



# Choosing a PAYE Umbrella Company

A short guide to arm you with the right information when choosing a new or your first PAYE Umbrella Company.

We don't recommend any one PAYE Umbrella; this guide is to help you obtain that decision for yourself based on guidance and questions to ask each Umbrella.

## Which PAYE Umbrella

There are hundreds of Umbrella style companies in the UK, so it's difficult to maintain a fixed list as many offer different benefits, charge different fees and specialise in different sectors.

The list below is what we consider to be either primary providers who are established and recognised as the countries leaders or that we have heard good things about them from workers currently using them.

Umbrella Name	Telephone	Website	Minimum Fee (gross fee per week)
Crystal	0800 848 8888	<a href="http://www.crystalumbrella.com/">http://www.crystalumbrella.com/</a>	£27
Parasol	0800 464 0530	<a href="http://www.parasolgroup.co.uk/">http://www.parasolgroup.co.uk/</a>	£27
Danbro	0800 731 3178	<a href="http://www.danbro.co.uk/">http://www.danbro.co.uk/</a>	£28
Anderson Group	0333 800 0800	<a href="http://andersongroup.uk.com/">http://andersongroup.uk.com/</a>	
Appytech	0203 744 7887	<a href="https://appytech.net/">https://appytech.net/</a>	£5
Cloud 9	0207 078 0212	<a href="https://www.cloud9umbrella.com/">https://www.cloud9umbrella.com/</a>	£25
Smart Work	0800 434 6446	<a href="http://www.smartwork.com/">http://www.smartwork.com/</a>	£25
Brookson	0800 230 0213	<a href="http://www.brookson.co.uk/">http://www.brookson.co.uk/</a>	£23
RACS	0345 604 0571	<a href="http://www.racsgroup.com/">http://www.racsgroup.com/</a>	£25

Should you want a bigger list of available Umbrella Company providers, see [Umbrella Supermarket](#)

## Obtain a salary illustration

The best way to assess each Umbrella Company is to obtain a salary illustration from each company, this can take around 10 minutes on the phone with each company you shortlist, but it will give you the best course of assessing which is the most suitable, and also allows you to gauge a sense of their customer service from how they handle your enquiry and call.



## What you will need when calling

You will need the following information to hand when calling, this way you get an accurate illustration and not a guestimate.

- Let the Umbrella know you are a Healthcare worker in the Public Sector, and therefore caught by IR35 and that you need a salary illustration for PAYE or IR35 compliant payroll processing.
- You will need to hand your hourly rate of pay and number of work hours for a typical week (if your rate fluctuates, add up your last month's income and divide by 4.33 to get an average)
- You will need your tax code
- Your national Insurance number
- And may need your marriage status and date of birth along with other usual contact information

## Questions to ask the Umbrella

- Ask what frequency they run payroll
- Ask what day you would expect to receive payment if we released payment to them on a Friday
- Ask what hours they are open
- Ask if all your Professional Insurances are included, this will save you paying for the premium separately

## How to compare your illustrations

Make sure your illustrations are like for like, so obtain a weekly one from each Umbrella if you can.

Look at what deductions have been made, and whether or not a workplace pension has been funded, although this will count towards your return, you won't have access to monies paid into a workplace pension until you retire, inline with the government's policy on [workplace pensions](#).

As all PAYE Umbrella companies use the PAYE tax system for calculating and deducting Income Tax and National Insurance Contributions, the only elements which should change an illustration are the allowable expenses each company process and their fee.

## When you have decided on a provider

When you have decided on your chosen provider, you will need to let us know, and we will need the following information from them, they usually have an email or a pack containing all the information we need.

- Company Registered Name
- Registered address & number
- Bank details
- We will contact the Umbrella and confirm our billing procedures, as we work on a self-bill process, so we will let them know what to bill and when based on your submission of a timesheet to us, as usual.

If you have any questions, please call and speak to your Recruitment Consultant on 01482 60 60 40