

### **Key Information Document**

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

Further information can be found at <https://www.thesterlinggroup.co.uk/services/umbrella/>

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 020 7215 5000 or through the ACAS helpline on 0300 123 1100, Monday to Friday, 8am to 6pm.

### **GENERAL INFORMATION**

Your name:	
Name of employment business:	
Name of umbrella company:	<b>Sterling Solutions Umbrella Limited</b>
Your employer:	<b>Sterling Solutions Umbrella Limited</b>
Type of contract you will be engaged under:	<b>Contract of Employment</b>
Who will be responsible for paying you:	<b>Sterling Solutions Umbrella Limited</b>
How often the umbrella company and you will be paid:	<b>Weekly</b>

### **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.

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 will show you as an employee of the umbrella company see attached payslip example and breakdown;

### **DESCRIPTION OF SERVICES**

For agencies employing a contractor on a temporary basis, there are certain employment responsibilities. By outsourcing labour from Sterling, the liabilities and administration of PAYE, holiday pay, sick pay, pension, and apprenticeship levy are undertaken by Sterling, removing the burden from the agency. Also, as the contractor is a Sterling employee, the Human Resources and Health & Safety departments will assume responsibility of these areas, safeguarding their welfare.

### **RIGHTS TO CANCEL**

There is no obligation for the contractor to remain with Sterling

- EXAMPLE ONLY -  
Based on 38 hours

Based on employees aged 23 and over for assignments deemed as under Supervision, Direction & Control (SDC)



PAYE Ref	AB12345
Employee Ref	S123456
NI Number	AA000000A
Tax Code	1257L
Gross Pay to Date	£0.00
Taxable Pay to Date	£0.00
Income Tax to Date	£0.00
Tax week 1	Pay Date: 08/04/2022

Total Gross Pay	2 9 £525.46	Gross Pay Deductions	10 £106.83	Net Pay	11 £418.62
Total Hours Contracted	38 £9.50 (min wage)	Income Tax	£56.60	Expenses - fixed pot	£0.00
Basic Gross Pay	3a £361.00	Employee NICs	£34.01	Expenses - mileage	£0.00
Advanced Holiday Pay	£0.00	Employee Pension	4a £16.22	Agency Deductions	£0.00
Additional Bonus	8 £164.46	Other Deductions	£0.00	Sterling Deductions	£0.00
				PAYMENT TO BANK	12 £418.62

#### Breakdown of Company Income from Agency

1 Income Received				Distribution of Income			
W/E:	Units:	Rates:	Value:	Employee Total Gross Pay	8	£525.46	
01/04/2022	38	£18.00	£684.00	Employer Pension Contribution (Gr.Pay)	4b	£12.16	
				Employer Pension Contribution (Hol.Pay)		£1.90	
				Retained Holiday Pay	3b	£63.42	
				Sterling Margin	6	£21.00	
				Employer's HMRC Deductions	5	£60.06	
				Personal Pension	7	£0.00	
				Expenses - Fixed pot reserve		£0.00	
				Expenses - Mileage only		£0.00	
1a				Total Income		£684.00	
1b							
Total Income (exc. VAT)							
£684.00							

3c Total Retained Holiday Pay Available as at 08/04/2022 is £63.42

#### Information and Company Promotions

Opening hours: Monday to Thursday 8am to 5:30pm  
Friday 8am to 5pm

Note: If you are unsure about any of the information provided please contact us on 01925 626 200  
Based on employees aged 23 and over. On a Week 1 basis PAYE & NICs Rates & Allowances 2022/23  
Based on £9.50 National Living Wage (effective for over 23s from 1st April 2022)  
Based on Income Tax for England, Wales and Northern Ireland.

Tel: 01925 626200

Email [info@thesterlinggroup.co.uk](mailto:info@thesterlinggroup.co.uk)

# An explanation of your payslip and Net Pay reconciliation

## Income received from the agency:

- 1 The company income Sterling receives from the recruitment agency for providing the services of you (our employee) is shown here. This includes:
  - 1a A breakdown of hours and rates.
  - 1b The total income (excluding VAT).

## This company income is used to account for the following:

- 2 You are paid for the hours you have worked at the National Minimum Wage.
- 3 Your holiday pay is then calculated on your gross pay and processed to you in one of two ways, decided by you:
  - 3a Advanced Holiday Pay. This option means holiday pay will be advanced in with your weekly pay for you to retain yourself, to cover future holidays.
  - 3b Retained Holiday Pay. This option means holiday pay will be retained by Sterling and paid to you as and when requested.
  - 3c Total Retained Holiday Pay. If you have requested retained holiday pay, the current available total is displayed on each payslip.
- 4 Providing you are eligible and haven't opted out of the pension scheme, pension contributions are payable by both:
  - 4a The Employee and
  - 4b The Employer
- 5 As your employer, Sterling must retain from their income from the agency, Employer's National Insurance and Apprenticeship Levy to cover your Gross wage.
- 6 Sterling retain a margin. This amount covers administrative costs and Sterling insurances, including public liability and personal accident insurance as standard.

## Sterling is now left with a balance of money from the income:

- 7 Valid work related expenses submitted which are not subject to Income Tax and National Insurance are shown as a company deduction from income to determine any bonus payable. The expenses shown will be paid out to you along with your Net Pay. Mileage and non mileage expenses are paid out as two separate rates.
- 8 The remaining balance is a bonus payable after all deductions have been made and forms part of the Gross Pay.

To summarise, we have now accounted for all the income received from the agency.  
The amount paid into your bank account is calculated as follows:

- 9 Your Gross Pay is calculated by adding your hours at the National Minimum Wage to your bonus (if applicable) plus any advanced holiday pay (if opted for).
- 10 Income Tax, National Insurance contributions plus any other statutory deductions due on your Gross Pay form your Gross Pay deductions.
- 11 Your Gross Pay less Gross Pay deductions is your Net Pay.
- 12 Your Payment to bank is your Net Pay plus expenses is the final payment processed into your nominated bank account.

For further information call  
the Customer Liaison Team on 01925 626200