



Umbrella Employee Handbook

Our Umbrella Service

Our vision is to place our employees needs first by taking away the burden of administration, remaining knowledgeable and compliant with current legal requirements and ensuring that the take home earnings of our employees is always fair and accurate.

Our service was created with flexible workers in mind and our pledge to you is complete security, full employee benefits and unrivalled customer care throughout your employment with us. Any changes to your margin will always be communicated to you ahead of time and we guarantee to assist every one of our valued employees as much as we can.

What we do

- Provide you with your own dedicated account manager
- Invoice your agency/ end client weekly or monthly
- Reclaimable expenses- we reclaim any expenses from your agency or end client and pay them directly to you, via your nominated bank account
- We process payroll daily, pay your NET wage into your bank account via Faster Payment and pay your taxes to HMRC
- Actively chase late payments or payments due to you
- Provide you with all required insurances, up to £10 million
- Complete your P11Ds, P60s and P45s
- Process Statutory payments, SSP, SMP, SPP, Student loan and Holiday Pay
- Keep you posted on any legislation/ industry changes

What you do

- Submit your timesheet to us each week or month in a timely manner
- Submit any expenses forms, along with receipts and any evidence required in a timely manner
- Keep us posted on any changes to your contract, or any new assignments
- Provide us with your contract, signed and returned
- Ensure we are kept up to date with your right to work documents

Timesheets

We process timesheets and raise invoices Monday to Friday

For us to raise an invoice for you, please ensure you have submitted your timesheet in the time frame agreed with your client

Core Finance Management Ltd, Chichester House Neptune Way,
Waterside Court, Medway City Estate, Rochester, England, ME2 4NZ

T: 0800 211 8121 F: 0845 4681005 E: info@corefinancemanagement.com





- You complete your timesheet for your days/hours worked
- Send us a copy of your timesheet along with any reclaimable expenses and proof
- We raise an invoice to your end client/ agency

Expenses

If you wish to submit any re billable expenses, you must first agree this with your client/ agency. We will need to see proof of these claims and any supporting receipts. You may submit these directly to us using one of the following options:

- Email: accounts@corefinancemanagement.com
- Post: Core Finance Management, Chichester House, Neptune Way, Waterside Court, Medway City Estate, Rochester, Kent, ME2 4NZ

Payments

We understand the need to get your payment to you quickly and accurately every time, we pride ourselves on doing so for our employees.

- We run payroll Monday-Friday. Your actual payment date will be determined by your agency/ end client
- Your payment, along with any reclaimable expenses will be processed the same day we receive funds from your agency. If we receive funds after 12pm, your payment will be processed for the next working day
- We pay by same day faster payment
- Your payment will be made into your nominated bank account
- Once your payment is made, we will issue you with a pay slip and text message NET pay alert
- Items that you have bought for your assignment are not refunded, e.g. tools, uniform, safety equipment.

Holiday and Sickness

Under the Working Time Regulation 1998, you are entitled to take 28 days paid holiday a year (including bank holidays) or pro rata for shorter service and part time staff.

Your holiday is accrued by us 2 days per month worked, or if you are weekly billing just over half a day holiday per week worked. You can take holiday whenever you wish, however we can only pay you if you have sufficient levels of funds available at that time.

Our holiday year runs from 1st April to the 31st March and you must take the full 28 days as holiday as it cannot be rolled into the following year.

You can book holiday by one of the following options:

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- Email: accounts@corefinancemanagement.com
- Post: Core Finance Management, PO BOX 712, Rochester, Kent, ME1 9NN

If **sickness** or injury prevents you from attending work, you must notify us immediately. Whilst you are working on a client site, you must also inform your client of the reason for your absence no later than 09:30 am on each day of absence.

Auto Enrollment

The government wants to encourage us all to save for our retirement. So, every employer, including us, must enroll their workers into a pension scheme. This is called automatic enrollment.

The company must pay a minimum contribution and we have joined forces with Now:Pensions, an experienced provider of workplace pensions in the UK.

Real Time Information

HMRC have changed the way that employers pay their employees Income Tax and NI.

Real Time Information (RTI,) was introduced to improve the operation of PAYE. In simple terms, RTI will mean that PAYE information is collected each time an employee is paid rather than annually when a business submits its end of year tax return. It is vital that all the information we have for you is correct and our records are up to date for example if you change your address please notify us asap.

Agency Worker Regulations

The Agency Worker Regulations (AWR) were published in Jan 2010 and came into force 1st October 2011.

To understand AWR it is vital to understand the core principles behind it, which is to protect flexible workers from exploitation.

Should you have any questions on your rights as an employee please contact us here at Core Finance Management.

Contract of Employment

Upon registering with us, as discussed earlier in this handbook you will become a permanent employee of Core ACS Ltd.

As this is the case, upon finalizing details with your agency/ client on your role, your contract of employment will be issued along with your workers schedule.

Within your contract you will find the following policies:

- Disciplinary and grievance

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- Health and Safety
- Code of conduct

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