

# Workplace Pension Scheme Policy

## Document Control

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Next Review	
Policy Owner	The Board of Trustees

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## 1.0 Purpose and Legal Basis

This section establishes the strategic rationale and legal foundations for the policy, ensuring that all procedures are grounded in a clear and compliant framework.

### 1.1 Purpose

This policy establishes the framework for providing all eligible staff with access to a qualifying workplace pension scheme. Its primary purpose is to ensure the charity consistently fulfils its legal duties as an employer and supports the long-term financial well-being of its employees. This action is empowered by Clause 4(4) of the charity's constitution, which grants the power to employ and remunerate such staff as are necessary for carrying out its work.

## 1.2 Legal Basis

This policy is designed to ensure full compliance with the primary legislation governing workplace pensions. The framework includes, but is not limited to:

- **The Pensions Act 2008** and its associated automatic enrolment regulations.
  - **The Equality Act 2010**, under which the charity is committed to providing access to pension benefits without discrimination on any grounds.
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## 2.0 Scope

The strategic importance of a clearly defined scope is to ensure the fair and correct application of this policy to all individuals associated with the charity.

### 2.1 Individuals Covered

This policy applies to all individuals defined as "eligible jobholders" who are employed by the charity under a contract of employment.

For the avoidance of doubt, this policy does not apply to non-employed individuals associated with the charity, including:

- Charity Trustees (when acting in their capacity as trustees)
- Volunteers
- Third-party contractors and their staff

### 2.2 Activities/Data Covered

This policy covers all procedures related to the selection, administration, and management of the workplace pension scheme for the charity's staff.

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## 3.0 Policy Statement

This section contains the formal, definitive declaration of the Board of Trustees' commitment to its pension obligations, serving as the guiding principle for all related procedures.

The Board of Trustees of the charity is committed to:

1. Complying fully with all employer duties concerning workplace pensions as set out in the Pensions Act 2008.
2. Automatically enrolling all eligible staff into a qualifying workplace pension scheme.

3. Making all legally required employer contributions to the scheme on behalf of its employees.
  4. Providing clear, accurate, and timely information to all staff about the pension scheme, their enrolment rights, and their options.
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## 4.0 Definitions

Clear definitions are essential for the consistent and correct application of this policy by all parties, removing ambiguity and ensuring a shared understanding of key terms.

<b>Term</b>	<b>Definition</b>
<b>The Charity</b>	The charity is a Charitable Organisation as defined in its constitution.
<b>Charity Trustees</b>	The individuals who shall manage the affairs of the CIO and may, for that purpose, exercise all the powers of the CIO, as detailed in the constitution.
<b>Staff</b>	Any individual employed by the charity under a contract of employment.
<b>Eligible Jobholder</b>	An employee who must be automatically enrolled into a pension scheme under the Pensions Act 2008, based on meeting specific age and qualifying earnings criteria.
<b>Qualifying Scheme</b>	A pension scheme that meets the minimum legal requirements for automatic enrolment as set by government legislation.
<b>Automatic Enrolment</b>	The process by which an eligible jobholder is automatically placed into a qualifying pension scheme by their employer without being required to take any action to join.

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## **5.0 Procedures**

This section provides the core, step-by-step operational guide for adhering to this policy, ensuring that all pension-related activities are managed in a consistent and compliant manner.

### **5.1 Selection of a Pension Scheme**

Prior to hiring the first employee, the Board of Trustees will research, select, and formally approve a qualifying pension scheme that meets all legal requirements and offers good value for employees.

### **5.2 Assessment of Workforce**

At the commencement of employment and on an ongoing basis (e.g., following a pay rise), every member of staff will be assessed against the "eligible jobholder" criteria to determine their pension enrolment status.

### **5.3 Automatic Enrolment**

Any staff member identified as an eligible jobholder will be automatically enrolled into the charity's chosen pension scheme, typically within six weeks of becoming eligible.

### **5.4 Information to Staff**

Within six weeks of the auto-enrolment date, all enrolled staff will be provided with written information detailing the pension scheme, contribution levels, and their legal right to opt out.

### **5.5 Managing Contributions**

The Designated Operational Lead is responsible for ensuring the correct deduction of employee contributions from salary and paying these, along with the employer's contribution, to the pension provider by the specified deadlines each pay period.

### **5.6 Handling Opt-Outs**

Should a staff member wish to opt out, they must follow the procedure provided by the pension administrator within the one-month opt-out period. The charity will then cease deductions and process any required refunds in the next payroll cycle.

### **5.7 Managing Opt-Ins and Joins**

The charity will provide a clear process for staff who are not eligible for automatic enrolment but wish to join the scheme (opt-in), or for those who previously opted out and wish to re-join.

## 5.8 Re-enrolment

In line with legal requirements, the charity will periodically re-enrol any eligible staff who have previously opted out of the scheme. This process will occur approximately every three years from the charity's staging date.

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## 6.0 Roles and Responsibilities

Clear accountability is vital for the effective implementation and execution of this policy. This section assigns specific responsibilities to ensure all pension-related duties are managed effectively.

<b>Role</b>	<b>Assigned Responsibilities</b>
<b>The Board of Trustees</b>	Holds ultimate responsibility for ensuring the charity complies with its legal pension duties. Specific duties include formally adopting this policy, approving the selection of a pension provider, and reviewing the policy's effectiveness at least annually.
<b>Designated Operational Lead</b>	The Board will designate a specific Trustee or manager to be responsible for the day-to-day administration of the pension scheme. Duties include assessing staff eligibility, managing the enrolment and opt-out processes, liaising with the pension provider, and ensuring contributions are processed correctly and on time.
<b>Staff</b>	Employees are responsible for checking that their personal details are correct, reading all information provided, deciding whether to remain in the scheme or opt out, and seeking independent financial advice if required to support their decision-making.

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## 7.0 Implementation

This section details the practical steps the Board of Trustees will take to embed this policy into the charity's operations, ensuring it is ready for activation when required.

1. **Adoption and Timeline:** This policy is effective upon adoption by the Board of Trustees. The procedures detailed within it will be triggered by the hiring of the charity's first employee.
  2. **Communication:** This policy will be communicated to all new staff as a core part of their employment. It will be included in the induction pack for every new employee, and they will be briefed on its key aspects and their pension rights.
  3. **Training and Resources:** The Designated Operational Lead will be provided with any necessary training, support, or resources from the chosen pension provider to ensure they can manage the administrative processes competently.
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## 8.0 Monitoring, Review, and Reporting

Ongoing monitoring is essential to ensure that this policy remains effective, compliant with legal requirements, and fit for purpose. This process provides assurance to the Board and stakeholders of the charity's diligence.

**Key Performance Indicators (KPIs):** The successful implementation of this policy will be measured by key metrics, including 100% of eligible jobholders being enrolled on time and 100% of pension contributions being paid accurately and on time to the pension provider.

**Reporting:** The Designated Operational Lead will provide a brief annual confirmation of compliance with this policy to the Board of Trustees as part of its regular governance oversight.

**Review Schedule:** This policy will be formally reviewed by the Board of Trustees at least annually. A review will also be triggered by any significant changes to pension legislation or a material change in the charity's staffing structure.

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## 9.0 Related Policies and Documents

This policy operates as part of a wider suite of governance documents that collectively protect the charity and ensure its compliant operation. It should be read in conjunction with the following policies:

- The charity Constitution
- Internal Financial Controls Policy
- Data Protection Policy
- Staff Handbook