

Key Information Document

This document sets out key information about your relationship with us and the intermediary or umbrella company used in your engagement, including details about pay, holiday entitlement and other benefits.

Further information can be found at [\[relevant delivery team at Venn Group\]](#) and/or info@gcus.co.uk.

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.

GENERAL INFORMATION

Your name:	Contractor Name
Name of employment business:	Venn Group
Name of umbrella company:	Global Challenge Umbrella Services Ltd
Your employer:	Global Challenge Umbrella Services Ltd
Type of contract you will be engaged under:	Overarching contract of employment for services
Who will be responsible for paying you:	Global Challenge Umbrella Services Ltd
How often the umbrella company and you will be paid:	Weekly payments

INTERMEDIARY OR UMBRELLA COMPANY PAY INFORMATION

You are being paid through an umbrella company: a third-party organisation that will calculate your tax and other deductions and then pay you for the work undertaken for the hirer. We will still be finding you assignments.

The money earned on your assignments will be transferred to the umbrella company as part of their income. They will then pay you your wage. All the deductions made which affect your wage are listed below. At the bottom you will find a representative example of weekly salary with all relevant deduction. If you have any queries about these please contact us.

Your payslip may show you as an employee of the umbrella company listed below.

Name of umbrella company:	Global Challenge Umbrella Services Ltd
Any business connection between the umbrella company, the employment business and the person responsible for paying you:	None
Minimum gross rate of pay transferred to the intermediary or umbrella company from us:	As minimum Venn Group will transfer amount required by the umbrella in order to administrate payments in line with National Living Wage Regulations
Deductions from umbrella income required by law:	<ul style="list-style-type: none"> • Apprenticeship Levy- some employers are required to pay the UK's Apprenticeship Levy. • Employers National Insurance (NIERS)- The amount umbrella pays HMRC as your employer for National Insurance. • Employer's pension contribution at 3% of taxable gross, if applicable
Any other deductions from umbrella income (to include amounts or how they are calculated)	<ul style="list-style-type: none"> • Margin £22.50 per week
Minimum rate of pay to you:	Minimum Rate of Pay = The hours you've worked multiplied by National Minimum Wage. (For example: £390.75 for 37.5hrs per week, assuming you are 25 years old and over)
Deductions from your wage required by law:	<ul style="list-style-type: none"> • Employees National Insurance Contribution

	<ul style="list-style-type: none"> Income Tax Employee's Pension Contributions (deferred for 12 weeks) at 5% of taxable gross, if applicable If relevant – student or postgraduate loan deductions If relevant – earnings attachment orders
Any other deductions or costs taken from your wage (to include amounts or how they are calculated:	None
Any fees for goods or services:	None
Holiday entitlement and pay:	28 days – calculated as 5.6 weeks of gross pay
Additional benefits:	None
Any Opt -out agreements under Regulation 32	No

REPRESENTATIVE EXAMPLE PAY*

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to umbrella company from us:	£1000 per week (£200/day over 5 days)	
Deductions from intermediary or umbrella income required by law:	£93.70 Employer NI £25.41 Employer Pension Contributions where applicable £4.40 Apprenticeship Levy where applicable	
Any other deductions or costs taken from umbrella income:	£22.50 weekly margin	
Example rate of pay to you:		£853.99 per week
Deductions from your pay required by law:		£122.40 PAYE Income Tax £73.44 Employee National Insurance £33.88 Employee Pension Contributions where applicable £NIL Student loan where applicable £NIL Attachments of earnings (e.g. court fines etc) – where applicable
Any other deductions or costs taken from your pay:		None
Any fees for goods or services:		None
Example net take home pay:		£624.27/week , including holiday pay

***In this example we have assumed you are eligible for and opted in auto enrolment pension scheme**

You can find out more about working through an umbrella company in the government guidance available at <https://www.gov.uk/guidance/working-through-an-umbrella-company>