

# PAYE Umbrella for contracting professionals



**This solution offers contracting professionals a fully compliant payroll solution. It allows the worker to provide their services to any number of different end clients while having one employer and the statutory benefits and protection that brings.**

## How it Works

The worker should be paid an enhanced hourly/daily rate above that of a standard PAYE worker. The associated employment and service costs will then be deducted from the worker's gross income. Typically, the deductions will be for; Employers National Insurance, Employers Pension Contribution (if applicable), Apprenticeship Levy, Holiday Pay and Originem's margin. Once all these costs have been deducted, the remaining income will be paid to the worker as National Living Wage, for the hours worked, the remaining income will be paid to them as commission. The workers pay is then subject to deductions for their Employees National Insurance, PAYE and Pension Contributions (if applicable). The remaining income is their net take-home pay.

This offering protects agencies from employment liabilities, and any future employment costs because Originem is the employer of record. This model requires just one simple, consolidated rate of pay to Originem from the agency. We are then fully responsible for making all statutory payments for Tax and NI, as well as all statutory payments to and on behalf of the worker.

## Agency Benefits

- Consolidated or detailed invoice to pay all workers
- AWR Compliant
- Full employment status through Originem
- Statutory benefits
- Tax & NI deducted at source
- Entitlement to workplace pension contributions
- Guaranteed Friday payments
- Fully compliant with all employment legislation
- 24/7 managed online contractor portal

- Dedicated client/contractor support team
- Known profit and margin through fixed Umbrella rates
- Contractor support for Self-Assessment, to reclaim any allowable expenses

## Contact Originem today:

for more information on Originem PAYE Umbrella to help reduce your cost of sales, increase your margins and maintain workers take-home pay, please contact:

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