;

"Expenses incurred will be reimbursed in accordance with the procedures. These procedures are designed to provide for the reimbursement of reasonable out-of-pocket expenses wholly, exclusively, necessarily and actually incurred by an employee engaged on the business of the Group."

- 2.2 In addition, to ensure taxable benefits do not arise, any reimbursement must be within HMRC approved rates, supported by receipts and in support of the business.
- 2.3 Travel expenses from home to the usual workplace during working hours will not be paid.

3. Principles of making claims

- 3.1 The claiming and payment of expenses are based upon the following principles:
 - (i) Individuals will adopt a 'reasonable' approach and will seek the best deal available;
 - (ii) Individuals will be mindful they are spending tenant and clients' money and will therefore only incur costs that are necessary in the course of their duties;
 - (iii) All travel and subsistence rates should be those approved and published by HMRC.

4. Definition Of Terms

- 4.1 There are various terms used within the HMRC guidance on travel and subsistence and this Policy which are important to understand. These terms are:

- **“Usual Place of Work”**
This is the location recorded in the contract of employment. Within the Mid-Wales Housing Group, this is primarily the Ty Canol offices. However, for Scheme Managers this is the Scheme where they work. In addition, there are certain employees that are regarded as ‘remote workers’, and for these employees the usual place of work may differ.
- **“Normal Working Pattern”**
This is again specified in the contract of employment. The Mid-Wales Housing Office is available from 8am until 6pm and therefore, the normal working pattern for most employees is working within these hours. However, there are certain employees where the pattern of working includes attendance at evening meetings or at weekends, and these instances such pattern is their ‘normal working pattern’.
- **“Reasonable”**
This can be subject to debate. However, the ‘rule of thumb’ should be, would the ‘person in the street’ think it is reasonable or is this something you feel comfortable explaining to a tenant?

5. Travel

- 5.1 The Group will reimburse at a mileage rate all business miles travelled in a private vehicle. The mileage rates will be those approved and published by HMRC.
- 5.2 Employees are expected to plan their business journey to effectively use their time and minimise the cost of the journey.
- 5.3 No personal mileage will be reimbursed and ordinary commuting is not a business journey and will not be reimbursed.
- 5.4 The Group will publish detailed guidance on what constitutes a business journey and what mileage is reclaimable, along with providing regular updates on the mileage rates that should be used.
- 5.5 Where public transport is practical and cost effective, the actual costs will be reimbursed.
- 5.6 Taxis should only be used when other forms of transport are not practical or reasonable.
- 5.7 Where use of a bicycle is practical this is encouraged and the costs will be reimbursed at the approved rate published by HMRC.

6. Subsistence expenses

- 6.1 Subsistence claims would normally be made on an occasional basis where an individual is working away from their usual place of work and where they could not be reasonably be expected to bring breakfast, lunch, dinner or beverages with them.

- 6.2 Following revised HMRC guidance issued in 2016, there are no longer maximum amounts that can be claimed for each element of subsistence, rather there is a maximum amount for all meals and refreshments linked to the maximum time away from the “Usual Place of Work”. The minimum time away from the “Usual Place of Work” to claim for subsistence is five hours and the maximum claim that can be made for a day is £25.
- 6.3 Reasonable and receipted costs for individuals undertaking company business will be reimbursed. Where a cost is considered excessive this will be discussed with the relevant Director or Chief Executive.
- 6.4 Where an individual is unsure of what is considered reasonable then this should be discussed in advance with their respective line manager, in conjunction with the Director of Finance or HR Manager.
- 6.5 Line Managers may use their discretion where expenses are legitimate but unusual and not expressly detailed in the guidance, providing this is done in the context of value for money and in conjunction with the Director of Finance or HR Manager.

7. Accommodation

- 7.1 Where an employee needs to book overnight accommodation whilst on business, the accommodation should be reasonably priced, as defined within HR guidance.
- 7.2 The booking of such accommodation should be done to achieve value for money, which may best be achieved by advance booking through the HR Team with the prior authorisation of the line-manager.

8. Other expenses

- 8.1 Where an individual needs to purchase other items for undertaking their business duties then these should also be reimbursed. This could include the subscription to WiFi where secure free services are not available.
- 8.2 Where an individual is required to undertake business entertainment as part of their duties these costs can be reimbursed. Such situations are likely to be unusual and therefore guidance should be obtained from the Chief executive, Director of Finance or HR Manager before incurring such expenditure.

9. Responsibilities

- 9.1 The Executive Group is responsible for regularly reviewing and updating the guidance and schedule of expenses, where appropriate with the Staff Forum or other staff consultation forum.
- 9.2 The Director of Finance and HR Manager are responsible for implementing any changes to the schedule of expenses.
- 9.3 All Line Managers are responsible for authorising claims for expenses, ensuring they comply with the Policy and Guidance.

9.4 Everyone who makes an expenses claim is expected to be honest and follow the Guidance.

9.5 All new staff will be advised of the Travel and Expenses Policy and associated guidance as part of their induction and the appropriate support and guidance will be provided for all within the Group.

10. Authorisation

10.1 The authorisation of claims will always be by the employee's line-manager. The authorisation of the Directors claims will be by the Chief Executive, and the claims by the Chief Executive authorised by the Chair.

10.2 The authorisation of claims of Board Members will be by the Chief Executive. With regard to subsidiary Board Members, only the independent Board Members on that Board will have the expenses authorised by the Chief Executive of the subsidiary.

11. Board Members

11.1 The policy applies equally to all employees, volunteers and Board Members. The mileage rates and expenses amounts and limits will be those published by HMRC. No expenses amounts will be reimbursed where this potentially creates a taxable benefit and a potential tax liability for the Association.

12. Related Documentation

12.1 Other policies, procedures and documentation which are linked to this policy are:

- Board Member's Handbook
- Employment Handbook

13. Review

13.1 The Group's Travel and Expenses policy will be **reviewed every four years** to ensure its on-going relevance, or more frequently, if there is a regulation change.

<p>Strategic Risk Factors</p>	<p>There are no directly relevant risks in the Strategic Risk map, although the following could be considered relevant; <i>SR17FS/005 Value for Money culture</i> The Group is committed to make best use of resources. The Travel and Expenses Policy aims to achieve the appropriate balance of ensuring proper business expenses are reimbursed, ensuring employees are not ‘out-of-pocket’ when undertaking their duties, and avoiding excessive expense claims being reimbursed.</p> <p>While fraud is not separately identified within the Strategic Risk Map, this Policy and associated Guidance is designed to mitigate against expenses fraud.</p>	
<p>Equality Impact Audit</p>	<p><i>How does/will this policy ensure needs are met fairly, particularly with regard to race, gender, disability etc.?</i></p>	<p>The inclusion of ‘reasonable’ and ‘practical’ within the Policy and Guidance is to allow for flexibility if an individual has some special requirements, is not penalised.</p>
	<p><i>Is it felt that this Policy might affect different groups adversely. If so what is the justification for this, and is it legally permissible?</i></p>	<p>No.</p>
	<p><i>Have any representative groups in the locality been asked for their opinion and if so what was the outcome?</i></p>	<p>This Policy was reviewed by the Staff Forum on 19 April 2018.</p>
<p>Tenant Engagement</p>	<p><i>How does/will this policy ensure the needs of tenants are met?</i></p>	<p>This policy applies equally to volunteer tenants undertaking Group business.</p>
	<p><i>How is it felt this Policy will impact on the rights and obligations of tenants?</i></p>	<p>None.</p>
	<p><i>Have tenants been consulted and were the outcomes of that consultation taken into account when considering the introduction of this Policy?</i></p>	<p>No. This policy was not amongst those requested to go before T&RF.</p>

Travel and Subsistence Expenses Guidance Note

The rules and procedures concerning the claiming of travel and subsistence costs can seem complex and bureaucratic. However, these rules are in place to demonstrate to HMRC that the reimbursements reflect the actual cost of travel and subsistence and that no profit is being made by the staff receiving the payments.

To avoid the reimbursement of expenses being treated as taxable, the employer needs to demonstrate those reimbursed costs have been incurred, exclusively, necessarily and for the benefit of the business.

If HMRC do not accept the travel and subsistence costs reimbursed do not give rise to any taxable benefit, an employer needs to record these on a P11D form which is sent to HMRC (or P9D for directors), to tax the payments at source.

In claiming for expenses, receipts must be provided and the business purpose noted on the receipt and claim form.

In making a claim, employees and Board Members need to be mindful that it is tenants and clients who are ultimately paying these costs and should seek to minimise the costs whenever possible.

In reclaiming any expenses, receipts must be provided. Without a receipt it is difficult to justify to HMRC that the cost has been 'incurred wholly, exclusively and necessarily in the performance of the duties' relating to the business of the Association.

If you are in any doubt about whether an expense can be reimbursed, please discuss with your line manager, HR Manager, Financial Accountant, or in the case of Board Members, the Company Secretary. The final decision on what is allowable rests with the Chief Executive, or in the case of the Chief Executive, the Chairperson.

If an employee deliberately attempts to claim more than they are due, this will be considered serious misconduct and the matter will be dealt with according to the Association's disciplinary procedure.

Claims for reimbursed expenses must be submitted on a monthly basis. Any claims backdated by more than three months require authorisation by a Director. Claims over 12 months old will not be reimbursed.

The following is a list of the potential travel and subsistence costs that are reimbursable:

Expense	Description	Allowance/rate	Notes
Travel			
Business travel in own car	Where employees need to use their own car for undertaking their duties then the cost of the journeys will be reimbursed at the HMRC Mileage Allowance Payments.	HMRC mileage rates, currently 45p per mile up to 10,000 miles and 25p thereafter.	(i)
Business travel in leased car, or where car allowance paid in lieu of leased car	Where employees need to use a leased car or are provided with a car allowance for the provision of a car, for undertaking their duties, then the cost of the journeys will be reimbursed at the HMRC Fuel Rate.	HMRC fuel rates.	(ii)
Car parking	Where employees need to use a car park to undertake their duties, the costs can be reimbursed.	Actual cost.	(iii)
Public transport	Where the use of bus and rail network provides the most cost effective travel arrangement in pursuance of their duties, the actual cost can be reclaimed.	Actual cost. Rail fares at standard rate.	(vi)
Taxi	Taxis can only be used where most economical or most suitable. The actual cost must be reclaimed.	Actual cost.	
Air travel	Air travel can only be used where most economical or most suitable. The actual cost must be reclaimed.	Actual cost.	
Bicycle	Where the use of a bicycle is the most practical travel arrangement in pursuance of their duties then the cost of the journey will be reimbursed at the HMRC Mileage Allowance Payment.	HMRC mileage rates, currently 20p per mile.	(v)
Subsistence			
Subsistence (meals)	<p>These can only be claimed where the employee is away from their usual place of work or outside their normal working pattern. There are no specific 'meal allowances', but rather, the Association follows the HMRC guidance on 'benchmark rates'. These are based on the number of hours away from the normal place of work.</p> <p>Itemised receipts are needed to ensure no alcohol is being purchased and claimed inappropriately.</p>	<p>Actual cost.</p> <p>Over five hours away from usual place of work - maximum £5.00.</p> <p>Over 10 hours away from usual place of work - maximum £10.00.</p> <p>Over 15 hours away from usual place of work - maximum £15.00.</p> <p>If the stay away from the usual place of work goes beyond 8pm then an</p>	(vi)

		additional £10 can be added to the above. The maximum subsistence claim would be £25.	(vii)
Hotel Accommodation	Overnight accommodation can be booked if you are required to stay away from home overnight on Group business or would be required to leave home before 7:00 am.	Actual cost. Maximum £95.00 (excluding meals). The best cost should be obtained which may be achieved by making the booking through the Association.	(viii)
Other Accommodation	Overnight accommodation with friends or relatives.	No reimbursement will be made. The HMRC guidance is very clear that any such reimbursement would create a taxable benefit.	(ix)
Other expenses			
Telephone	Calls made when on Association business, when the call is in pursuance of the Association's business, will be reimbursed.	Actual cost. Itemised bill required.	(x)
Incidental expenses	These are incidental expenses incurred when undertaking official duties.	Actual cost.	(xi)
Laptop Notebook PDA/mobile phone	The provision of computer equipment and mobile phone is covered by an 'accommodation, supplies and services' exemption from tax, providing the equipment is required for business duties and that any private use is insignificant.	iPad provided to specific employees and to each Board Member.	
Business entertainment	Where employees are required to "entertain" Board Members, or others from outside the organisation for business purposes, the costs can be reclaimed. However, such entertainment would normally require the prior approval by a Director or the Chief Executive and any meal costs need to be mindful of the HMRC benchmark rates'.	Actual cost. Itemised bill required.	(xii)

The elements of the scheme where greater clarification can be useful are:

Travel

i. Business use of own car

This will be reimbursed at HMRC mileage rate. The car must have a current MoT as appropriate and be insured for business use. The HMRC mileage rates are subject to change albeit they have remained unchanged since 2012.

A separate guidance note has been produced to assist an employee calculate what is a business journey and the number of miles that can be claimed.

ii. Business use of leased car or where car allowance provided

This will be reimbursed at HMRC fuel rate. The car must have current MoT as appropriate and be insured for business use. The HMRC fuel rates are subject to change each four months as fuel costs change. Please see latest notification from the HR Manager.

iii. Car parking

Where it is necessary to use a pay car park, the actual costs can be reimbursed. However, if any fines or penalty charges are incurred, then these are the responsibility of the individual employee and not allowable for reimbursement.

iv. Public Transport

There will be occasions where travelling by train offers the best value as the travel time can be used productively. The cost of the train travel may be greater than the equivalent reimbursed car mileage cost, however, if that travel time can be used to produce a report, briefing or equivalent, then any additional cost would be readily and adequately compensated by the opportunity cost of the productive hours gained through working on the train.

However, when travelling by train, every effort should be made to minimise the cost of the journey through purchasing the tickets in advance or purchasing split tickets.

v. Bicycle

There can be occasions where travelling by bicycle offers the most practical way of travel, especially within the main towns of the Association's area of operation. The cost will be reimbursed at the HMRC mileage rate. The HMRC mileage rates are subject to change albeit they have remained unchanged since 2012.

The HMRC mileage rate may seem generous but is using the tax system to encourage greener forms of transport.

Subsistence

vi. Meals

Rather than have complex rules about when a breakfast, lunch or evening meal can be claimed, the HMRC guidance has been adopted. The maximum amount that will be reimbursed depends on the amount of time an employee is away from their usual place of work. Taking the HMRC benchmark rate of being away from the office (usual place of work) for over 10 hours, and this extends beyond 8pm, then a maximum of £20 could be claimed. This could be spent in different ways by different employee or Board Members. One may have spent £5 lunchtime and £15 for an evening meal, whereas another may have spent £10 lunchtime and £5 for drinks during the afternoon and £5 in the evening. The important element is the

spending must be on refreshments. An alcoholic drink can only be included where this is part of an overnight stay and not permitted where the employee or Board Member is subsequently driving.

vii. Meals (maximum amount)

The absolute HMRC maximum £25 claim is likely only to occur if an employee or Board Member needs to stay away from home overnight. In normal working circumstances the maximum claim would be £20 where the employee is able to return home each evening.

viii. Hotel Accommodation

Hotel accommodation can be booked in the following circumstances:

- When an evening meeting is likely to finish after 8:00 pm and the employee or Board Member has an hour-and-a-half journey home, or longer and is not expected to get home until after 9:30 pm then the employee can stay in a hotel overnight. Most Board meetings are likely to run beyond 8.00 pm and a room can be booked, in anticipation, and the expense claimed by Board Members and qualifying employees, even if the meeting is particularly short and in practice, finishes early.
- When a morning meeting starts at a time where the employee has to leave home before 7:00 am, to attend.
- When the Association has organised meetings or events on consecutive days, and the employee has an hour-and-a-half journey or more to get home (note, an each way journey of 100 miles at 45p per mile is almost the same cost as paying £95.00 for overnight accommodation).
- When the Board Member, volunteer or employee is attending meetings or events on consecutive days, and the employee has an hour-and-a-half journey or more to get home (note, an each way journey of 100 miles at 45p per mile is almost the same cost as paying £95.00 for overnight accommodation).

In broad terms, if an employee has an hour and a half journey, or longer before they can get to an event before it starts, or after, when it finishes, and the time for leaving home is before 7:00 am or they will not get home until after 9.30 pm, then an employee can stay overnight in hotel accommodation.

ix. Other Accommodation

While employees may find it convenient to stay overnight with friends and relatives, the HMRC guidance is very clear that the reimbursement in such circumstances would create a taxable benefit and therefore the Association will not make any reimbursement.

Other Expenses

x. Telephone calls

This should be in exceptional circumstances as most employees are provided with a work mobile phone.

xi. Incidental expenses

This is likely to occur if staying overnight, or working remotely from the office. Where access to the internet is required and is charged, then the costs can be reimbursed. This can occur on certain train providers or in hotels/restaurants. Where an item is not expressly detailed, the individual employee should discuss the issue in advance of making the claim with their line manager who may exercise

discretion where payment is in line with the Policy principals, and represents value for money

xii. Business entertainment

Where employees are required to “entertain” Board Members, or others from outside the organisation for business purposes, the costs can be reclaimed. However, such entertainment would normally require the prior approval by a Director or the Chief Executive and any meal costs need to be mindful of the HMRC ‘benchmark rates’.

It is critical that the receipt for such business entertainment itemises the purpose for the entertainment and lists all the people and their organisation involved in that business entertainment.

xiii. Travel

Journeys from home to the ‘usual place of work’ are not reimbursable as this is a normal commute, even if this is on a non-normal working day.

While the above guidance aims to be comprehensive it may not cover all business expenses that need to be reimbursed. Where there is any doubt or there are special requirements due to a person’s vulnerability or ill health, then this should be discussed with the Director of Finance or HR Manager; or in the case of these two positions the Chief Executive.

Expense Claims

It is important that all expense claims are accurately completed and give full details of the expense being reclaimed and the business purpose for the claim; receipts or proof of incurring the expenditure are required to support any expenses claim.

All claims must be completed in a timely manner and therefore Board Members, volunteers and employees are expected to submit monthly claims. It is acknowledged there can be occasions where the submission of a monthly claim is not possible (for example due to holiday or sickness), therefore the maximum time allowed for a claim is three months.

The expenses claims must be properly authorised; signed and dated. For Board members, authorisation should be by the Chief Executive (for MWA) and the Director of Care & Repair in Powys (for CRP independent Members) having been submitted to the Governance Officer in the first instance. The expenses claims of volunteer and employees must be by the line-manager, or respective Director. The Directors’ claims are to be authorised by the Chief Executive, and those of the Chief Executive authorised by the Chair. (Where the normal signatory is not available for authorisation purposes, then an alternative signatory can be obtained as provided by the Scheme of Delegation (SoD). Where an alternative signatory is being used in accordance with the SoD, that person should state on the form on whose behalf they are signing).

The reimbursement of expenses is usually through payroll but can also be with Company Credit Card or Petty Cash if these are the most appropriate way of dealing with the transaction.

The Company Credit Card is a business ‘tool’ to ensure the Group pays for business expenses directly and avoids putting employees in a position of spending their own cash

and having to wait a month for reimbursement. As such, the Company Credit Card is particularly suited for the purchase of higher value items such as train travel and hotel accommodation. However, it is recognised there can be occasions that the use of the Company Credit Card for lower cost items like parking, refreshments and WiFi, can be more convenient for the individual and reduce the amount of administration with regard to making reimbursement claims.

As noted previously, it is critical that receipts or other proof of purchase is obtained to substantiate the expense reimbursement. If a Company Credit Card transaction cannot be supported with receipts, as a legitimate business expense then this cost will be recovered from the employee as a deduction through payroll.

The Company Credit Card is a business tool and must not be used for personal expenditure, other than in an emergency.

While the above guidance aims to be comprehensive it may not cover all situations of needing to make a claim. Where there is any doubt or there are special circumstances, then this should be discussed with the Director of Finance or HR Manager; or in the case of these two positions the Chief Executive.

HMRC legal approach

The tax law relating to employment income is contained in the Income Tax (Earnings and Pensions) Act 2003 (ITEPA 2003).

For income tax purposes, pay includes wages, salaries, commissions, bonuses, tips and benefits in kind. The form P11D is the employer's annual return of expenses and benefits. All directors and employees earning £8,500 a year or more, including benefits are P11D employees. All those earning less than £8,500 a year have their benefits reported on the P9D form.

In addition to tax deductions the employer has to pay Class 1A National Insurance Contributions (NIC) on benefits in kind.

In arriving at taxable pay you can deduct expenses that you are obliged to incur and pay as 'holder of employment' and are **incurred wholly, exclusively and necessarily** in the performance of the duties of that employment. However, very few expenses satisfy this stringent rule. There are certain costs that are specifically allowed by statute or concession. These are explained in the next section.

Qualifying travelling expenses can also be deducted. The entitlement to relief is the full cost you are obliged to incur in travelling in 'performance of your duties', as long as the journey is not ordinary commuting between your home and your permanent workplace.

The HMRC rules concerning the re-imbursement were changed in 2016 with the issuing of the Income Tax (Approved Expenses) Regulations 2016. This replaced the previous regime of P11D dispensations.

Providing the expenses reimbursed are business expenses and the reimbursement is actual cost or, the HMRC 'benchmark rate' for allowable expenses, then no taxable benefit arises and there is no reporting requirement to HMRC.

Therefore, unless expenses are covered by statute, concession or an 'approved expense' they constitute a taxable benefit.

HMRC is very clear that any payment received that is above approved rates or is not supported by receipts and is not in support of the business is taxable. Therefore, care is needed to ensure any expenses scheme does not give rise to any unexpected tax bills, either for the Association, member of staff or Board Member.

HMRC Non-taxable benefits

There are a number of benefits that HMRC consider are not chargeable to tax and these are summarised below.

Benefit	MWHA
Free or subsidised meals or light refreshment provided in staff canteen, providing made available to all staff generally.	This would cover the 'left-over' food following meetings in the Board Room being made available to all.
Employer's contribution to occupational pension scheme.	Defined contribution pension scheme provided.
Provision of pension information and advice up to £150 per year.	Advice provided through Hugh James. The arrangement is for MWHA to fund up to three days at £800; seeing up to eight employees each day.
Directors' liability or professional indemnity insurance.	Directors' and officers' liability insurance arranged.
Provision of workplace parking spaces.	Provided.
Sporting or recreational facilities.	Offer paying the annual membership fee and reclaim the cost over the following 12 months.
Welfare counselling.	Provided through NOSS counselling and mediation.
Health screening and medical check-ups.	N/A.
Provision of eye tests.	Pay for tests and up to £50 for glasses if specifically needed for VDU use.
Certain childcare provision.	Childcare vouchers provided.
Mobile telephones.	Provided to directors, managers and other staff where it is a requirement of the job.
Provision of cycles and cycle safety equipment.	N/A.
Works buses for journeys between home and work or subsidised public bus journeys.	N/A.
Staff parties and functions providing cost does not exceed £150 per year.	Provide a Christmas Party each year and daily drinks (tea and coffee etc.).
Long service awards for those with 20 or more years' service.	No long service awards provided.
Collection of air miles or other points even if purchases relate to the business.	