

Summary of the information you have provided at the time of your consultation

Assignment Hourly / Daily Rate	£ 400.00	Key Information Doc 25/26
Weekly Hours / Number of Days	5.00	

	UMBRELLA		
	WEEKLY	MONTHLY	
Timesheet Amount	£2,000.00	£8,666.67	
Employment Costs			
Umbrella Margin	£25.00	£108.33	
Salary Sacrifice	£0.00	£0.00	
Expenses	£0.00	£0.00	
Employer's National Insurance	£240.64	£1,042.79	
Employer's Pension Contribution	£25.41	£110.11	
Apprenticeship Levy	£8.52	£36.90	
Total Costs	£299.57	£1,298.13	
Gross Pay	£1,700.43	£7,368.53	
The Gross Pay above includes Holiday Pay amounting to	£183.14	£793.59	
Deductions			
PAYE	£421.26	£1,825.46	
Employee's National Insurance	£72.66	£314.86	
Employee's Pension Contribution	£42.35	£183.52	
Student Loan Repayment	£0.00	£0.00	
Postgraduate Loan	£0.00	£0.00	
Total Deductions	£536.27	£2,323.84	
Net Pay	£1,164.16	£5,044.70	Based on working weeks = 52

This illustration should be considered an estimate only and is based on the following assumptions;

Based on Tax Code W1/M1 basis and Tax Year 2025/2026.
 Illustration does not take into account previous earnings which may affect tax due.
 Illustration is based on holiday pay being paid upfront rather than accrued.
 Assignment rate - this is the rate given to a contractor when paid via an umbrella company.
 Assignment rate includes all employment costs such as Employers NI, Apprentice Levy, Employers Pension and Holiday Pay.
 Calculations are based on the above number of specified weeks in a year. Weekly tax allowances have been applied.
 Illustration is an estimate only.
 Where the assignment is based upon a Day Rate, for the purposes of Minimum Hourly Wage Rate Compliance, a day is assumed to consist of 7.5 working hours

Phone: 01625 546 610
 Email: register@umbrella.co.uk
 Website: www.umbrella.co.uk

Refer a friend today and get a £40 Amazon voucher for every successful referral. Click the banner - it only takes a minute!




Key Information Document

This document sets out key information about your relationship with us and the intermediary or umbrella company used in your engagement, including details about pay, holiday entitlement and other benefits.

The Employment Agency Standards (EAS) Inspectorate is the government authority responsible for the enforcement of certain agency worker rights. You can raise a concern with them directly on 0204 5665333 or via email on eas@beis.gov.uk. Alternatively, contact the Acas helpline on 0300 123 1100, Monday to Friday, 8am to 6pm.

General Information

Name of employment business:	
Name of Umbrella company:	Umbrella Company Limited (trading as Umbrella.co.uk)
Type of contract you will be engaged under:	Contract of Employment
Who will be responsible for paying you:	Umbrella Company Limited (trading as Umbrella.co.uk)
How often the umbrella company and you will be paid:	Weekly

Intermediary or Umbrella Company Pay Information

You are being paid through an umbrella company: a third-party organisation that will calculate your tax and other deductions and then pay you for the work undertaken for the hirer. We will still be finding you assignments.

The money earned on your assignments will be transferred to the umbrella company as part of their income. They will then pay you your wage. All the deductions made which affect your wage are listed below. If you have any queries about these please contact us.

Your payslip may show you as an employee of the umbrella company listed below.

Name of Umbrella company:	Umbrella Company Limited (trading as Umbrella.co.uk)	
Any business connection between the intermediary or umbrella company, the employment business, and the person responsible for paying you:	There is no business connection between the employment business and the umbrella company.	
Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us:	£	400.00
Deductions from intermediary or umbrella income required by law:	Employers National Insurance Apprentice Levy Employers	
Any other deductions from umbrella income (to include amounts or how they are calculated)	Umbrella company margin:	25

Minimum rate of pay to you:	You will receive at least the National Minimum Wage (or National
Deductions from your wage required by law:	Income Tax National Insurance Apprentice Levy Employee
Any other deductions or costs taken from your wage (to include amounts or how they are calculated):	None in this example
Any fees for goods or services:	None in this example
Holiday entitlement and pay:	5.6 weeks per annum

Additional benefits:	<p>Experience – We have been supporting agencies and their contractors for over 16 years.</p> <p>Security – We are one of only a few in our sector who have ISO certification. This is the international standard for security.</p> <p>Pension Salary Sacrifice – We have a pension salary sacrifice offering where we will pay into an employee's individual SIPP. This is popular amongst those who now find themselves inside IR35 and costs just £5.</p> <p>Employment tenure – Having operated within our sector for over 16 years we are preferred/approved suppliers to many agencies which means those who use our services can continue to do so across a contracting career building up continuity of employment.</p>
----------------------	---

Accountancy Services – We have multiple accountancy brands. Offering accountancy services to those contractors that find themselves outside IR35 and those higher earning inside IR35 contractors who still require a self-assessment.

Advance facility – We understand that things can go wrong, whether it be missing a timesheet deadline or an approver on annual leave we will always do our bit to support both agency and contractor employee.

Reputation – We are proud to be rated by our customers 'excellent' on both Trustpilot and Google.

Rewards - We offer Umbrella Rewards Pro that gives contractors access to a BHSF Healthcare Plan, BP Fuel card and cashback at 1,000's of retailers up and down the UK. Contractors can add this on for just £5.

Example Pay

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to intermediary or umbrella company from us:	£400.00	
Deductions from intermediary or umbrella income required by law:	Apprenticeship Levy: £8.52	
	Employers NI: £240.64	
	Employers pension: (Starts after 12 weeks) £25.41	
Any other deductions or costs taken from intermediary or umbrella income:	Umbrella company margin: £25.00	
Example rate of pay to you:	Salary (Gross)	£1,700.43
	Holiday Pay:	£183.14
Deductions from your pay required by law:	Income Tax:	£421.26
	Employee NI:	£72.66
	Pension (Starts after 12 weeks)	£42.35
Any other deductions or costs taken from your pay:		£0.00
Any fees for goods or services:		£0.00
Example net take home pay:		£1,164.16