

smartwork  
Umbrella

[www.smartwork.com](http://www.smartwork.com)

# SMARTWORK STARTER GUIDE

smartwork

# CONTENTS

**Welcome**

**Why Us**

**Employment  
Benefits**

**Life  
Benefits**

**Professional  
Benefits**

**SmartWork  
Service**

**Sign Up  
Process**

**FAQs**

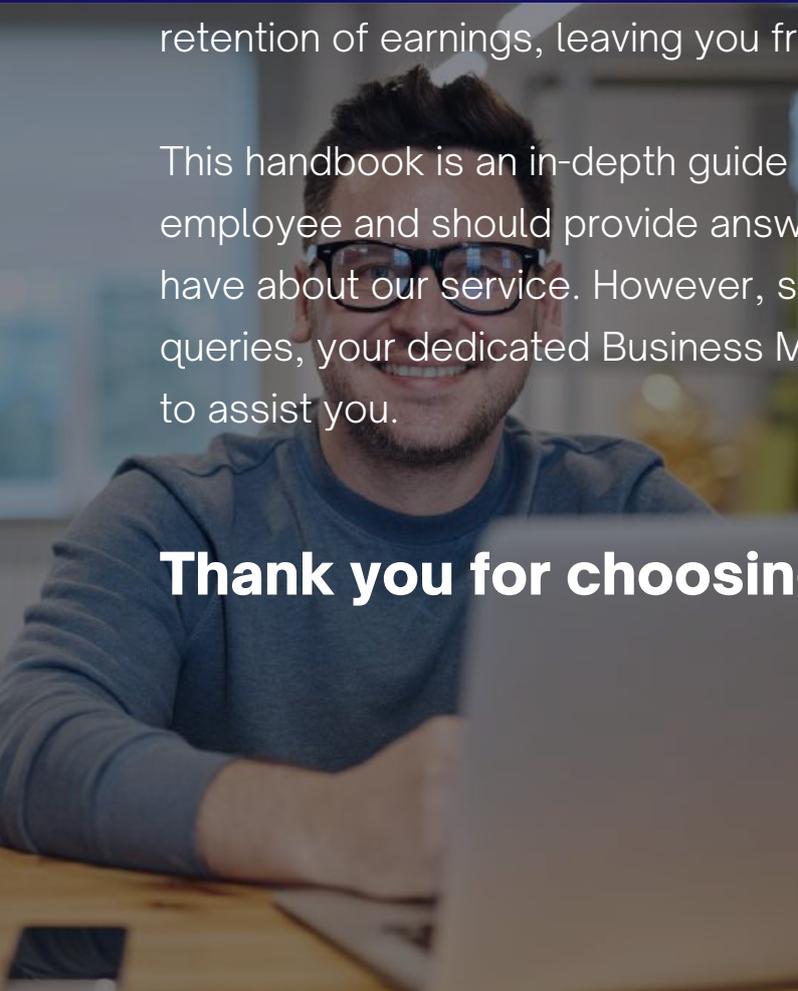
# WELCOME

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**



A woman with long brown hair and glasses is smiling and looking at a man in a dark suit. The man is holding a tablet and looking at it. They are in an office setting with a window in the background. There are two cyan decorative bars: one horizontal bar on the left side of the image and one vertical bar on the right side of the dark blue overlay.

# WHY US

# EMPLOYMENT BENEFITS



## ESSENTIAL STATUTORY BENEFITS

Including paternity and maternity pay, paid holidays, and auto-enrolment pension.



## 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.



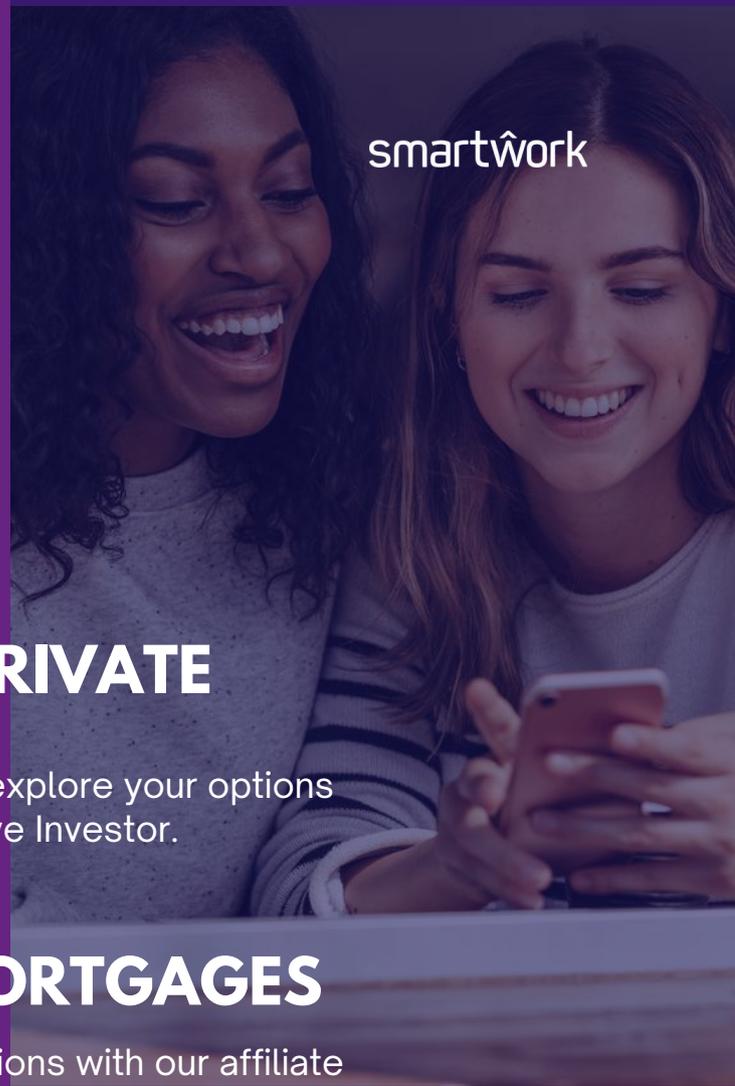
## REFERRAL SCHEME

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 set up online and start working with us quickly and effortlessly in as little 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.**

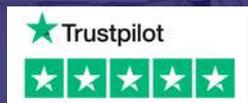


Our umbrella service adheres to the highest industry standards established by the FCSA and APSCo, guaranteeing complete compliance with HMRC regulations.



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

Our 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.

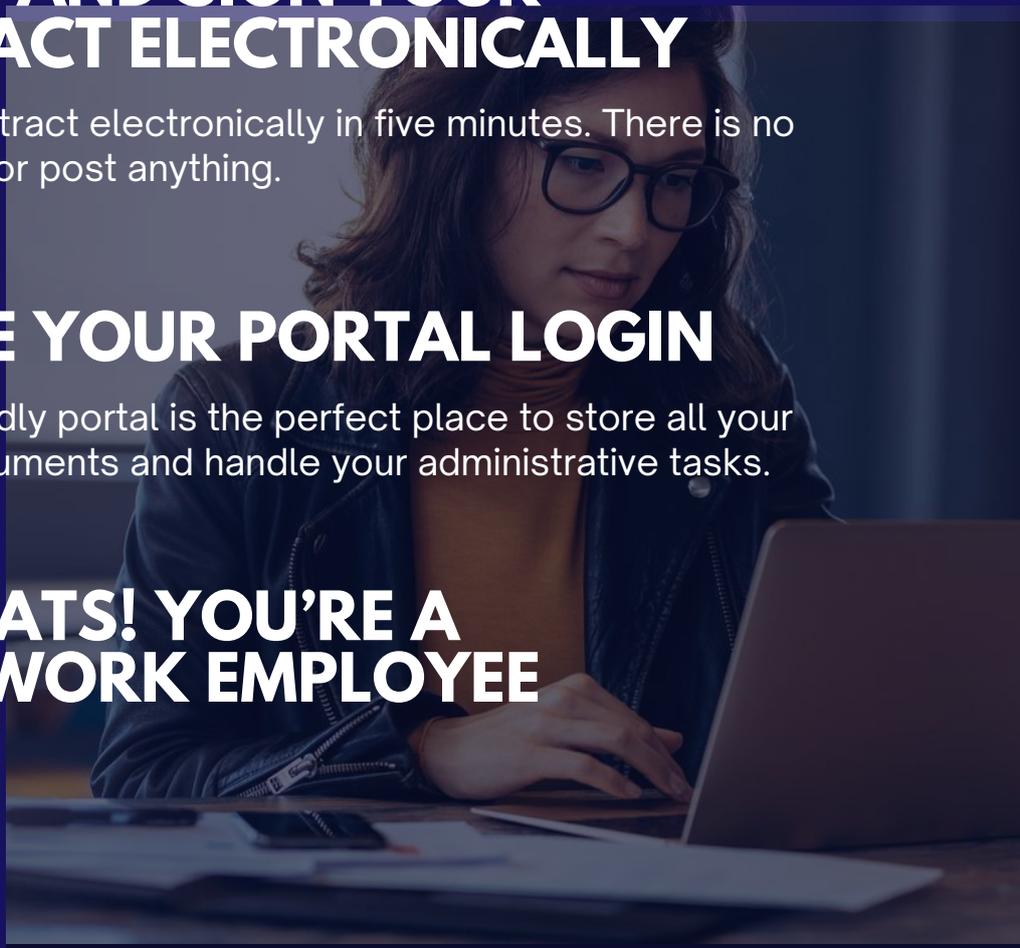


## **RECEIVE YOUR PORTAL LOGIN**

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



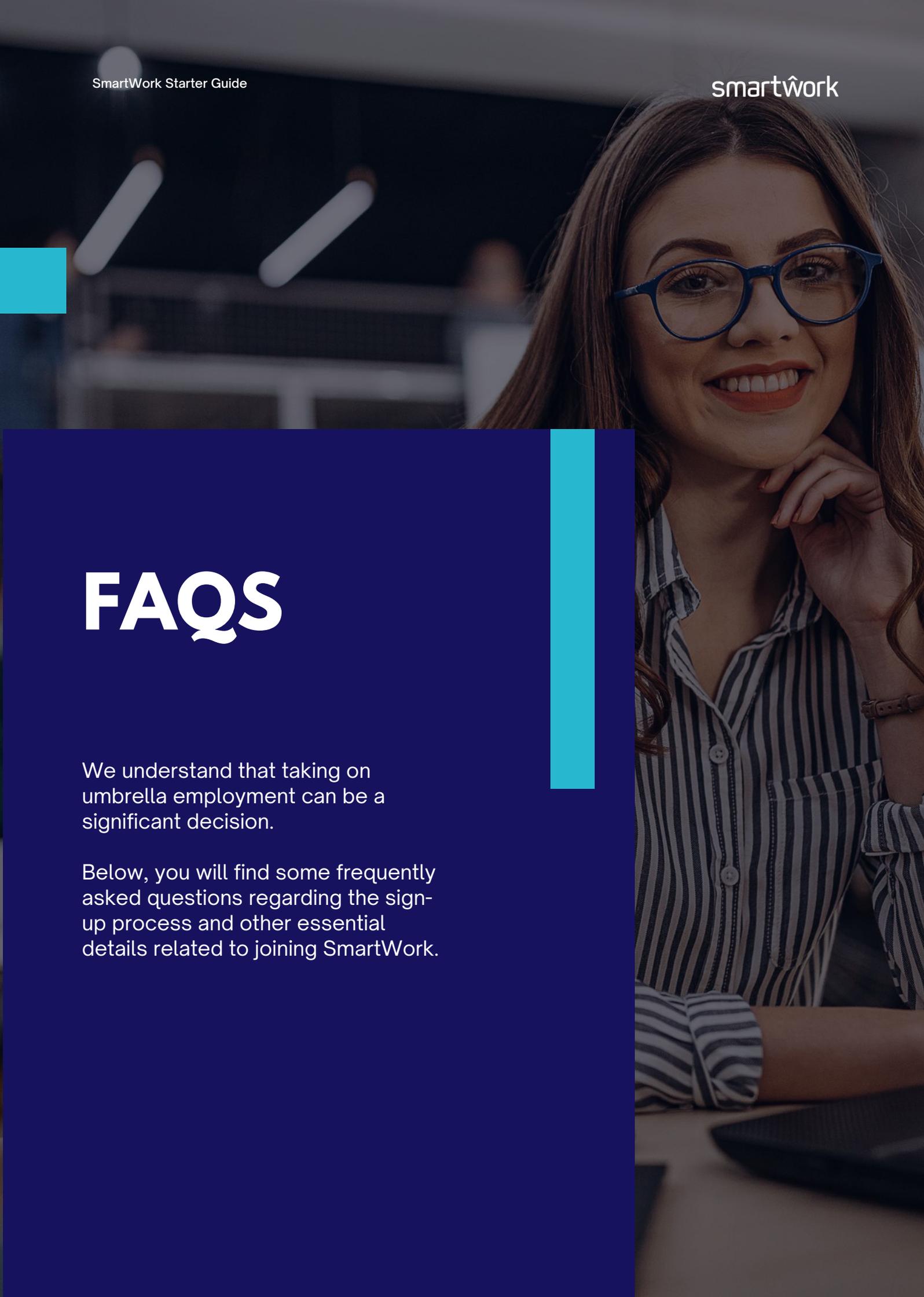
## **CONGRATS! YOU'RE A SMARTWORK EMPLOYEE**



# FAQS

We understand that taking on umbrella employment can be a significant decision.

Below, you will find some frequently asked questions regarding the sign-up process and other essential details related to joining SmartWork.



# 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 is deducted from the invoice payment before any statutory deductions, such as income tax and national insurance, minimizing the effect on net pay.

The deducted amount is a fixed sum you must confirm you are comfortable with before joining.

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.

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# HOW LONG IS THE SIGN-UP PROCESS?

We recognize 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 your employer, SmartWork is legally required to verify their eligibility to work in the UK.

During the sign-up process, you will need to provide your personal ID and Right to Work documents, which should be submitted to us as soon as possible.

As part of the Right to Work verification, you will need to perform a digital check to confirm your identity. This will include uploading the necessary documents and completing a liveness check.

Please be aware that the Right to Work verification must be finished before we can issue your employment contract and formalize our partnership with you.

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## MORE QUESTIONS?

If you have any other questions, please visit the SmartWork Knowledge Base, where you can find information on everything related to umbrella employment.

We would, of course, be happy to help via the phone. Our business managers are available 9 am - 5:30 pm Monday to Thursday and 9 am - 5 pm Friday.

# THANK YOU FOR CHOOSING SMARTWORK

## Contact Us :



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