



Welcome to EdenGroup



Introduction

At EdenGroup we pride ourselves on offering an easy, fully compliant and flexible umbrella employment solution for contractors.

We aim to provide you with the best possible individual service and easy to understand advice so you can concentrate on your current assignment or start planning your next one. This booklet is intended to help you understand more about EdenGroup and whether a PAYE Umbrella company is right for you.

What is a PAYE Umbrella company?

PAYE Umbrella companies provide contractors with a tax efficient, fully compliant and safe way to maximise their net income from assignments. By using an Umbrella company, contractors are able to offset genuine business expenses against the tax burden incurred during their assignments, subject to HMRC guidelines.

Who is eligible to use an Umbrella company?

- Contractors starting up who expect to work on multiple assignments through an agency for the foreseeable future.
- Contractors who are subject to IR35.
- Contractors who do not want the additional administration and financial concern involved with running their own limited company.
- Contractors wishing to maximise their net pay by offsetting their genuine business expenses against their tax.
- New contractors who think they may struggle with the responsibilities of running their own company.
- Contractors who want to avoid the costly process of forming a company and then arranging for it to be dissolved.

What are the benefits of an Umbrella company?

- Offsetting genuine business expenses considerably reduces your tax burden.
- We will make sure that you receive all income, net of the appropriate tax, National Insurance and overheads.
- We will arrange your contract with the agency you choose to work with.
- There is no cost to join or leave the service. You can use our service for all your assignments.
- Your employment rights continue to accrue between your assignments.
- You have the option of retaining a percentage of your income to be taken as holiday pay when you need it.
- Fax, post or email your time sheets, if applicable, and we will do the rest.
- Receive free Employers Liability insurance to £10m, Public Liability insurance to £5m and Professional Indemnity to £2m.





Take it easy

So you can get the most out of work.



Expert. Friendly. HMRC compliant.





need your skills.







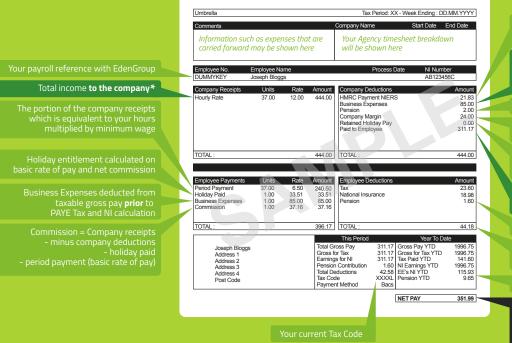
by BACs.



It's that easy.

No fuss. No worries. No cost to join.

YOUR PAYSLIP EXPLAINED



The rate charged to the agency is increased to include all costs associated with your employment. It is not your pay rate. We deduct costs such as Employers NI and an amount to cover overheads (our margin retained, etc.) before making a calculation of your pay rate. Additional payments for direct expenses etc. would also be shown here

Employers NI deducted from income received from Agency

These are legitimate business expenses used to reduce PAYE Tax and NI only. Not direct or chargeable expenses which are paid in addition to salary

Employers Pension Contribution

EdenGroup margin (deducted from income received from Agency)

Retained Holiday pay (if elected) calculated on basic rate of pay and net commission

Taxable pay (employee payments less business expenses)

Employees Pension Contribution

Personal Tax, National Insurance and Pension deductions

TOTAL FUNDS paid into bank account.

- =Company Receipts
- minus company and employee deductions
- + plus your business expenses





Recommending new colleagues pays!

We'll give you £50 for every person you recommend to us who joins EdenGroup Umbrella when they've been with us for 12 weeks.



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