

Key Information Document

Key Information Document – working through an Umbrella Company.

Below is an example Key Information Document. The final document can be provided to you upon request to the Umbrella Company;

1. Once you have confirmed which Umbrella Company Intermediary you choose to be engaged through, and;
2. Have agreed any variations that affect your pay (such as how much money you choose is being paid into your pension fund).

This document sets out key information about your relationship with E-Resourcing Ltd and the Umbrella Company (intermediary) you have chosen to be used for your assignment, including details about pay, holiday entitlement and other benefits. Further information can be found:

at: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/836294/key-information-document-for-agency-workers-business-employer-guidance.pdf

You are being paid through an intermediary Umbrella Company: a third-party organisation that will apply your PAYE tax and other agreed deductions and then pay you for the work undertaken. The money earned on your assignment is transferred to the Umbrella Company and they will make the appropriate deductions, including their fee and then pay you the agreed wages. All the deductions made which affect your wage are listed below. If you have any queries about these please contact E-Resourcing or your chosen Umbrella Company. Your payslip will show you as an employee of the Umbrella Company.

Example

Your name	Mr John Smith (Example)
Name of employment business	E-Resourcing Ltd
Name of intermediary or Umbrella Company	Umbrella Company - TBC
Your employer	Umbrella Company - TBC
Type of contract you will be engaged under	Umbrella Company Contract of Employment
Who will be responsible for paying you	Umbrella Company – TBC
How often the Umbrella Company and you will be paid	Monthly, unless you make specific arrangements with your chosen Umbrella Company and E-Resourcing Ltd
Any business connection between the intermediary or Umbrella Company, the employment business, and the person responsible for paying you	The Employment Business is E-Resourcing Ltd. The Umbrella Company is completely independent to E-Resourcing Ltd.

	A contract for services will be in place between E-Resourcing Ltd and the Umbrella Company you decide on
Expected or minimum gross rate of pay transferred to the intermediary or Umbrella Company from E-Resourcing Ltd.	(Such as £350 daily) (exclusive of VAT)
Deductions from intermediary or Umbrella Company income as required by law	Employers National Insurance calculated at 13.8% of the gross pay (above the secondary threshold of £169 per week). This is expected to increase in April 2025 as detailed in the November 24 budget The apprenticeship levy is calculated at 0.5% of your gross pay. These amounts are dictated by current UK law.
Any other deductions from Umbrella Company income (to include amounts or how they are calculated)	The margin retained by the Umbrella is as agreed by you, typically £20 – 25 per week or £100 – 125 per month by negotiation
Minimum rate of pay to you	At least the National Minimum Wage
Deductions from your wage required by law	Income tax as dictated by current law. Calculated at 20%/ 40%/ 45% above the personal allowance of £240 per week. Your personal allowance will reduce if your earnings exceed £100,000 per year. Employees NI is calculated at 12% above the primary threshold of £183 up to the upper earnings limit of £962 per week, and 2% thereafter. Employees' pension contribution calculated at 4% net (5% gross) .
Any other deductions or costs taken from your wage (to include amounts or how they are calculated)	None, unless agreed by you
Any fees for goods or services	None, unless agreed by you
Holiday entitlement and pay	Your automatic holiday entitlement per annum is: 28 days holiday, inclusive of Public Holidays. Your holiday pay is included in the rate that is paid monthly to the Umbrella by E-Resourcing Ltd.
Any opt out agreement under regulation 32 of the Conduct of Employment Agencies and Employment Businesses 2003 regulations:	You will be opting out of the Conduct of Employment Agencies and Employment Businesses regulations
Additional benefits	None, unless agreed by you

Worked Example Pay

	Intermediary or Umbrella Company fees	Worker fees
Example gross rate of pay to intermediary or Umbrella Company from E-Resourcing:	£350 x 20 = £7,000.00 monthly (excluding VAT) based on working 20 days a month	
Deductions from intermediary or Umbrella Company income required by law:	£733.82 Employer's NI - This is expected to increase in April 2025 as detailed in the November 24 budget £30.27 Apprenticeship Levy £62.54 Employer Pension Contribution (AE)	
Other deductions or costs taken from intermediary or umbrella income:	£123.50 Margin for the Umbrella Company	
Example rate of pay to you:		£5,398.35 Monthly Basic Pay £651.52 Monthly Holiday Pay gross, or when paid when absent £6,049.87 Monthly Pay
Deductions from your pay required by law:		£1,377.98 Income tax £442.66 Employees NI £62.54 Employee Pension Contribution.
Any other deductions or costs taken from your pay:		None, unless agreed by you
Any other fees for goods or services:		None, unless agreed by you
Example net take home pay:		£4,166.68 monthly

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.