

# SMARTWORK UMBRELLA STARTER GUIDE

smartwork

**Welcome**

**Why Us**

**Employment  
Benefits**

**Life  
Benefits**

**Professional  
Benefits**

**SmartWork  
Service**

**Sign Up  
Process**

**Employment  
Information**

**Contact**

Starter Guide

# CONTENTS

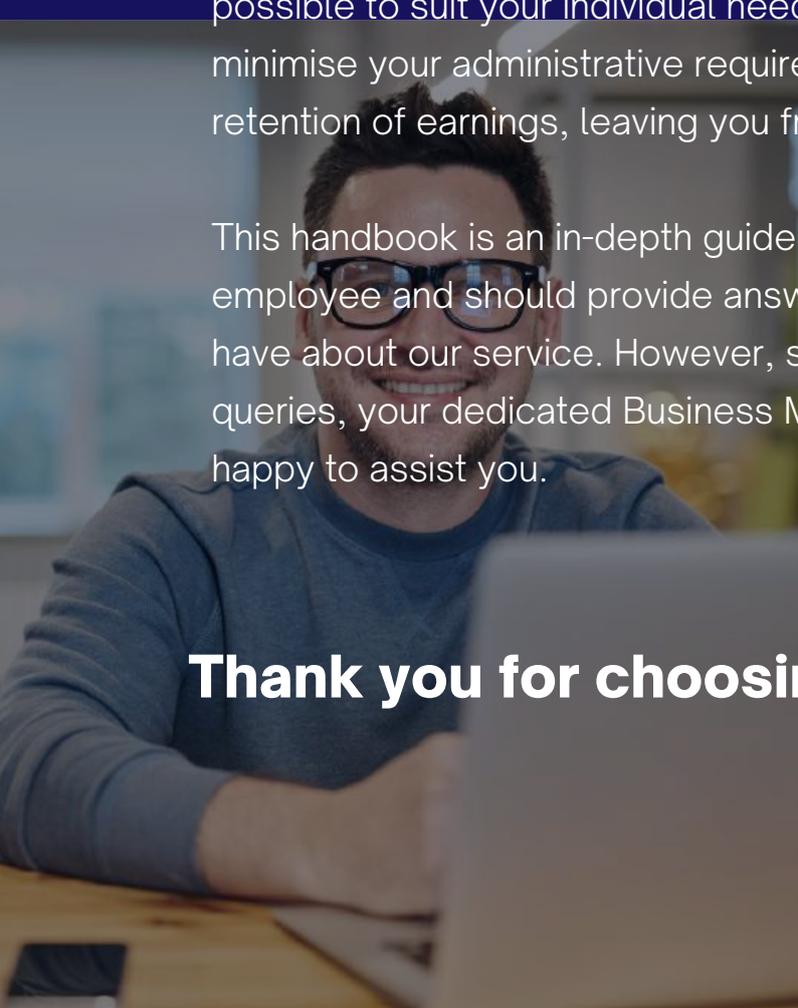
# WELCOME

We are delighted that you are considering SmartWork as your flexible employer, and we look forward to supporting and guiding you through your contracting career.

At SmartWork we pride ourselves on supplying a simple, professional employment service, designed to be as flexible as possible to suit your individual needs. Our service is tailored to minimise your administrative requirements and maximise your retention of earnings, leaving you free to concentrate on your role.

This handbook is an in-depth guide to being a SmartWork employee and should provide answers to any questions you may have about our service. However, should you have any further queries, your dedicated Business Manager will be more than happy to assist you.

**Thank you for choosing SmartWork**





# WHY US

# EMPLOYMENT BENEFITS



## ESSENTIAL STATUTORY BENEFITS

Including all statutory pay entitlements such as paternity/maternity & sick pay, paid holidays, and auto-enrolment pension scheme.



## INSTANT PAYMENT ACCESS

Receive your pay the same day we receive it from your agency at no additional cost.



## DESIGNATED BUSINESS MANAGER

Get personalized guidance from your own designated manager, available five days a week.



## SECURE SMART PORTAL

Manage your information, payments, view payslips, submit timesheets, etc with ease.



## DECADES OF EXPERTISE

Benefit from over 20 years of experience in the contracting industry.

# LIFE BENEFITS



## SELF-INVESTED PRIVATE PENSION

Bring your existing pension or explore your options through our friends at Interactive Investor.



## CONTRACTOR MORTGAGES

Access tailored mortgage solutions with our affiliate partner – Freelancer Financials.



## REFERRAL SCHEME

Earn rewards when you recommend SmartWork to your peers.



## CONTINUOUS EMPLOYMENT

Enjoy continuous employment, even between contracts, for stability and peace of mind.



# PROFESSIONAL BENEFITS



## COMPREHENSIVE INSURANCE COVER

Enjoy professional insurance cover included as standard.



## COMPLIANCE ASSURANCE

Stay protected with our FCSA Accreditation and APSCo Membership.



## COST EFFECTIVE

At just £20 per week, we provide high-quality solutions at competitive rates.



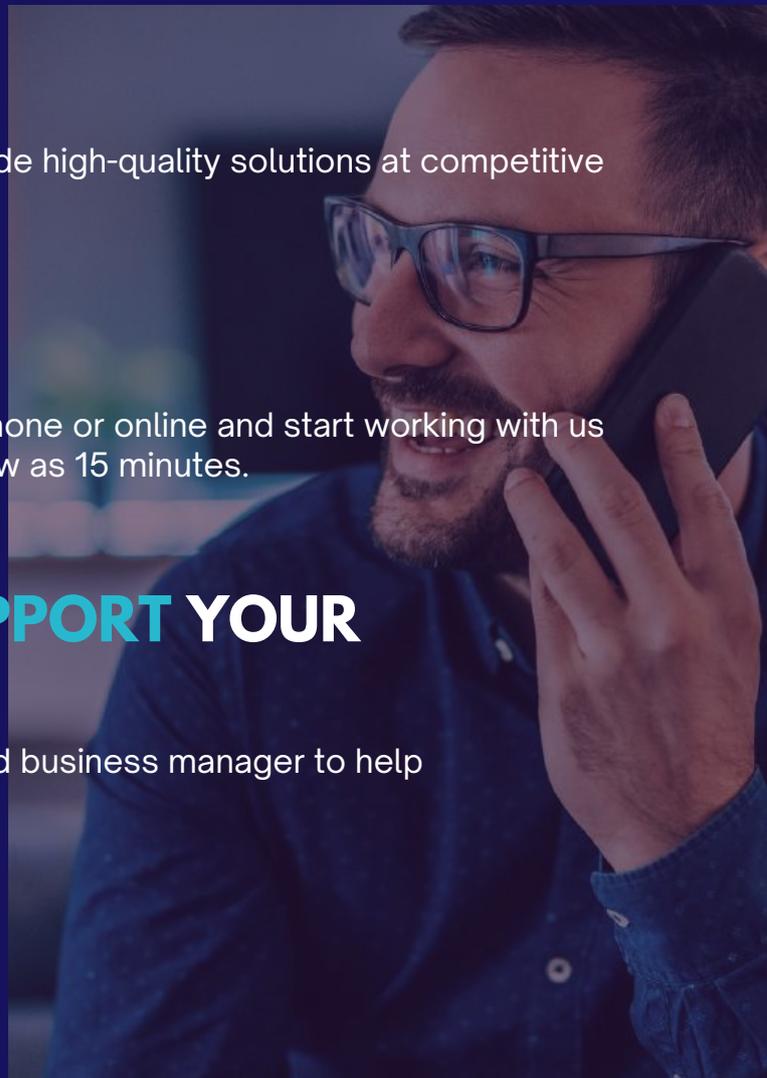
## INSTANT SETUP

We can have you setup over phone or online and start working with us quickly and effortlessly in as low as 15 minutes.



## HELPLINE TO SUPPORT YOUR CAREER

You'll be assigned a designated business manager to help answer all your questions.



# THE SMARTWORK SERVICE

**Security and Compliance. The home of your contracting career.**



Our umbrella service adheres to the highest industry standards established by the FCSA and APSCo, guaranteeing complete compliance with HMRC regulations.



We undergo an annual compliance audit, providing our contractors with peace of mind while working with us.



Our ISO 27001 certification protects your data security, while our SafeRec certification helps recruitment partners minimise compliance risk across the supply chain.

Our outstanding ratings on Trustpilot and Google highlight our commitment to providing a truly customer-centered umbrella service.



Every contractor is paired with a designated business manager, ensuring they are just an email or phone call away whenever needed.



# THE **SIGN-UP** PROCESS



## **ONLINE REGISTRATION & ID CHECK**

A swift online registration form and identity verification ensures peace of mind for everyone. However, you are always welcome to visit us in person.



## **WE ARRANGE YOUR ASSIGNMENT DETAILS**

Our contracts team collaborates with your agent or client to draft your assignment contract for your review.



## **REVIEW AND SIGN YOUR CONTRACT ELECTRONICALLY**

Sign your contract electronically in five minutes. There is no need to print or post anything.

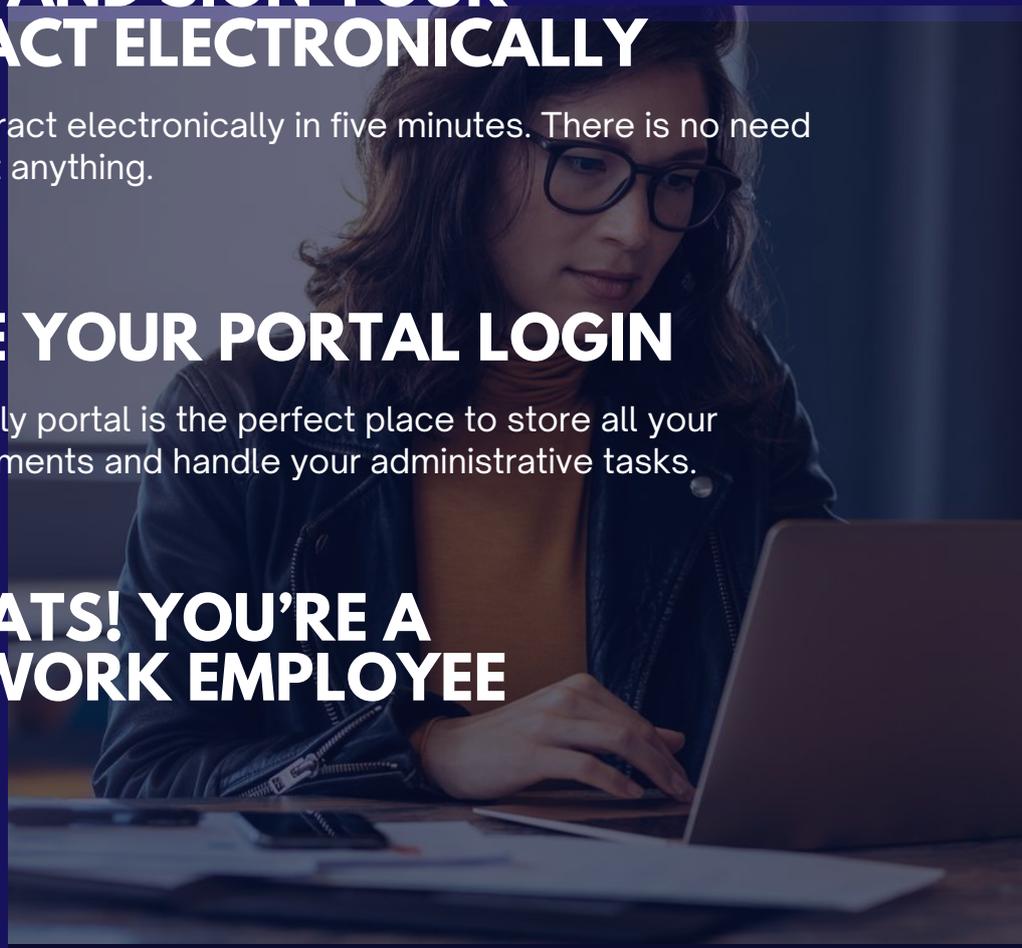


## **RECEIVE YOUR PORTAL LOGIN**

Our user-friendly portal is the perfect place to store all your essential documents and handle your administrative tasks.



## **CONGRATS! YOU'RE A SMARTWORK EMPLOYEE**



# IMPORTANT INFORMATION ABOUT YOUR UMBRELLA EMPLOYMENT

In the following pages, we outline some important information you need to know about being employed by an umbrella company like SmartWork.

Please read these carefully before making a decision.

# HOW DOES AN UMBRELLA COMPANY WORK?

When you start with SmartWork, you become one of its employees. An umbrella company's purpose is to help consolidate your income into monthly or weekly pay and take over the hassle that usually comes with self-employment. As an umbrella employee, you will be entitled to the same statutory benefits as any other employee in the UK.

This includes paid holiday, statutory maternity or paternity pay, sick pay and pension contributions. Being an umbrella employee can give you the freedom of self-employment and the ability to choose between contracts (or even work multiple contracts simultaneously).

All this is combined with the simplicity and security of employment benefits, where your administrative and tax deductions are taken care of.

---

## WHAT IS SMARTWORK'S MARGIN?

In the umbrella world, the amount the umbrella company deducts is called a "margin." This small margin is taken from the invoice payments we receive for the work you have completed.

The SmartWork margin of £20 per week is deducted from the invoice payment before any statutory deductions, such as income tax and national insurance, minimising the effect on net pay.

This amount will be deducted weekly or monthly, depending on your pay frequency. We retain only one margin per period, regardless of how often you receive payment during that timeframe.

# HOW LONG IS THE SIGN-UP PROCESS?

We recognise that time is valuable for busy contractors, so we have streamlined the joining process to make it efficient enough to complete in just a few hours and sometimes even quicker.

---

# WHAT IS THE RIGHT TO WORK CHECK?

When contractors register with us, they officially become SmartWork employees. As their employer, SmartWork is legally required to verify their eligibility to work in the UK.

During the sign-up process, as part of the Right to Work verification, UK and Irish nationals will need to perform a digital check to confirm their identity via Trust ID.

Non-UK or Irish passport holders can verify their immigration status by generating a share code. Please be aware that the Right to Work verification must be finished before we can issue your employment contract and formalise our partnership with you.

# OVERARCHING EMPLOYMENT CONTRACT

When signing up with SmartWork, you become one of its employees, and it acts as an intermediary between you and your agency.

As an employee, you will receive an overarching employment contract and have full employment rights like any other worker.

---

## STATUTORY RIGHTS

Umbrella company workers have statutory rights equivalent to any other employees. This includes the rights to a written contract, paid holiday, minimum wage, workplace pension, sick pay, maternity/paternity pay, and more, provided general eligibility criteria are met.

---

## CLAIMING EXPENSES

Umbrella employees cannot offset their full range of expenses if they are under supervision, direction or control (SDC).

If there is no SDC, you can claim back mileage through SmartWork, and all other expenses at the end of the financial year (P87 or Self-Assessment).

When you join, you will be considered to be working under SDC, unless otherwise assessed in the SmartWork Umbrella's SDC questionnaire. For full details, please refer to the SmartWork expenses Handbook.

# THANK YOU FOR CHOOSING SMARTWORK

## Contact Us :



0800 434 6446



info@smartwork.com



www.smartwork.com



Whitefriars, Lewins Mead, Bristol, BS1 2NT