

This document sets out key information about your relationship with Global Resourcing when you engage with us via an Umbrella Company and can be used to help you make an informed decision before commencing an assignment.

Where you are being employed by an umbrella company, the umbrella company will calculate your tax and other deductions and then pay you for the work undertaken for the hirer. Global Resourcing Ltd will still be trying to find you assignments.

Each umbrella company will operate differently so it is important that you conduct your own due diligence. Once you have been successful in securing an assignment, we recommended you get a full breakdown from your chosen umbrella company before confirming your engagement.

General Information

Name of employer:	Your chosen Umbrella Company.
Type of contract engaged under:	Contract for services
Who will be responsible for paying you:	Your chosen Umbrella Company.
How often will you and the umbrella be paid:	Weekly or Monthly
Any Business connection between the umbrella company, the employment business and the person responsible for paying you:	No
Expected or minimum gross rate of pay transferred to the umbrella company from Global Resourcing:	As agreed with Global Resourcing, at least the prevailing or current National Minimum Wage or National Living Wage. For the purpose of this Key Information Document rate of pay will be £100 per day.
Deductions from umbrella income required by law:	Employers National Insurance and Apprenticeship Levy and Employers Pension contribution of 3% of qualifying earnings if enrolled.
Any other deductions from umbrella income (to include amounts or how they are calculated)	Umbrella company margin.

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	For the purpose of this Key Information Document rate of margin will be £15 per week.
Expected or minimum rate of pay to you:	As agreed with Global Resourcing, no lower than national minimum wage. For the purpose of this Key Information Document the rate of pay will be £100 per day.
Deductions from your wage required by law:	Employee National Insurance, PAYE Income tax and Employees' Pension contribution of 5 % of qualifying earnings if enrolled.
Any other deductions or costs taken from your wage (to include amounts or how they are calculated):	Where directed by HMRC deductions for student loan repayments or attachment of earnings orders.
Any fees for goods or services:	None
Holiday entitlement and pay:	Statutory Holiday pay as a minimum, 20 days annual leave plus 8 bank holidays per annum (12.07%). Workers receive holiday pay in advance with their hours and therefore holiday pay is included in the example net take home calculation below. In accordance with Agency Workers Regulations 2010 there may be an increase in holiday if the companies holiday is higher than statutory.
Additional benefits:	Non-monetary benefits provided by the hirer under the Agency Workers Regulations 2010 if applicable.

Representative example of your pay

	Umbrella fees	Worker Fees
Example gross rate of pay to umbrella company from Global Resourcing:	£500 (£100 daily rate x 5 days per week)	
Deductions from umbrella income required by law:	£77.50 £75.00 Employers National Insurance £2.50 Apprenticeship Levy	
Any other deductions from umbrella income:	£15.00 Umbrella company margin	
Example rate of pay to you:		£405.00 £356.12 weekly basic pay £48.88 holiday pay
Deductions from your pay required by law:		£52.72 £32.60 PAYE Income Tax £20.12 Employees National Insurance
Any other deductions or costs taken from your pay:		£0
Any fees for goods or services:		£0
Example net take home pay (after all estimated deductions costs & fees):		£352.28

We are providing this representation as a guideline and for information purposes only, it is not specific to any one assignment, umbrella company or individual.

For more information on the deductions from umbrella income required by law:

[Employer National Insurance](#)
[Apprenticeship Levy](#)
[Employer Pension Contribution](#)

For more information on the deductions from worker income required by law:

[Employee National Insurance](#)

[PAYE Income Tax](#)

[Employee Pension Contribution](#)

And any deductions for student loan repayments or Attachment of Earnings Order (AEO) as directed by HMRC.

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.