



**Sapphire**  
CONTRACTING

# Umbrella vs PAYE

**Call us now for a free,  
no obligation chat.**

**01625 539 997**  
[wearesapphire.co.uk](http://wearesapphire.co.uk)

# Umbrella

## UMBRELLA BENEFITS

### Take Home

An increase in your net take home pay over PAYE for the first 12 weeks

### Holiday Pay

You can have this paid out weekly rather than having to have this accrued – removing the risk of any lost holiday pay

### Continued Employment

This simplifies your tax situation and helps to improve your credit position for loans/mortgage applications

### Business Insurances

All included in the margin including Professional Indemnity

### Sapphire's Employment Benefit Scheme

24/7 private online GP service and access to qualified councillors to support mental health and wellbeing

### Discounts

Access to 1000's of discounts with big brands including gyms, cinemas, supermarkets, high street and online stores

### Auto Enrolment Pension

If you opt out of the auto enrolment pension you will continue to be paid the 3% employer contribution in your pay

### Private Pension

You can make payments monthly into your pension via Salary Sacrifice to improve your tax efficiency – saving the Employers National Insurance (NI) as well as the Income Tax and Employees NI

### Financial Services

Free advice and consultations on services such as mortgages, pensions & loans

### Communication

Contact us via call, email, and WhatsApp message with multilingual support

### Employee ownership bonuses

As part of an employee-owned business, you'll be eligible for employee ownership bonuses once you've been employed by our umbrella service for a year. And the good news is, it's totally up to you how you spend it.

## OTHER CONSIDERATIONS

### Charges

There is a small margin for our service (tax relief is automatically given on our margin)

### Payslip

These include the employment costs which can make the Umbrella payslip more complex than a PAYE payslip to understand (our dedicated Support Team are always on hand to discuss your payslip with you)

# PAYE

## PAYE BENEFITS

### Charges

This payroll option is usually offered to you free of charge

### Payslip

These are simple PAYE payslips like that of a permanent employee

## OTHER CONSIDERATIONS

### Holiday Pay

This is generally accrued from your pay, and you will need to request specific periods of holiday pay potentially with set timescales

### Agency Employment

For each new agency contract, you would be required to request a P45 to cease employment and would start a new employment on each PAYE payroll – this can complicate your tax situation

### Employment Benefits

You are classed as a temporary employee and receive basic employment rights and usually no additional employment benefits or financial service advice

### Auto Enrolment Pension

If you opt out of the auto enrolment pension you will lose your 3% employer contribution altogether

### Private Pensions

The agency would not offer this service

### Mortgages & Loans

Moving from employer to employer can make securing loans difficult



THE NEXT LEVEL:

# Umbrella Platinum

For just £5 per week, our Umbrella Platinum bolt on comes with a host of extra benefits, including:

## Health Cash Plan with Health Shield

With Health Shield's Health Cash Plan, you can claim money back for everyday healthcare costs including optical and dental care, mental health support, remote 24/7 GP appointments and so much more.

## Early advance service (capped at £100)

Facing unexpected emergencies? We understand the importance of timely support, that's why we're offering advances of up to £100 of your Friday wage, ahead of the usual payment date.

## Personal accident cover with Aviva

We've partnered with Aviva to provide you with personal accident cover. If you are involved in an accident at work, you know you're supported financially, giving you peace of mind.

By joining Sapphire,  
we'll be with you  
every step of the way,  
call now for a free,  
no obligation chat.

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