



Umbrella

**Compliance pack
2023/24**

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We are experts in providing umbrella services for UK based contractors and freelancers. We pay you promptly for your work and look after all the tax, National Insurance and admin, leaving you to do what you do best.

Why Choose WIS Umbrella

Fast Registration

Our registration process is quick and easy - one page, five steps and you can start your work within 24 hours

Same Day Payments

We pay the very same day, into your personal account, with no additional fee for the transfer.

Dedicated Liaison Officer

With WIS, you get a dedicated personal employee liaison officer – someone who knows you and your work and will respond quickly to our queries, whether they arrive by email or phone.

Online Portal

We have a smart online portal for submitting timesheets and expenses, and viewing payslips, which works just as well on your mobile as from your desktop.

5 Star Reviews

But don't take our word for it – we have five-star ratings on both Google reviews and Facebook based on customers' own positive experiences of working with us.

Registered Office:

C/O Wis Accountancy Ltd - No 4 Imperial Place, Maxwell Road, Borehamwood, England, WD6 1JN

All correspondence should be forwarded to the address above.



For Business Enquiries

+44 (0)203 0111 898



Email Us

info@wis-accountancy.co.uk

| | |
|---------------------|--|
| Business Directors: | Wijay Kanagasundaram/ Ifthikar Mohamed/ Suneth Silva |
| PAYE Reference : | 120/SB87827 |
| VAT Number: | 307 9279 78 |
| Company Number: | 11633444 |
| D-U-N-S® Number: | 224457920 |

Bank Details

| | |
|-----------------|---|
| Account Name: | WIS UMBRELLA LTD |
| Bank Address: | 23 Ripple Rd, Barking, Essex, IG11, 7NW |
| Sort Code: | 40 09 06 |
| Account Number: | 12003627 |
| Currency: | GBP |
| IBAN: | GB94HBUK40090612003627 |

Incorporation Certificate



CERTIFICATE OF INCORPORATION OF A PRIVATE LIMITED COMPANY

Company Number **11633444**

The Registrar of Companies for England and Wales, hereby certifies that

WIS UMBRELLA LTD

is this day incorporated under the Companies Act 2006 as a private company, that the company is limited by shares, and the situation of its registered office is in England and Wales.

Given at Companies House, Cardiff, on **22nd October 2018**.

The above information was communicated by electronic means and authenticated by the Registrar of Companies under section 1115 of the Companies Act 2006



Companies House



THE OFFICIAL SEAL OF THE
REGISTRAR OF COMPANIES

Your VAT Certificate



HM Revenue
& Customs

About your registration

| | |
|-------------------------------|-----------------|
| VAT registration number (VRN) | 307927978 |
| Registration date | 22 October 2018 |
| Certificate date | 7 July 2022 |

About the business

| | |
|-------------------------------------|---|
| Business name | WIS UMBRELLA LTD |
| Trading name | Not provided |
| Business type | UK Company (with UK establishment) |
| Trade classification (SIC code) | 82990 |
| Principal place of business address | WIS ACCOUNTANCY LTD 4 IMPERIAL PLACE MAXWELL ROAD BOREHAMWOOD WD6 1JN |

Return details

| | |
|------------------|----------------------------------|
| VAT Return dates | April, July, October and January |
|------------------|----------------------------------|



WIS Umbrella Ltd
No 4 Imperial Place
Maxwell Road
Borehamwood
WD6 1JN

17th May 2023

To Whom It May Concern,

Insured: WIS Umbrella Ltd

We are the Insurance Brokers to the above and confirm the following cover is in force:

Professional Indemnity - Policy Number: QPMR/2023/230516

Insurer: HCC International

Insurance Period: 17/05/2023 – 16/05/2024

Limit of Indemnity: £5,000,000 any one claim

Excess: £500 each and every claim does not apply to defence costs

Public and Employers Liability - Policy Number: QPMR/2023/230516

Insurer: HCC International

Insurance Period: 17/05/2023 – 16/05/2024

Limit of Indemnity: Employers Liability – £10,000,000 but £5,000,000 in respect of Bodily Injury arising from Terrorism or occurring Offshore or arising out of exposure to asbestos

Public Liability - £5,000,000 Any one occurrence in respect of Public Liability, in the aggregate in respect of Product/Pollution

Excess: Employers Liability – Nil

Public Liability - £500 each and every occurrence in respect of Damage

The business of our client is defined under the above policies as: Umbrella Company

This document is provided for information only. It does not make the person or organisation to whom it has been issued an additional insured, nor does it modify the above policies in any way. Any amendment may only be effected by specific endorsement. Full details regarding the cover provided should be obtained from the policy terms and conditions, the above does not alter these terms in any way.

No obligation is accepted by Insurers or the undersigned to inform details of any amendments to, or cancellation of, the above policies subsequent to the date of issue of this document.

Yours sincerely,



Danielle Bates | Underwriting Assistant
Qdos Contractor



Certificate of Employers' Liability Insurance (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

| | |
|--|------------------|
| Policy No: | QPMR/2023/230516 |
| 1. Name of policyholder: | WIS Umbrella Ltd |
| 2. Date of commencement of insurance policy: | 17/05/2023 |
| 3. Date of expiry of insurance policy: | 16/05/2024 |

We hereby certify that subject to paragraph 2:

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies(b); and
2. the minimum amount of cover provided by this policy is no less than GBP 5,000,000 (c)

Signed on behalf of Insurers as set out below subscribing to the above policy (Authorised Insurers)

.....Signature

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

Authorised Insurers 100.0% HCC International Insurance Company PLC

(a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries

(b) Specify applicable law as provided for in regulation 4(6) of the Regulations.

(c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

require the following information to be entered by the issuing intermediary:

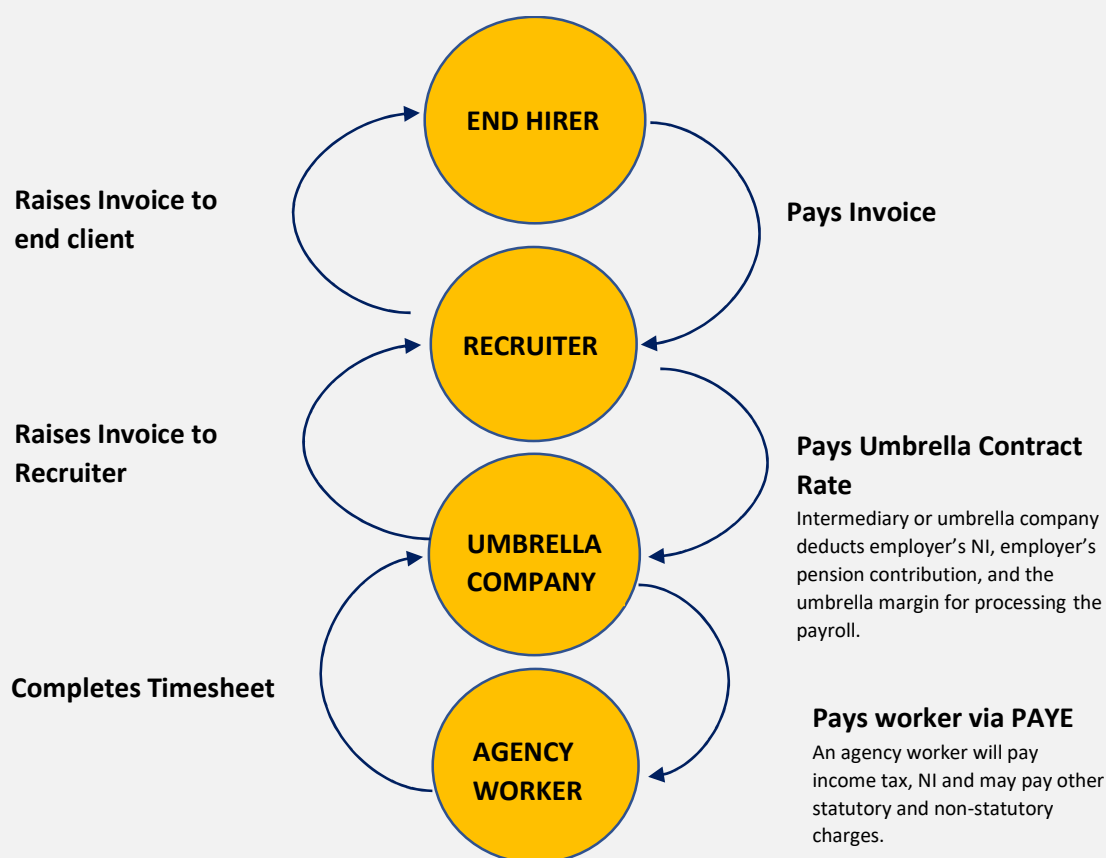
Name and address of issuing intermediary:

Odos Broker & Underwriting Services Ltd
Unit D Troon Way Business Centre
Humberstone Lane
Thurmaston
Leicester
LE4 9HA


Key Information Document for Agency Workers

We are providing a key information document for the agency workers who wish to be join employment with WIS Umbrella under the UK PAYE for their contractual assignments, this is provided as per the obligation **Reg 13A of the Conduct of Employment Agencies & Employment Businesses Regulations 2013**. The Employment Agency Standards inspectorate (EAS) will enforce compliance with this regulation and can be contacted via email at eas@beis.gov.uk or by telephone on 0207 215 5000, or in writing to: Employment Agency Standards Inspectorate, Department for Business, Energy and Industrial Strategy, 1 Victoria Street, London, SW1H 0ET.

What can you expect as an employee of WIS Umbrella?



Example Payslip



ACCOUNTANCY

MORTGAGES

WEALTH

Payslip - Mr. Demo Client
Training Company

| Tax Ref | Processed Date | Month | Tax Code | NI Table | NI Number | Period Ending | Employee | Method |
|------------|----------------|------------|------------|----------|-----------|---------------|----------|--------|
| 810 / A810 | 04/07/2023 | 2024 - 1 M | 1257L W1M1 | A | NN122456B | 05/05/2023 | 19 | Cash |


| Income | | | | | | Deductions | | | | | |
|-------------------------------------|-------|----------------|-----------------|-----|----|-------------------------|------|----------------|-----------------|-----|----|
| Description | Rate | Hours/ Days | Amount | Tax | NI | Description | Rate | Hours/ Days | Amount | Tax | NI |
| Basic Pay | 10.42 | 150.00 | 1,563.00 | Y | Y | Auto Enrolment Pension | 0.05 | | 183.45 | | |
| DPSB Bonus (Additional Taxable Pay) | | | 6,188.63 | Y | Y | PAYE | | | 2,426.86 | | |
| Holiday Pay | | | 935.62 | Y | Y | National Insurance | | | 466.88 | | |
| Gross Pay | | | 8,687.25 | | | Total Deductions | | | 3,077.19 | | |
| | | | | | | Net Pay | | | 5,610.06 | | |
| | | | | | | Net Pay (Period) | | | 5,610.06 | | |

This payroll has been based on 150.00000

| | Taxable Pay | Tax | Niable Pay | NI | ER NI |
|------------------------|-------------|----------|------------|--------|----------|
| Current Month | 8,687.25 | 2,426.86 | 8,687.25 | 466.88 | 1,094.24 |
| This Employment | 8,687.25 | 2,426.86 | 8,687.25 | 466.88 | 1,094.24 |

Bank:
Sort Code:
Account Number:

Example Pay statement



ACCOUNTANCY
 MORTGAGES
 WEALTH

Training Company
 Tyrone House
 Haydock Lane
 Haydock Industrial Estate
 St. Helens
 Merseyside
 WA11 9UY

Pay Statement
Tax Period: Month - 1

| Employee Number | Employee Name | Pay Date | NI Number |
|-----------------|-------------------|------------|-----------|
| 19 | Client, Demo (Mr) | 05/05/2023 | NN1224568 |

| Receipts | Timesheet Dates | Rate | Hours/ Days | Amount |
|---------------------|-------------------------|--------|----------------|-----------------|
| Day rate | 01/04/2023 - 30/04/2023 | 500.00 | 20.00 | 10000.00 |
| Total Amount | | | | 10000.00 |

| Company Costs | Amount |
|---------------------|----------------|
| Company Overhead | 65.00 |
| Apprenticeship Levy | 43.44 |
| HMRC Payment NIER5 | 1094.24 |
| ER Pension | 110.07 |
| Total Amount | 1312.75 |

| Employee Payments | Rate | Hours/ Days | Amount |
|--|-------|----------------|----------------|
| BASIC Basic Pay | 10.42 | 150.00 | 1563.00 |
| HOLIDAYPAYC Holiday Pay | | | 935.62 |
| COMM DPSB Bonus (Additional Taxable Pay) | | | 6188.63 |
| Gross Pay | | | 8687.25 |

| Employee Deductions | Amount |
|----------------------------------|----------------|
| AEPENSION Auto Enrolment Pension | 183.45 |
| TAX PAYE | 2426.86 |
| NI National Insurance | 466.88 |
| Total Deductions | 3077.19 |

Mr. Demo Client
 Unit 4
 Imperial Place
 Maxwell Road
 WDG 1JN

| This Period | | This Employment YTD | |
|-------------------------|---------|-----------------------------|---------------------------|
| Gross Pay | 8687.25 | Gross Pay YTD | 8687.25 |
| Earnings for NI | 8687.25 | Earnings for NI YTD | 8687.25 |
| Earnings for Tax | 8687.25 | Earnings for Tax YTD | 8687.25 |
| Deductions | 3077.19 | Tax Paid YTD | 2426.86 |
| | | Employee NI YTD | 466.88 |
| | | Employer NI YTD | 1094.24 |
| | | Employee Pension YTD | 183.45 |
| | | Employer Pension YTD | 110.07 |
| Tax Code | 1257L | Student Loan YTD | 0.00 |
| W1M1 | True | Postgraduate Loan YTD | 0.00 |
| Payment Method | Cash | | |
| Holiday Pay Entitlement | | | |
| Accruing Holiday Pay | False | Total Holiday Pay Accrued | 0.00 |
| Holiday Pay Accrued | 0.00 | Total Accrued Holiday Paid | 0.00 |
| Holiday Pay Paid | 935.62 | Total Available Holiday Pay | 0.00 |
| Net Pay | | 5610.06 | Net Pay for Period |
| | | | 5610.06 |