

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.

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:

Name of employment business:	Oliver James Associates
Name of umbrella company:	Danbro Workforce Solutions Limited
Your employer:	Danbro Employment Umbrella Limited
Type of contract you will be engaged under:	Overarching contract of employment, matching permanent pay
Who will be responsible for paying you:	Danbro Employment Umbrella Limited
How often the umbrella company and you will be paid:	Weekly

Intermediary or Umbrella Company 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:	Danbro Employment Umbrella Limited
Any business connection between the umbrella company, the employment business and the person responsible for paying you:	Danbro Employment Umbrella Limited is a subsidiary of Danbro Workforce Solutions Limited
Minimum gross rate of pay transferred to the intermediary or umbrella company from us:	At £150 per day, 5 days per Week. £750 per week which we refer to as "contracted rate"
Deductions from umbrella income required by law:	Employers National Insurance Apprenticeship Levy Holiday Pay Employer Pension Contribution
Any other deductions from umbrella income (to include amounts or how they are calculated)	Employer Margin £20 per timesheet (Weekly)
Minimum rate of pay to you:	Minimum Rate of Pay = £52.1 (at National Minimum Wage) Expected pay = £645.99 (taking into account pension deductions and holiday pay)
Deductions from your wage required by law:	Employees National Insurance Contribution Income Tax Employees' Pension Contribution 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):	If chargeable expenses are processed, net pay deduction of £5 If requested by the contractor we make a charge for CHAPS payments, early payments or international payments all as a deduction from net pay Where we have provided an advance payment, or are recovering an overpayment, these deductions are taken from net pay
Any fees for goods or services:	
Holiday entitlement and pay:	Holiday Pay is calculated at statutory minimum of 28 days' a year or 12.07% and paid with every payment In this example the holiday pay element = £65
Additional benefits:	Where the margin retained is £20, we offer the contractor the option of BUPA Cashplan membership for which there is no additional charge. Contractors are by default covered by our group insurance policy with cover levels as follows subject to some exclusions in certain professions or high risk industries £10M employer's liability £5M public & products liability £5M professional indemnity Again this is at no additional cost
Any Opt -out agreements under Regulation 32	Automatic Opt-out unless working with the vulnerable

Example pay:

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to umbrella company from us:	£750.00 (£150.00 per day)	
Deductions from intermediary or umbrella income required by law:	Employers NI = £65 Employer Pension Contribution = £15.78 Apprenticeship Levy = £3.23	
Any other deductions or costs taken from intermediary or umbrella income:	Employer Margin = £20	
Example rate of pay to you:		Gross Taxable Pay = £645.99 (£576.42 + £69.57 Holiday pay)
Deductions from your pay required by law:		Income Tax = £80.85 Employees National Insurance = £48.48 Employee Pensions Contribution = £20.92
Any other deductions or costs taken from your pay:		None in this example
Any fees for goods or services:		None in this example
Example net take home pay:		£532.44 (Includes Employers Pension Contribution £15.78 & Employees' Pension Contribution £20.92)