

With you
every step
of the
way



Sapphire
CLEAR CUT THINKING



Welcome to Sapphire

At Sapphire, our mission is to help build a flexible working world for our clients and their contractors. We offer clear contracting options and payroll services to individuals choosing to work flexibly and a range of accounting services for SME businesses and recruitment agencies.

As an FCSA Accredited member with over 30 years' experience, we've developed an expertise for all things accounting and contracting. We pride ourselves on our excellent and unrivalled service as well as helping to reduce the burden for SMEs, contractors and recruitment agencies.



Contents

Sapphire Contracting	4
<u>Benefits of Sapphire Contracting</u>	<u>5</u>
Umbrella	6
<u>Benefits of using Sapphire as an Umbrella company</u>	<u>7</u>
PSC/Limited	8
<u>Benefits of registering as a PSC</u>	<u>8</u>
Construction Industry Scheme (CIS)	9
<u>Benefits of CIS</u>	<u>9</u>
PEO	10
<u>What's a PEO?</u>	<u>11</u>
<u>Benefits of PEO</u>	<u>11</u>
Outsourced Payroll	12
<u>Benefits of Outsourced Payroll</u>	<u>12</u>
International	13
Sapphire Accounting	14
<u>Our Services</u>	<u>15</u>
<u>Benefits of Sapphire Accounting</u>	<u>16</u>
Sapphire Growth	17
<u>Finance Broker Services</u>	<u>18</u>
Contact Us	19



Sapphire Contracting

A contracting service tailored to your contractor's needs...



Partnering with Sapphire has never been easier...

Sapphire provides professional clear-cut solutions for you and your contractors. We partner with 100s of recruitment agencies across the UK in a wide range of industries to reduce your administration and costs and improve your contractors experience. Whether you're new to recruitment or a global recruitment agency, we always take the time to understand your business and its contractors, discuss your current constraints, requirements and aspirations and provide the best possible solutions to suit your business's needs.

Services Offered by Sapphire Contracting:



Umbrella



CIS Self Employed



PSC/Limited Company



PEO - Outsourced PAYE

Why choose Sapphire:



FCSA Accredited



An extensive range of services



Extremely high service levels and highly rated on **Trustpilot**



Industry experts in compliance and legislation to protect your business



Trusted by leading recruitment agencies across the UK



Professional, flexible and honest approach



Competitive margins for contractors



Free training sessions and relevant industry updates



**Clear cut advice
means you can ditch
the admin and focus
on what you do best...**




Having your contractors work through our umbrella company is a great first insight into contracting for them without having to file the paperwork themselves. By using Sapphire, we will ensure we are with your contractors, every step of the way by offering compliant, top of the line employment support and benefits.

Each contractor will become employed by Sapphire. All administration will be dealt with, such as calculating Tax, National Insurance obligations and making payments to HMRC and all employment rights and benefits will be our responsibility and at our cost. Meanwhile, wages will be received quickly and accurately. Plus, if they have any concerns or queries, there will always be someone available to give them the advice they need.

Benefits of using Sapphire as an Umbrella company:


 Fully compliant - FCSA Accredited


 First rate service - **Sapphire Trustpilot**

 Full employment rights and employment benefits app - including a 24/7 online GP

 Simple, same day setup

 No more paperwork or on-going administration

 Online payslips and text message notifications

 100% money back guarantee



 Private pension Salary Sacrifice options

 Unrivalled customer service via phone, email and WhatsApp

 Clear feedback and consultant updates

 Free advance payments until 4.30pm daily

 New referrals called within 1 hour

 Same day response commitment on contracts and payroll queries

 Business Insurances always included

A more efficient way to work

For roles deemed Outside IR35 operating via a PSC is the most tax efficient way to work. When your contractors work for themselves via a PSC, they want to know that they're using an accountant with real expertise and experience - and that's why they can count on us.

Looking after contractors across all areas of industry is our specialism and we take pride in our outstanding levels of service and care. We carry out all accounting and complete as much of the business administration as we legally can, providing the best possible tax advice, allowing your contractors to focus on what they do best.

Benefits of registering as a PSC:

 FCSA Accredited

 Fast and seamless set-up in 24 hours

 Business bank account setup available same day


 Clear & concise expert advice

 IR35 compliance advice

 Tailored solutions for all your contracts

 Company Insurance at preferential rates

 Dedicated Account & Client Managers


 Online expense portal & access to software


 Management Accounts every 3 months

 VAT and Companies House returns

 Advice on how to extract money from your business

 Unlimited use of our tax advice line

 Registered Office Address service (Company Secretarial)












 Access to IFAs and Wealth Management partners

 Access to specialist Mortgage Brokers

Clear advice, so you never lose a penny...

We ensure making the move to becoming self-employed is a simple and easy process for your contractors. The Sapphire team are experienced and fully compliant providing support for thousands of clients using the Construction Industry Scheme. You will be safe in the knowledge that we're experts in the Offshore and Onshore Intermediaries legislation, we will carry out our own Supervision, Direction and Control tests and we will ensure the correct CIS deductions are calculated under each contractors own personal Unique Tax Reference number and paid to HMRC each month. We will also process expenses for any job materials and provide the contractors with a statement of earnings.

Benefit from:

-  FCSA Accredited
-  Supervision, Direction and Control tests
-  Quick and easy same day setup
-  UTR verification
-  Same day payments
-  Payment text alerts
-  Insurance is included: £10m Public Liability and £5m Professional Indemnity
-  On-going status checks and reminders
-  Expert advice
-  No minimum contract length
-  Specialists in CIS Personal Tax Returns



A new way of working...

PEO:

With off-payroll reforms having come into effect in April 2021, businesses and recruiters have been seeking effective solutions to mitigate admin and risk whilst contractors are looking for job continuity and protection of rates of pay.

Whether your end client is only using inside IR35 contractors via an umbrella company or have specified they are only engaging with a PAYE model, Sapphire are supporting contractors, recruiters and hiring agencies with solutions that take away the administrative and compliance burden and keep your business running smoothly.

What is a PEO?

A Professional Employer Organisation (PEO) is a company that provides a complete outsourced employment solution. Like the traditional umbrella PAYE solution, the PEO offers more clarity for your contractors.







By assuming all employment responsibilities including HMRC compliance, the PEO is liable for all employment risk as the employer.

Under a PEO model, your contractors will be quoted their PAYE rate from the beginning of each new assignment. This will be shown on their payslip, with statutory PAYE tax deductions (Income Tax, Employees NI, Student Loan repayments etc) as you would expect from traditional employment, giving transparency when it comes to the contractor's take-home pay.






The PEO offering isn't just a better option for contractors...

If you want to operate as a PEO, it's a simpler solution for everyone.

Benefits for your business include:

-  No need to run your own PAYE payroll for your temporary workers - reducing internal administration
-  Fewer queries from contractors regarding their pay/pay rate as everything is made clear - no questions around Employers National Insurance
-  Easy to understand when it comes to employment costs and margins
-  A true outsourced PAYE payroll solution, where the agency does not employ the individual or have any HR/insurance issues to deal with
-  No pay per payslip for the service
-  The relationship with the Umbrella company remains exactly the same

Your contractors benefit from:










-  Fixed PAYE rate of pay, so payments for contractors don't fluctuate based on employment costs
-  A better option for contractors doing a one-off contract with no expenses and no need for an advance facility
-  Simple PAYE payslips that are easy to understand
-  Easier to explain to a bank/lender when applying for credit
-  Plus, all the usual benefits of employment via an Umbrella company too!

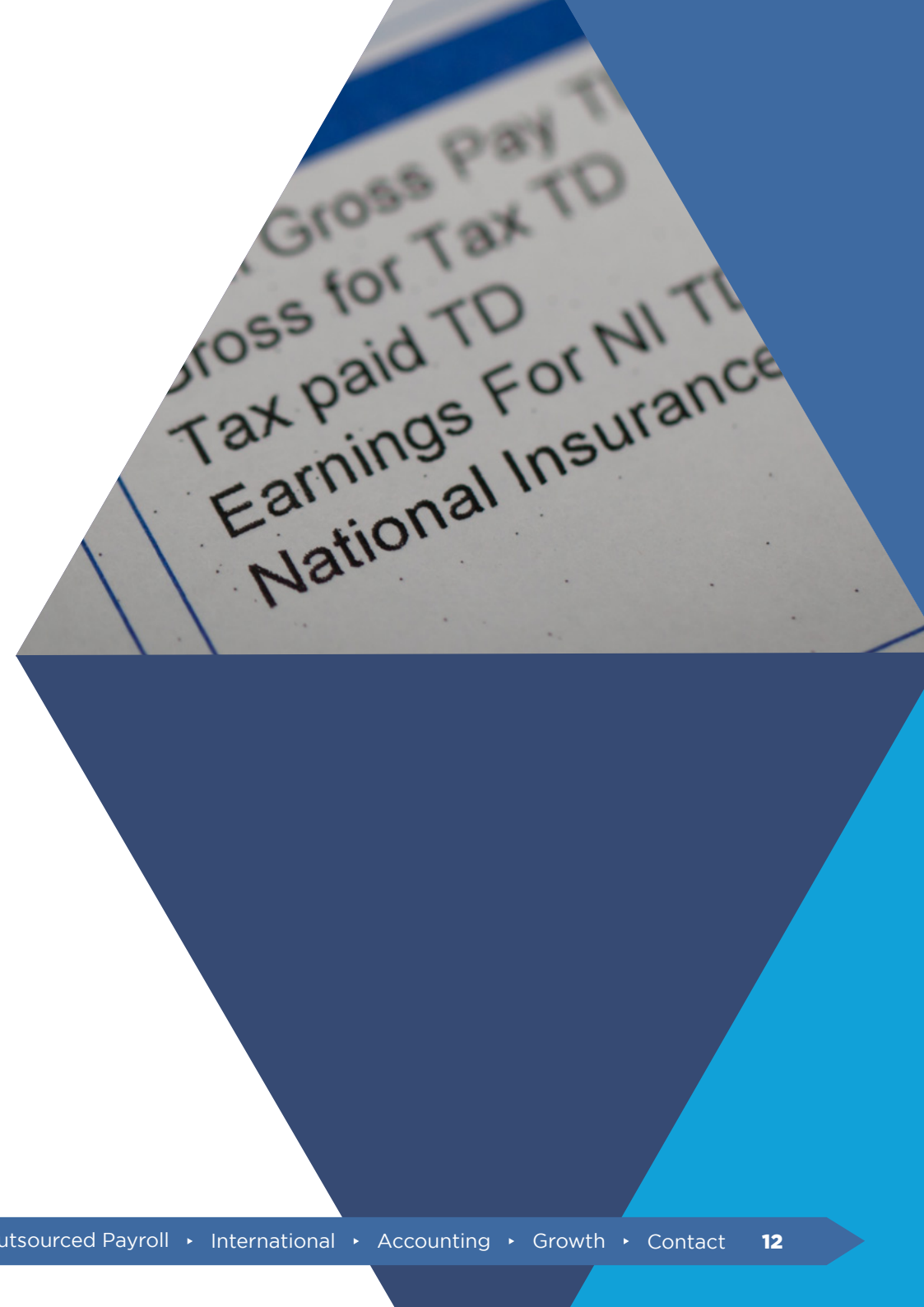
There is nothing more important than paying your staff on time and accurately each pay period.

Sapphire offer a comprehensive payroll outsourcing service to small and medium sized businesses who do not have the resources or expertise in their own business or are looking to save costs by moving to an outsourced arrangement.

Sapphire look to ease the significant burden of payroll & pension administration and ongoing compliance by completing the associated tasks involved to keep your employees happy and your business compliant with its many ongoing obligations.

Benefits include:

-  Processing multi-frequency payrolls
-  RTI submissions to HMRC
-  Printed or emailed payslips
-  24 hours turnaround time
-  No hidden charges
-  Month end PAYE reconciliation and prompt payment
-  Statutory payment calculation and processing
-  Pension Auto Enrolment deductions and administration
-  Unlimited support & payroll advice



Why We've Gone International

In the dynamic landscape of today's global job market, businesses aiming for expansion often grapple with the intricate challenges of managing overseas contract workers. Navigating the complexities of international payroll demands a profound understanding of local tax regulations, compliance requirements, and intricate payment processes, making it a time-consuming and complex endeavour.

At Sapphire, we acknowledge the formidable nature of this task and take pride in extending our expertise through dedicated international payroll services. Operating seamlessly, these services are designed to not only alleviate the complexities associated with managing a global workforce but also to streamline the expansion process for your business.

Embarking on EU Expansion

Our primary mission is to mitigate the risks associated with expanding into the EU. We are committed to delivering comprehensive protection, managing compliance intricacies, and efficiently processing contractor payments.

Our team of experts boasts an in-depth understanding of the intricate and constantly evolving landscape of international taxation and compliance regulations. With this knowledge, we navigate the complexities to ensure a smooth and secure expansion into the EU for your business.

Why choose Sapphire International



Compliance expertise



In-country payroll solutions



Accountancy services throughout the EU



Tailored solutions for contractors



Accurate payroll deductions



Streamlined tax returns



Employment rights for contractors



Contractor insurance cover



Supporting non-native contractors with government registrations



Effortless multicurrency payments



Simplified invoicing



Scalability



Security and data protection



Excellent customer support



Sapphire Accounting

Sapphire is all about clear cut thinking to maximise business profits and minimise tax...













Accounting made easy with Sapphire...

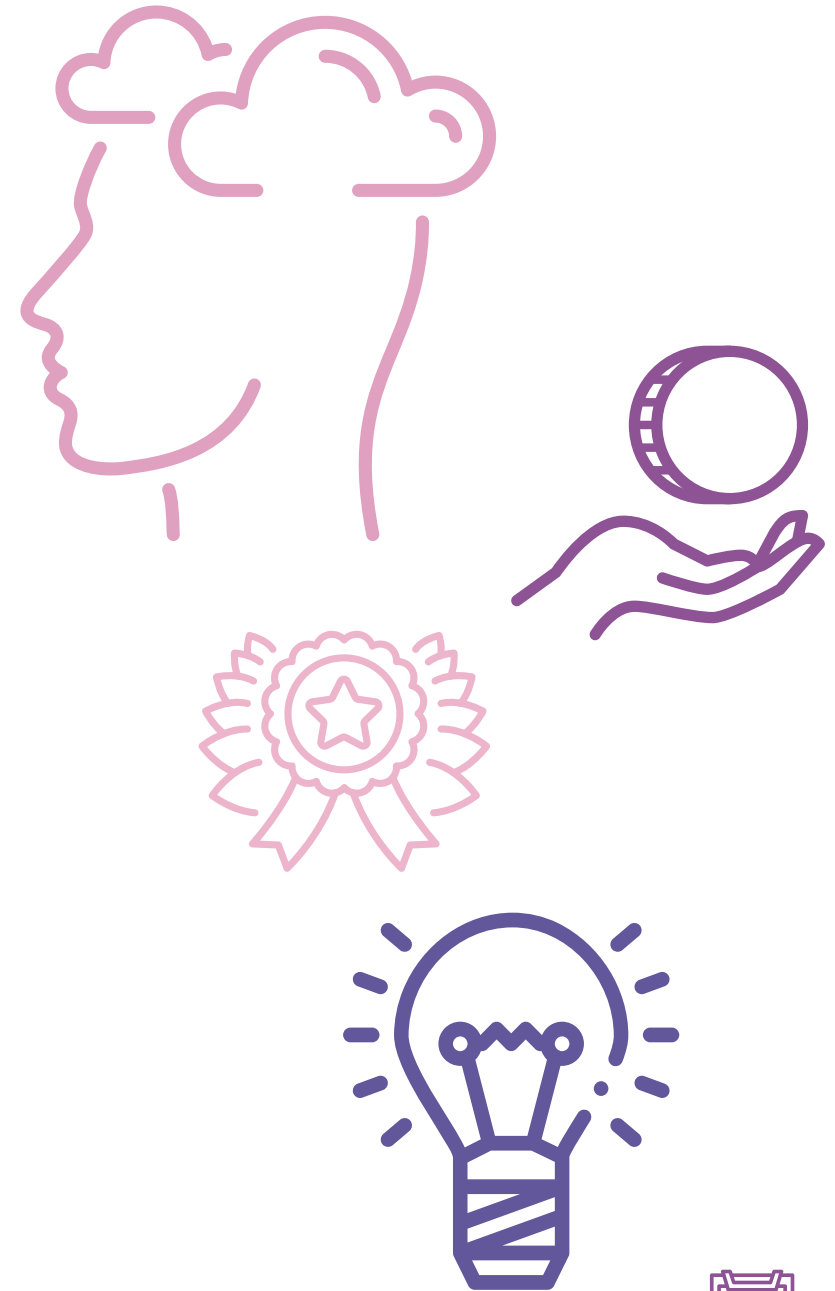


In addition to Sapphire providing professional, clear-cut solutions for small and medium-sized businesses, we also specialise in SME Accountancy for Recruitment Agencies.

We offer all the accountancy services you would expect. The difference with Sapphire is, we'll give clear advice that aligns with your business' goals.

Our Services:








-  Outsourced Finance team - managed inboxes for clients
-  Prepare and submit Confirmation Statement to Companies House
-  Prepare and file Corporation Tax Return (CT600) to HMRC
-  Manage payroll including PAYE payments and all RTI forms
-  Monthly bookkeeping
-  Prepare and submit statutory abbreviated accounts to Companies House
-  Prepare and file quarterly VAT Returns to HMRC
-  Prepare and submit Director's Tax Return
-  Unlimited support via email & phone including meetings when required
-  Relationships with Co-Op, RBS and HSBC



Friendly & knowledgeable accounting

We look after a wide range of SME businesses, providing them with technical support and on-going advice to support the businesses profitably.

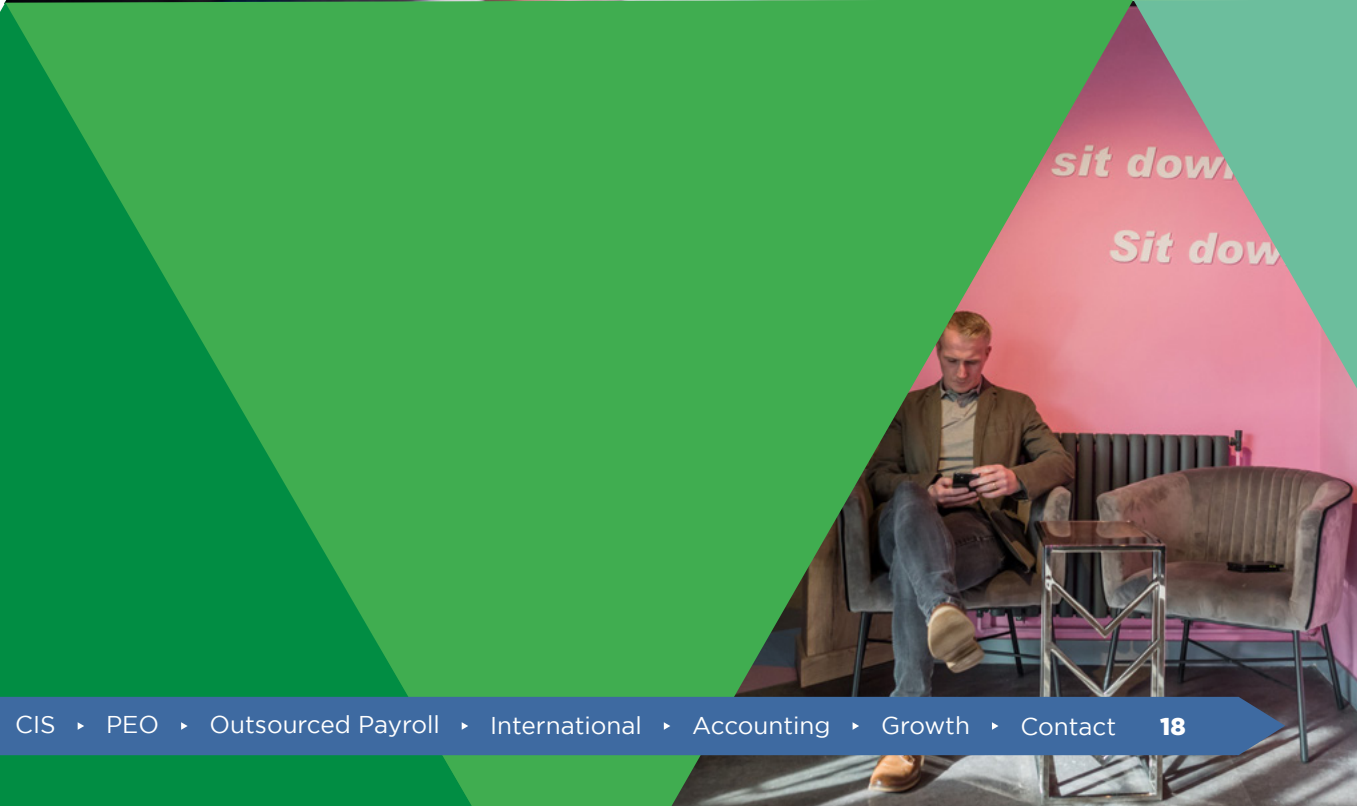
Benefit from:

-  Fast and seamless set-up
-  Clear & concise expert advice
-  Personal accountant
-  Award winning cloud software
-  Tax saving advice and tax planning
-  Completion of all VAT and companies house returns
-  Advice on how to extract money from your business



Sapphire Growth

Specialists in all aspects of
Business, Commercial
& Corporate Finance...



A growing independent commercial finance brokerage










Being an independent finance broker, we have access to a whole market tailoring the right product for your business OR your contractor's needs.

We have long established relationships with an extensive panel of lenders, meaning we can negotiate competitive rates and terms to suit our clients' circumstances.

We can also offer a full business offering as a result of our close working relationship with Sapphire Accounting.

The Sapphire Growth team are here to help you with every aspect of Business & Commercial Finance. We can offer the full package, with clear advice that is bespoke to you.

Finance Broker Services include:

-  Commercial Mortgages
-  Bridging Finance
-  Unsecured Business Loans
-  Buy to Let Purchases & Refinancing
-  Trade & Stock
-  Finance Invoice Finance (Factoring)
-  Foreign Exchange
-  Development Funding
-  Specialist Projects





Sapphire

CLEAR CUT THINKING

01625 539 997

01625 919 162

01625 466 989

wearesapphire.co.uk

support@sapphireorg.co.uk

Bramhall House,
14 Ack Lane East, Bramhall,
Stockport, Cheshire, SK7 2BY

