

# beaconumbrella

## Service Guide

**Beacon Interim Management Ltd**  
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## **Our Service**

**Our approach is entirely professional, no tricks or gimmicks to boost earnings; as a responsible umbrella company provider we comply fully with the PAYE requirements as laid down by HMRC.**

**Working closely with you we aim to make your contracting life as hassle free as possible, from establishing contracts through to the deployment of robust credit control on your behalf.**

## **Working with us**

**From our online application process through to working on assignments you will benefit from outstanding communication and support, we;**

- **Provide you with an overarching employment contract**
- **Liaise with your agency for invoicing and contracts**
- **Deduct PAYE & NICs each time you are paid and email you a payslip**
- **Process your business expenses**
- **Pay you as soon as we receive money from your agency by direct payment**

**With access to our smart web portal optimised for both PC and mobile devices submission of both time sheets and expenses is easy and should you have an urgent query you can access our priority call back facility.**

## **Outstanding value**

**With fees from only £6.55 per week\* after tax, no set up or exit fees and free insurance we represent outstanding value for a fully compliant Umbrella Company service.**

\* based on monthly paid higher rate tax payer

# Joining Process

- **We contact you to confirm registration details**
- **Establish contracts with your agency or end client and if necessary arrange any transfers from your current agency/client**
- **Email a contract of employment out to you**
- **Provide you with direct support for your first submission of invoice and expenses (unless done via Agency)**
- **Advise you of your agency or end client pay cycle**
- **Email when you have been paid and provide you with a payslip**
- **We manage all HMRC PAYE submissions and returns**

## Contract

**Once we have confirmed your registration details we send a contract of employment out to you.**

**Your employment with us will commence once you have an assignment with your Agency or end Client.**

**At the end of a contract your employment will continue with us for a period of up to 12 weeks while you secure your next contract. If you do not have a contract at this point we will issue you with a P45. Your employment will recommence with us once you secure your next contract.**

**Should you require any further explanation of our employment contract then please do contact us directly.**

## Payments

**We understand the importance of getting paid on time and our dedicated team will support you to that aim.**

- **Your pay date will be determined by your agency/client pay cycle which we will advise you about at the start of each new contract**
- **We run our payroll weekly on a Friday or the first day of the month for monthly paid contractors. Payments are made following the receipt of funds from your agency/client**
- **All payments are by electronic transfer direct to your nominated bank account**
- **We email you to confirm a payment has been made and include a copy of your payslip**

# Pensions

## Automatic enrolment

The Pensions Act 2008 introduced new rules for workplace pensions in the UK. These changes affect every workplace and make sure that every worker will have a chance to save for their retirement.

Under the new rules, every employer has to give their workers the opportunity to join a workplace pension scheme that meets certain standards. Depending on how old they are and how much they earn, many workers will be automatically enrolled into the scheme. Other workers will be entitled to join the scheme if they want to.

We've chosen NEST as our automatic enrolment workplace pension, a scheme set up by the government especially for auto enrolment.

As an Umbrella employee once you have been with us for a period of three months you will be automatically enrolled into the scheme providing you meet the qualifying criteria as an eligible job holder:

- Are aged between 22 and State Pension Age
- Earn over the earnings threshold, currently, £10,000 per year

Should you do not qualify as an eligible job holder then you may still be able to request to join the scheme if you meet the following criteria as an entitled worker:

- Are aged between 16 and 74
- Earn less than the lower earnings amount of, currently, £5,824 per year

Further information about the NEST pension scheme and automatic enrolment can be found at [www.nestpensions.org.uk](http://www.nestpensions.org.uk).

**Under our overarching contracts we do not pay pension contributions for you, we will make employer contributions from your contract rate, leaving you the option to make additional payments if you wish.**

## Already paying into a personal pension?

**You will need to check whether it's better for you to:**

- carry on with your personal pension alone
- stop paying into your personal pension and join our workplace pension or keep paying into both

**Unfortunately we are not authorised to give you pension advice and we recommend that you should seek advice from a professional pensions advisor.**

## **Insurance**

**As a Beacon employee you are automatically covered by our comprehensive insurance package. This provided to you free as part of your employment and includes:**

- **£250 thousand Professional Indemnity Insurance**
- **£5 million Employers Liability Insurance**
- **£1 million Public Liability Insurance**

**Insurance certificates will be provided to your agency/client, along with our company details, before you start any assignment.**

## **Holidays**

**Under the new Working Time Regulations (WTR) it is no longer legal for us to add your holiday pay back in to your Net pay without you taking time off. In fact it is now our obligation as your employer to ensure that you take off your statutory holiday entitlement.**

**As an employee of Beacon your salary is made up of two parts. A national minimum wage payment for the hours/days invoiced and anything you earn above the national minimum wage rate is paid to you as a profit related bonus. This pay structure allows us to base your holiday deductions on the national minimum wage.**

**By basing holiday pay on the national minimum wage we ensure that we are taking as little as possible whilst still offering you a fully WTR compliant service. Under WTR, holiday pay must now be shown on your payslip as a separate entry when you actually take annual leave. Although holiday pay is deducted please be assured it remains your money.**

**Holiday pay is based on an entitlement 28 days per year and is calculated as 10.77% of your basic pay.**

**Accrued holiday pay is paid on request and any unused holiday pay will be refunded to you either when you leave or before the end of our financial**

year in March.

## Sickness

**If you are absent from work for any reason and your absence has not previously been authorised by us you must inform us and the agency/client you are working for immediately on your first day of absence.**

**In respect of absence due to sickness, injury or accident that continues for more than seven consecutive days (including weekends) you must provide us with a medical certificate stating the reason for the absence.**

**Thereafter medical certificates must be provided to cover the remainder of the period of continuing absence.**

## Frequently asked questions

### How does the Beacon Umbrella service operate?

- **you sign up to us as an employee**
- **we sign a contract with your end client once you have agreed the terms**
- **once your contract starts you submit either monthly or weekly timesheets/expenses to us directly or via your agency**
- **we invoice the client or agency who pays us**
- **on receipt of funds we deduct as appropriate, tax, NI, holiday pay, pension contributions and our administration fee**
- **we then make a payment directly to your bank account**
- **you only pay our administration fee when your time sheet is processed and you are paid**

### How do I comply with IR35?

- **as a PAYE Umbrella employee you do not come under the IR35 regulations**
- **we will deduct income tax and national insurance from your fees before you receive payment and forward payment to HMRC**

### What happens after joining?

- **once registration has been completed we will email you your login details to enable you to submit your timesheet/expenses and we**

- will of course help you complete your first submission
- you will need to provide us with the contact details for your client/agency and we will then arrange all necessary paperwork

## **What are your management fees?**

- our management fee for monthly pay contractors is £49 per month and £17 per week for weekly paid contracts
- our fees are fixed with no hidden charges

## **What expenses can be claimed?**

- as a contractor you must determine if your work falls within the SDC (supervision, direction or control) criteria
- if your contract does not fall within SDC then you are able to claim travel and subsistence expenses etc relating to the contract work via your year end tax return.
- client billable expenses associated with a temporary pace of work can still be claimed via Beacon for offset against tax within your pay

## **How do I submit my time sheet and expenses?**

- your time sheet and any billable business expenses are submitted online via our web site, by fax or via your agency

## **When and how will I be paid?**

- pay is credited to your account by electronic bank transfer, we run our payroll weekly on a Friday or the first day of the month for monthly paid contractors.

## **How do I know I have been paid?**

- we email you a copy of your payslip to let you know that we have processed your payroll

## **How do I know that my pay is correct?**

- your full pay details are on the payslip we email to you
- if you have a further query then simply give us a call, we are here to help

## How is holiday pay calculated?

- we retain 10.77% of your pay to create a fund so that we can pay you when you are on holiday
- any holiday pay funds remaining at the end of your contract are paid to you as a bonus

## How do I claim for holidays?

- simply book your holidays via our web site giving us at least one week's notice, alternatively simply give us a call.

## What happens with my PAYE and NI?

- we take care of all your PAYE and NI liabilities and forward payment to HMRC accordingly

## What insurance cover do you provide?

- as an employee we provide you with public, professional indemnity and employers liability insurances

## What happens when my contract ends or I decide to leave?

- if you decide to leave just inform us by email giving one week's notice
- we will collect all outstanding funds and will make a final payment to your bank account and issue you a P45
- your final pay will include any outstanding holiday pay
- you are welcome to come back to us at any time

## If I have any questions who do I contact?

- email us with your query via the web site or alternatively call us directly at the Manchester office

## **Our Contact details**

### **Manchester office**

**4<sup>th</sup> Floor  
Clayton House  
59 Piccadilly  
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**T: 0161 406 3064**

**E: [enquiry@beaconumbrella.co.uk](mailto:enquiry@beaconumbrella.co.uk)**



**Smart Phone Contact QR**