



Choosing a PAYE Umbrella Company

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

We do not recommend any one PAYE Umbrella; our preferred supplier list (PSL) of 5 PAYE Umbrellas along with this guide is designed to help you obtain that decision for yourself based on guidance and questions to ask each Umbrella.

We have completed the proper due diligence as laid out by the Recruitment Employment Confederation (REC) and the companies on our PSL meet all minimum requirements. All PSL Umbrellas are paid the funds for your approved timesheets each Friday following submission of your timesheet, given you complete it within the deadline detailed on your timesheet.

Our Preferred Suppliers List

Umbrella Name	Telephone	Website	Approx Fee (gross weekly fee before tax relief)
Crystal Umbrella	0800 848 8888	http://www.crystalumbrella.com/	£27
Danbro	0800 731 3178	http://www.danbro.co.uk/	£28
SmartPay	01253 357 589	http://smartpaylimited.com/	£27
RACS Group	0345 604 0571	http://www.racsgroup.com/	£25
Payerise	0844 371 1977	http://www.payerise.co.uk/	£25

Which PAYE Umbrella

We have already completed due diligence on the above PSL member umbrellas and therefore strongly recommend that you choose one of the above. If you select an alternative umbrella, not already on our PSL, we will need the Umbrella Company to complete a due diligence questionnaire to make sure their processes are bonafide, safe and within the guidelines or they increase the risk of investigation by HMRC for both you and us.

Until this form is completed, received and assessed you cannot be paid through that Umbrella.

Once the due diligence is complete and satisfactory, your chosen umbrella will be paid Tuesday of each week following the week your timesheet was submitted in, given you provide it within the deadline detailed on your timesheet.

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.

This call 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 Contribution (NIC) number
- Moreover, you 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, 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 will not 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 selected an Umbrella

When you have selected your chosen Umbrella, or we let you know your choice has passed the compliance questionnaire, 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** or email our finance department directly on finance@nlgroup.co.uk