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RETURN OF EARNINGS SUBMISSION - SIMPLIFIED AND COMPLIANT



Business owners are entering the Return of Earnings (ROE) season, preparing to submit their company's annual ROE.

For employers, this submission remains one of the most demanding compliance obligations under the Compensation for Occupational Injuries and Diseases (COID) framework. It is a critical requirement, ensuring that employees are appropriately covered for workplace injuries and occupational diseases, while keeping your organisation compliant with statutory obligations.

With payroll records spread across different systems and limited staff capacity, employers may feel overwhelmed by the detailed information required. The complexity of the forms, combined with the risk of errors that could lead to penalties or disrupt workplace injury coverage, adds to the pressure. Balancing this compliance task with daily operations often results in extended hours and heightened stress.

However, while the process is often associated with administrative pressure, it does not have to be overwhelming. With proper planning, accurate record-keeping throughout the year, and the guidance of experienced COID practitioners, the submission can be managed efficiently, professionally and without unnecessary stress.

In a previous article we explained *employer requirements for Annual Return of Earnings in terms of COIDA*.

This article outlines the key steps involved in the ROE submission process, highlighting compliance considerations, potential risks, and proactive planning measures to help employers meet their statutory obligations with confidence.

What is the Return of Earnings?

The ROE is an annual submission made to the Compensation Fund, reflecting the company's total earnings and remuneration paid to employees during the reporting period. It ensures accurate assessment of workers' compensation premiums, aligning costs with the company's risk profile and liability for work-related injuries or diseases.

Failure to submit information, or submit inaccurate information, can result in penalties and complications in accessing benefits.

Why planning and strategic support is important for your annual Return of Earning submission

The ROE submission can be stressful due to tight deadlines, complex data requirements, administrative workload, risk of penalties, and occasional technical challenges. This pressure often results in long hours for HR and finance teams, impacting productivity and workplace morale.

However, with proactive planning and strategic support—such as utilising payroll software, outsourcing compliance tasks, or preparing well in advance—employers can manage the ROE process efficiently and with confidence. Beyond compliance, the ROE submission safeguards employees and demonstrates responsible business practice.

How to submit Return of Earnings

Below is a clear, user-friendly guide to the key steps involved in completing your ROE submission.

1. Gathering of information

- Collect payroll records for the reporting period.
- Ensure accurate totals for wages, salaries, bonuses and allowances.

2. Filling in employer details

- Provide business name, *CF reference number*, address and contact details.

3. Specifying the reporting period

- Indicate the dates that the return covers (e.g. 01 March 2025 – 28 February 2026).
- Complete both Actual earnings (for the past year) and Provisional earnings (estimated figures for the upcoming year).
- Ensure that declarations match payroll and accounting records.
- Note: In 2026, you will submit the return for 2025.

4. Report on employee earnings

- Enter total earnings paid to employees and directors.
- Provide the correct number of employees and directors.
- Avoid entering cents or decimals, as this may inflate the automated invoice.

5. Declaration

- Review the declaration carefully.
- Sign and date to certify accuracy.

6. Submitting the form

- Submit before the deadline via the CF Online portal or send all details to your SERR Synergy COID practitioner for assistance.

7. Preparing required documents

- ROE form (earnings captured online).
- Payroll detail and Confirmation of Employer Details Form (uploaded before final submission).

Conclusion

Providing accurate and truthful information ensures a smooth process with the Compensation Fund and reflects positively on your business. Errors or omissions can lead to delays, audits, penalties or additional charges, impacting both the company and its employees. Taking the time to verify all details before submission helps to maintain compliance, protect employees and ensure peace of mind.

*SERR Synergy provides a wide range of **health and safety services to businesses** that are committed to full compliance with health and safety regulations. Simplify your annual ROE submission by partnering with SERR Synergy's COID Advisors for professional guidance and efficient compliance support.*

About the Author: Fikile Mahlangu is an experienced COID Practitioner who started her journey with SERR in 2020 as a COID Admin Assistant. She strives for excellence and results, obtaining claim numbers and resolving complex scenarios presented by Workers' Compensation effortlessly. She recently completed a Business Administrative Programme and is motivated to improve, develop and be empowered through continuous learning. She is known as the COIDA Queen of SERR Synergy.

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