



# **Employee Handbook**

## **Key Information**

## **iConsult – Our Service**

iConsult is an umbrella company that places the needs of its employees first and takes away as much burden of administration as is possible. We remain compliant with current legal requirements and ensure that the take-home earnings of our employees are efficiently processed.

Our service has been shaped with our flexible workforce in mind, and we guarantee that each of our valued employees receives complete security, full employee benefits, and unrivalled customer care throughout their employment with us.

## **What we do**

- Provide you with your own dedicated iConsult contact.
- Invoice your agency/end client on a weekly or monthly basis.
- Rechargeable Expenses – if your agency or end client has agreed to pay certain expenses, we can process those – as long as they pass the tests we are required to undertake as per HMRC guidance
- We process payroll on a daily basis, pay your net earnings by Faster Payment to your personal bank account, and pay your taxes to HM Revenue & Customs (HMRC)
- Actively chase late payments and payment dates for outstanding invoices
- Provide you with all required insurances, which include
  - £10 million Employers Liability
  - £5 million Public Liability
  - £2 million Professional Indemnity\*
- Complete your P11Ds, P60s and P45s
- Process Statutory Sick Pay, Maternity/Paternity Pay, Student Loan payments and Holiday pay
- Keep you updated on any legislation/industry changes

\*Certain industries may require specialist cover which can be arranged for a small cost

## **What You Do**

- If required by your Agency/End Client - Submit your timesheet to us each week or month in a timely manner
- Submit your expenses form, along with any required receipts, at the same time as your timesheet each week or month
- Keep us updated of any new contracts and contract extensions
- Provide us with signed contractual paperwork when requested
- Ensure you update us with any required documentation upon renewal i.e. Motor Insurance Certificate, MOT, working visa etc.



## Timesheets, Invoicing and Expenses.

### Timesheets

We process timesheets and raise invoices daily between Monday and Friday\*.

In order for us to raise an invoice for you, you will need to send our invoicing team a copy of your completed timesheets.

- Timesheets received **before 12pm** (UK time) will be processed the **same** day\*.
- Timesheets received **after 12pm** (UK time) will be processed the **next** working day\*.

If you wish to raise weekly invoices, please ensure that you complete your timesheet and expenses on a weekly basis. For monthly processing, please forward you timesheet and expenses to us at the end of each calendar month.

\*On public or bank holidays, timesheets and invoices will be processed the next working business day.

### The Process

- You complete your timesheet with your hours/days worked.
- Send us a copy of your timesheet, along with your expenses form and any required receipts.
- We will raise an invoice and forward to your agency/client for payment.

Remember to keep your receipts for your own records!



## **Payments**

We understand the importance of getting our employees paid quickly and efficiently, and pride ourselves on doing so for each and every one of our valued employees.



## **How it works**

- We run payroll Monday to Friday. Your actual payment date will be determined by your agency's payment cycle, which should be confirmed by them at the start of your contract.
- Your payment, along with any re-chargeable expenses you may have, will be processed the same day we receive funds from your agency. If we receive funds from your agency after 12pm, you will be paid the following working day.
- We pay by same day Faster Payment, meaning funds will reach your account between 3.30pm – 6.30pm depending on how quickly you bank accepts the transfer.
- Your payment will be made to your personal bank account provided upon registration. If you wish to change the designated bank details we hold for you, you will need to inform your iConsult contact by telephone and confirm the full bank details by email.
- Once your payment is made, we will issue you a payslip by email.



## A Guide to Your Payslip

You will receive a payslip with every payment we make to your bank account. The payslip will appear similar to the below:

iConsult Payment Solutions Ltd Income Statement for						
Company Income received		Assignment Rate(s)				
Company Income and Costs	10,500.00	Units	Rate	Total	Agency/Description	Weekend Date
Employer's NI	1,161.55					
Employer's Pension	109.41	15.00	700.00	10,500.00	AGENCY NAME	DATE
Company Margin	80.00					

  

PAYSIP					
Employee Name	Employee Number	NI Number	Tax Code	Pay Date	Periods
NAME	#####	#####	####	DATE	1

  

Payments				Deductions	
Description	Units	Rate(£)	Amount(£)	Description	Amount(£)
Basic Rate	112.50	8.72	981.00	PAYE(Income tax)	2,442.20
Holiday Pay	1.00	985.28	985.28	Employee's NIC	504.64
Additional Taxable Wage	1.00	7,182.76	7,182.76	Employees Pension Deductions	182.35
<b>Total Payments</b>			<b>9,149.04</b>	<b>Total Deductions</b>	
				<b>3,129.19</b>	

  

iConsult Payment Solutions Ltd		This Period		Year to Date	
PAYE Reference	120/XB81276	Total Taxable Pay	8,966.69	Total Taxable Pay	32,301.61
Tax Period	9	Earnings for NICs	9,149.04	Total Nlable Pay	32,932.86
Period Ending	DATE	Expenses	0.00	PAYE Income Tax	6,959.80
Pay Frequency	Monthly	Net Payment	6,019.85	National Insurance	1,920.60
				<b>Total Payment (£)</b>	<b>6,019.85</b>

The 'Assignment Rate' section is made up of:

- i) Total hours or days worked in period including the Umbrella rate.
- ii) Any re-chargeable expenses

The 'Company Income received' section is made up of:

- i) Total value of Company Income received
- ii) Employer NI deductions
- iii) Employer Pension Deductions (where applicable)
- iv) Company Margin

The 'Payslip' section is made up of:

- i) **Payments** – All payments including Gross Pay, Holiday Pay and any re-chargeable expenses
- ii) **Deductions** – Any PAYE and employee NI / employee Pension deductions.
- iii) **Summary** – Breakdown of taxable pay and accumulative NI & PAYE deductions.
- iv) **The total payment which is your net pay**



## **Holiday**

You are entitled to the equivalent of 5.6 weeks' paid annual leave in the full working year (260 working days) or such enhanced paid annual leave entitlement as set out in the assignment schedule for your current assignment if different to this, calculated on a pro rata basis. This includes the usual public holidays in England and Wales. Your entitlement may change in accordance with an amendment to the Working Time Regulations 1998 or from time to time during the course of an assignment due to your entitlement under Regulations 5 and 6 of AWR. Any increase in your holiday entitlement due to an entitlement under Regulations 5 and 6 of AWR or for any other reason in relation to a particular assignment will cease once the that assignment has ended.

iConsult's holiday year runs from 1 January each year, should you join us after this date (so that you work less than 260 days in a full working year) your entitlement for your first year of employment will be pro-rated accordingly. During your first year of employment with the iConsult, you will only be entitled to take holidays as it accrues. This clause is subject to any terms contained within any assignment schedule in relation to annual leave and may change from time to time in line with the AWR once the Qualifying Period (as defined in the AWR) is met.

You are encouraged to make use of any annual leave entitlement that you have accrued and you agree to take your holiday at such times as the Company shall reasonably require, it being agreed that any time between assignment shall be taken as holiday unless otherwise agreed by the Company. Holiday accrued but unused may not be carried over from one holiday year to another.

When booking holiday, it is imperative that we are informed in advance with at least **10 days notice**.

You can inform us of holiday by one of the following options.

- Email: [timesheets@iconsultumbrella.co.uk](mailto:timesheets@iconsultumbrella.co.uk)
- By contacting your iConsult contact



## **Sickness**

If you are unable to attend work due to sickness or injury you must notify your iConsult main contact as early as possible on the first day of absence **before 9.30 am**. Whilst you are working at a client site, you must also inform the client of the reason for your absence as soon as possible, but no later than 9.30am on each day of absence.

You should state why you are unable to attend work and how long you expect to be absent from work.

You should keep your iConsult main contact regularly informed of your condition and the likely date of return to work.

**For further details on either Holiday or Sickness, please refer to your contract of Employment.**



## **Auto Enrolment**

The government wants to encourage all of us to save for our retirement. So, every employer, including us, must enrol their workers in a qualifying pension scheme if they are not already in one. This is called automatic enrolment.

The company must pay a minimum contribution of 1% on qualifying earnings (2% total) rising to 3% (8% total) by October 2018.

iConsult has joined forces with Smart Pensions, as our pension scheme for our employees, an experienced provider of workplace pensions in the UK.

Our employees will then become a member of Smart Pensions on the date they start working for us providing they fulfil the criteria detailed below:

- You're at least 22 years old
- You're under state pension age
- You earn more than the earnings trigger which is £9,440 per annum (equal to £787 per month or £182 per week)
- You usually work in the UK

If anyone does not fulfil all the criteria above they will be reassessed on a monthly basis thereafter.

Once an employee has been automatically enrolled into the pension scheme, they can stay enrolled if they wish to, however they also have the opportunity to opt out within a set time period or leave the scheme at a later date if they decide the scheme is not for them. Details of how to opt out will be contained in your joining pack which will be supplied by Smart Pensions.

## **How iConsult can help**

Paying in to a pension not only helps provide financial stability for your future, but it also helps you to become even more tax efficient.

With iConsult as your employer, you can feel secure knowing that we will make the automatic enrolment process simple and seamless. Our team are also on hand to help with any questions you may have.

You can get more information about automatic enrolment at:

<http://www.direct.gov.uk/betterfuture>

you can get more information about Smart Pensions at:

<https://www.autoenrolment.co.uk/>





### **Real Time Information**

HM Revenue and Customs (HMRC) has changed the way that employers pay their employees Income Tax and National Insurance.

Real Time Information, or RTI, is a new system that HMRC have introduced to improve the operation of PAYE. RTI will mean that PAYE information is collected every time an employee is paid, rather than annually when a business submits its end-of-year tax return. When each employee's data is submitted each payday, it will be checked against the PAYE data that HMRC holds on that employee, this will highlight any errors or changes that have incurred since the last payday, making it quicker and easier to resolve.

It is vital that all of the information we have for you is correct and your records are up to date. As this is the case, we require you to inform us directly should any changes to your personal information take place i.e. a change of address.

### **Agency Workers Regulations**

The Agency Worker Regulations (AWR) were published in January 2010, and in turn, came in to force on the 1<sup>st</sup> October 2011

To understand the AWR, it is vital to understand the core principle behind it, which is to protect flexible workers from exploitation. With providing the correct preparation, knowledge and support, iConsult has set out to eliminate any negativity behind the AWR, and ultimately, provide security for our clients and employees alike.

Should you have any questions on your rights as an employee of iConsult and the AWR, you can contact your iConsult contact directly.

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