

CLIPPER
CONTRACTING GROUP LTD

**COMPLIANT
UMBRELLA PAYROLL
FOR THE MODERN
DAY WORKER**

OUR JOURNEY

Perhaps it's our recruitment background that sets us apart from our competition; we certainly think so. It is this grounding that influences everything we do for our recruitment clients and it is this understanding that has helped us forge many long lasting relationships.

It was in 2009 that Clipper Contracting burst on to the scene, determined to do things differently. We were confident that a pure focus on customer service to both our workers and our recruitment clients would drive us forward and almost 10 years later, the evidence is there to see. We supply our services to hundreds of recruitment agencies in the UK across a multitude of different sectors including healthcare, IT, logistics and construction. It's no surprise that some of the largest recruitment agencies choose to partner with Clipper Contracting; they rely on us for our service, industry knowledge and robust compliance in order to protect their best interests.

WE OFFER SOLUTIONS FOR EVERY CONTRACTING SCENARIO



PAYE without expenses, under SDC

Employed by Clipper; we're responsible for all employment liabilities including SSP and holiday pay.



PAYE with expenses, not under SDC

Workers employed by Clipper with pre-determined and fixed pay rate and expenses (such as mileage, travel and subsistence).



Self-employed, not under SDC

For genuinely self-employed contractors working in the construction industry. Available for agreed job roles & agencies.



Self-employed, not under SDC

For genuinely self-employed contractors. Available for agreed job roles and agencies.

QUBA
ACCOUNTANTS

Why choose Clipper Contracting:

- One click online electronic registration process
- Choose to increase your pension contributions above the minimum requirements
- Dedicated account manager
- Emailed payslip and text message alert for payments
- Payments made to be available overnight Thursday in most cases
- Over 10 years experience within the umbrella payroll market.

COMPLIANT SOLUTIONS
FOR THE MODERN DAY WORKER



CLIPPER **PAYE**

Today's contracting landscape is tough so you need a supplier that offers simple, compliant solutions that allow you to get on with sourcing and placing candidates.

WHY CLIPPER PAYE?	Ideal for:
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- Low margin solution for your workers
- One click, fully electronic registration process
- No nasty surprises - Clipper take on all the employment liabilities such as sick pay and maternity/paternity pay
- Employer's Liability, Public Liability and Professional Indemnity insurance
- Option to increase pension contributions above minimum threshold.

Workers that are under supervision, direction and control

Agencies that don't have their own in-house payroll system

Recruitment companies that want to mitigate their risk in terms of sick pay, maternity/paternity, Right to Work and employment tribunals.



CLIPPER TOTAL

Many temporary workers incur expenses throughout their assignments and our Clipper Total solution allows them to claim these expenses against tax, subject to certain qualifying criteria. You can rest easy as the liability for determining who may qualify sits with Clipper Contracting; our compliance team are also constantly auditing to ensure expenses are being submitted correctly.

WHY CLIPPER TOTAL?	Ideal for:
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- Allows the submission of expenses
- Liability for allowing expenses sits with Clipper; we will assess each worker on a case by case basis and audit those expenses submitted
- One click, fully electronic registration process
- Submit expenses on the move with our online portal
- Employer's Liability, Public Liability and Professional Indemnity insurance.

Workers that do not work under supervision, direction and control in the manner in which they carry out their work.

Workers engaging in the public sector that want to maximise their income, where IR35 regulations prevent the use of their limited company.

Workers that have daily or weekly expenses such as mileage, public transport, subsistence or accommodation.

CLIPPER CIS



If you supply workers into the construction industry, then CIS will be a familiar term. With so much legislation surrounding it, you need an umbrella provider that is experienced in the delivery of such solutions so that the risk to your business is minimised.

WHY CLIPPER CIS?

- Experts in providing CIS solutions to some of the largest construction recruitment agencies in the UK
- One click, fully electronic registration process
- Robust process for assessing Supervision, Direction and Control helps you to manage your risk
- Electronic remittance available to workers each week.

Ideal for:

Skilled workers that are operating in the construction industry that do not work under supervision, direction and control in the manner in which they carry out their work.

Workers that are genuinely self-employed and complete a self-assessment tax return at the end of the financial year, provide their own PPE & tools and manage their own expenses.

CLIPPER **SOLE TRADER**



In certain situations where workers are not under supervision, direction and control in the manner in which they carry out their work, a worker may engage as a genuinely self-employed contractor. We will assist and advise to ensure this type of engagement is administered compliantly, minimising risks to the recruitment agency.

WHY CLIPPER SOLE TRADER?

- Easy set-up procedure with no contractual tie in
- One click, fully electronic registration process
- Robust process for assessing Supervision, Direction and Control helps you to manage your risk
- Weekly worker text message and emailed pay statement.

Ideal for:

Contractors who wish to manage their own tax affairs and don't want the responsibility or cost of running their own limited company.

Workers that are genuinely self-employed and complete a self-assessment tax return at the end of the financial year, provide their own tools & equipment and manage their own expenses.

COMPLIANCE

Running a recruitment business or desk can be stressful enough without having to stay on top of the various pieces of legislation that affect the recruitment sector. With our recruitment background and the expert advisors we use, you know you are in safe hands.

Clipper Contracting has built its reputation on being a compliant umbrella company, one that keeps its clients safe. Unfortunately, the umbrella payroll market is littered with small companies out to make a quick success, often to the detriment of the recruitment agency they are aiming to supply. It's imperative a recruitment agency understands its supply chain and how its workers are getting paid.

In line with our core values of acting responsibly, we want to lead by example when it comes to corporate governance and we ensure all of our solutions operate within the spirit of all current UK legislation. Put simply, we only offer genuine PAYE and self-employed solutions; no hybrid models, no loan schemes, no offshore. Our FCSA accredited member status is testament to this; it demonstrates only the highest levels of compliance.

Let us know if you'd like a member of our team to come in and explain how you can remain compliant - we run regular training sessions and workshops with all of our clients.



LEGISLATION

Part of running a compliant recruitment agency is understanding the relevant legislation. It's the same for us here at Clipper Contracting. Many of our clients choose to partner with us for the peace of mind and the advice they can readily access.

Supervision, Direction and Control (SDC)

This concept has been the buzzword of the last few years and affects how you can pay your workers. Clipper Contracting has gone to great effort along with our employment and tax advisors to create a robust process for assessing whether a worker is under supervision, direction and control in the manner in which the work is carried out. The concept of SDC affects CIS through the Intermediaries legislation (liability for determining genuine self-employment falls on the recruitment agency) and the payment of expenses under PAYE through the Travel & Subsistence legislation (liability for allowing expenses falls on Clipper Contracting).

Agency Workers Regulation (AWR)

This piece of legislation was introduced in 2011 as a vehicle to ensure working and employment conditions of contractors and freelancers engaged through recruitment agencies are no different to a 'comparable-worker' a full-time employee doing the same job in the same workplace. The entitlements it covers include basic pay, bonuses, annual leave and benefits. Clipper Contracting will notify you when your workers approach the end of the qualifying period.

ITEPA 2003, section 44

This piece of legislation deems a recruitment business to be an employment business. As a result, a recruitment agency cannot pay a worker directly self-employed (only as PAYE or a limited company) and must engage an umbrella company as an intermediary to facilitate paying a genuinely self-employed individual.

Conduct Regulations

More specifically known as the 'Conduct of employment agencies and employment businesses regulation 2003', these regulations seek to provide greater protection to individuals seeking work through a recruitment business. It covers aspects such as the payments to a temporary worker and the prevention of recruitment agencies charging the worker-seeker a fee for their services.

DISASTER **RECOVERY**

The first thing a recruitment agency often considers when deciding which umbrella company to partner with, is the margin or the solutions available. How a company is able to react to a disaster should be central to your decision too. Not paying your workers one week is not an option worth entertaining.

Over the years, we have built a resilient infrastructure to our business in order to guarantee your workers can always be paid.

- **Our systems are all cloud-based, backed up over 5 separate UK-based data centres**
- **We use virtual desktops to access our systems - this means in the event of a disaster, our staff can log-in from alternative locations or from home in order to continue our core business processes**
- **All critical software updates are allocated at cloud level; we're protected against the very latest viruses.**

RUN YOUR BUSINESS
ON THE MOVE...

QUBA ACCOUNTANTS

Quba Accountants, Clipper Contracting's sister-company, upholds the same values when it comes to accountancy services. The service is dedicated to personal service companies (PSCs) and the recruitment market. Let us take the burden of setting up a limited company for your contractors should they be looking to start this exciting journey.

WHY QUBA ACCOUNTANTS?

Ideal for:

- Get expert assistance in setting up a new company; from insurance brokers, banking suggestions and a guide to the Director's responsibilities; we're there every step of the way
- Track the performance of the business through our in-house portal; the Q-Drive.
- No hidden costs; we offer two simple packages that at the least, cover everything that is required to run a limited company
- A specialist contractor accountant; we only deal with very small companies.

Workers who contract for a rate of more than £16+ (in the majority of scenarios).

Those workers who regularly work on contract roles through recruitment agencies or carry out their own privately sourced jobs.

Those workers who engage outside of a public organisation where IR35 regulations don't limit the use of a limited company.

Package	Executive	Professional	Professional +
Cost	£150.00 + VAT	£90.00 + VAT	£105.00 + VAT
Q Drive Portal	✓	✓	✓
Personal Accountant	✓	✓	✓
Monthly Payroll	✓	✓	✓
HMRC Submissions	✓	✓	✓
Self Assessment	✓	✓	✓
Quarterly Accounts	✓		
Quarterly VAT	✓		
Statutory Annual Accounts	✓	✓	✓
Confirmation Statement Filing	✓	✓	✓
1 IR35 Assessment	✓		
1 Public Sector IR35 Assessment	✓		
IR35 Support	✓		
Registered Office Facility	✓	✓	✓
Extra Employee	✓		
Accountants References	✓		
Bookkeeping Service	✓		✓

Contact a member of our team today!

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