

Key Information Document

(Umbrella)

This document sets out key information about your relationship with Badenoch and Clark Limited, JSA Services Limited and you, the Individual, including details about pay, holiday entitlement and other benefits.

Further information can be found in your contract of employment with your umbrella company

[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-6pm.

You have chosen to be 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. 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 on a PAYE basis. All the deductions made which affect your wage are listed below. If you have any queries about these please contact JSA Services Limited.

GENERAL INFORMATION

Name of Employment Business	Badenoch and Clark Limited
Name of umbrella company (the 'work-seeker')	JSA Services Limited
Who will employ the worker ('You')	JSA Services Limited
The type of contract you will be on	Employment contract
Who will be responsible for paying You:	JSA Services Limited
Any business connection between the employment business, the umbrella company, your employer and the, person responsible for paying You	None
The rate of pay (or minimum gross rate of pay) we expect to transfer to the umbrella company (a)	No less than £11.30 per hour Gross pay to the umbrella company will be an amount equivalent to the gross pay due to the worker plus the deductions required by law from umbrella income plus the umbrella margin.
The rate of pay (or minimum gross rate of pay) we expect the umbrella company to pay You:	No less than National Minimum Wage Gross pay will consist of National Living Wage (NLW) or National Minimum Wage (NMW) at the prevailing rate, Bonus Pay and Holiday Pay where applicable
How often we will pay the umbrella company	Weekly
How often the umbrella company will pay You:	Weekly
Deductions from umbrella company income <u>required by law</u>	Employers National Insurance; Apprenticeship Levy; Employers Pension Contribution (if applicable)
Any other deductions from umbrella company income (to include amounts or how they are calculated)	Umbrella company's margin

Deductions from your pay which will be made by the umbrella company required by law.	Statutory deductions only (e.g. Income Tax and National Insurance) plus any other deductions required by law (e.g. Attachment of Earnings Orders, Student Loans).
Any other deductions or costs taken from your wage (to include amounts/how they are calculated)	None
Any fees for goods/services for which you must pay:	None
Any further explanation of the difference between the rate of remuneration/minimum rate of remuneration payable to /expected to be achieved for the limited company/umbrella and the net rate of remuneration payable to/expected to be achieved for the Individual (if not fully explained above)	Fully explained above
Any non-monetary benefits You are entitled to receive	Employment remuneration only
Entitlement to any annual leave and holiday pay	30 days holiday entitlement per year accrued at 13.04% of the expected or minimum rate of pay to you. Either paid to you in addition to your salary (the expected or minimum rate of pay to you noted above) every week, or payable to you as and when you request holiday
Details of any opt-out agreement under Regulation 32	JSA contractually agrees with its workers that they wish to be opted out unless they advise otherwise, or they work with vulnerable people, as defined by the Regulations.

EXAMPLE PAY

	Intermediary or umbrella income/fees	Worker income
Example gross rate of pay to intermediary or umbrella company from us:	£1,500.00 (weekly 5 x £300)	
Deductions from intermediary or umbrella income required by law:	£6.57 Apprenticeship Levy £158.04 Employers NIC	
Any other deductions or costs taken from intermediary or umbrella income:	£22 Umbrella Margin	
Example rate of pay to you:		£1,161.88 Gross Salary £151.51 Holiday Pay
Deductions from your pay required by law:		£284.97 Tax £100.50 National Insurance
Any other deductions or costs taken from your pay:		-
Any fees for goods or services:		-
Example net take home pay:		£927.92 weekly