



# Key Information Document for Agency Workers

As part of our obligations under [Reg 13A of the Conduct of Employment Agencies & Employment Businesses Regulations 2013](#), we have provided key document information for the agency workers who may wish to enter into employment with Clarity Umbrella under UK PAYE Employment for their assignment. The Employment Agency Standards inspectorate (EAS) will enforce compliance with this regulation and can be contacted via email at [eas@beis.gov.uk](mailto: eas@beis.gov.uk) or by telephone on 0207 215 5000, or in writing to: Employment Agency Standards Inspectorate, Department for Business, Energy and Industrial Strategy, 1 Victoria Street, London, SW1H 0ET.

FACT	INFORMATION
NAME OF WORKER	<b>XXXX</b>
CONTRACT TYPE	<b>Over-arching Contract of Employment Pay Comparator Model</b>
NAME OF EMPLOYMENT BUSINESS	<b>Venn Group</b>
NAME OF INTERMEDIARY OR UMBRELLA COMPANY (THE 'WORK-SEEKER')	<b>Clarity Umbrella Ltd Reg No: 12210720 VAT No: 332 8637 92</b>
WHO WILL EMPLOY THE WORKER	<b>Clarity Umbrella Ltd</b>
WHO WILL PAY THE WORKER	<b>Clarity Umbrella Ltd</b>
ANY BUSINESS CONNECTION BETWEEN THE INTERMEDIARY OR UMBRELLA COMPANY AND THE EMPLOYMENT BUSINESS (and, if different, the employer worker and the person who will pay the worker)	<b>No</b>
PAY INTERVALS	<b>WEEKLY</b>

## INTERMEDIARY OR UMBRELLA COMPANY PAY INFORMATION

FACT	INFORMATION
RATE OF PAY TO THE INTERMEDIARY OR UMBRELLA COMPANY (THE 'WORK-SEEKER') (Invoice Value)	<b>£ 200 per day</b>
STATUTORY DEDUCTIONS FROM INTERMEDIARY OR UMBRELLA COMPANY INCOME	<b>Employers National Insurance 13.8% Apprenticeship Levy or Employment Taxes 0.05% of the payroll figure (if applicable) Employers Pension Contributions (complying with auto-enrolment) 9% Holiday Pay (accrued at 12.07% of the taxable salary) - requests can be made to advance holiday if required.</b>
NON-STATUTORY DEDUCTIONS FROM INTERMEDIARY OR UMBRELLA COMPANY INCOME	<b>Umbrella Margin for processing the payroll <i>Clarity Umbrella Ltd applies a margin of £25.00 for a weekly invoice and £95.00 for a monthly invoice taken from the contract rate as part of the employment costs before the taxable salary is reached.</i></b>



## WORKER PAY INFORMATION

FACT	INFORMATION
EXPECTED OR MINIMUM RATE OF PAY TO THE INDIVIDUAL	<b>No employee of Clarity Umbrella Ltd will be payrolled at less than National Minimum Wage. In order to comply with legislation this means that no worker will be engaged on less than £16.00 per hour contract rate.</b>
STATUTORY DEDUCTIONS FROM THE WORKER'S PAY	<b>Income Tax or PAYE (at 20%, 40%, 45% dependant on earnings) Employees National Insurance 12.00% Student Loan (if applicable)</b>
NON-STATUTORY DEDUCTIONS FROM THE INDIVIDUALS PAY	<b>GAYE (if applicable via salary sacrifice)</b>
ANY FEES FOR GOODS AND SERVICES	<b>N/A</b>
ANY OTHER DIFFERENCE BETWEEN THE UMBRELLA COMPANY'S INCOME AND THE WORKER'S NET PAY	<b>No</b>
ANY OTHER BENEFITS	<b>All Clarity Umbrella Ltd employees are enrolled into our Contractor Rewards program giving access to online and in store discounts. This benefit is added FOC.</b>
LEAVE ENTITLEMENT	<b>5.6 weeks per annum pro rata</b>
ANY OPT OUT AGREEMENT UNDER REGULATION 32	The Conduct of Employment Agencies and Employment Businesses legislation was introduced in 2003. The decision of whether to opt-in to or opt-out from the requirements of the legislation is a decision which should be made by each individual contractor; our experience is that the vast majority opt-out but we cannot advise you on the matter. Governmental guidance on the Regulations and their possible impact on you as a contractor can be found here <a href="http://www.bis.gov.uk/files/file24248.pdf">http://www.bis.gov.uk/files/file24248.pdf</a> .



## AN EXAMPLE PAY STATEMENT FOR A WORKER WORKING 5 DAYS PER WEEK (37.5 hours a week):

REPRESENTATIVE EXAMPLE STATEMENT		UMBRELLA INCOME WEEKLY (5 WORKING DAYS)	UMBRELLA INCOME WEEKLY (5 WORKING DAYS) WITH AE PENSION
EXAMPLE GROSS RATE OF PAY TO INTERMEDIARY OR UMBRELLA COMPANY FROM US	<b>INVOICE VALUE</b>	£1,000.00	£1,000.00
DEDUCTIONS FROM INTERMEDIARY OR UMBRELLA COMPANY REQUIRED BY LAW (Employers NI, Apprenticeship Levy, etc.)	<b>EMPLOYERS NI</b>	£96.48	£91.61
	<b>APPRENTICESHIP LEVY</b>	£4.37	£4.19
	<b>EMPLOYERS PENSION (9%)</b>		£40.33
ANY OTHER DEDUCTIONS OR COSTS FROM YOUR WAGE	-		-
ANY FEES FOR GOODS OR SERVICES DEDUCTED AS PART OF THE EMPLOYMENT COSTS	-		
ANY OTHER DEDUCTIONS FROM INTERMEDIARY OR UMBRELLA INCOME	<b>CLARITY MARGIN</b>	£25.00	£25.00
EXAMPLE RATE OF PAY TO YOU (TAXABLE SALARY)	<b>WEEKLY SALARY</b>	£874.15	£838.86
DEDUCTIONS FROM YOUR PAY REQUIRED BY LAW	<b>INCOME TAX (PAYE)</b>	£126.43	£119.37
	<b>EMPLOYEES NI</b>	£75.86	£71.62
EXAMPLE NET TAKE HOME PAY (following all estimated deductions, costs & fees)	-	£671.86	£647.87

### ASSUMPTIONS FOR UMBRELLA CALCULATION:

Please note, in order to provide an umbrella take home pay example there are a few assumptions that have to be made. The calculation above assumes that the employee is on a standard tax code (1257L) and is provided on a Week 1 basis (X), which means only one week's tax-free allowance is applied. It is also based on 2023/2024 PAYE and National Insurance thresholds.