



Frequently Asked Questions

What is an Umbrella Company?

A PAYE umbrella structure EMPLOYS you and supplies your services to end clients (often via a recruitment agency).

When your services are supplied to a number of clients on a temporary basis, on contracts with a duration of less than 24 months, you can take advantage of our expenses policy which allows you to reclaim business expenses incurred in carrying out your duties. These expenses are paid to you free from tax and NI which increases your take home pay.

Can I choose which temporary assignments to accept?

Yes, you have complete freedom regarding the contracts you accept. We undertake all the administration and contractual obligations with the end client / agency, however we are happy for you to be involved in the assignment selection process. All that we ask is that you perform your duties in line with code of conduct clauses contained in this company handbook.

Can I be paid expenses by an Umbrella Company?

Yes, this is one of the main benefits of being employed by us. Legitimate business expenses will be paid to you without deduction of Income Tax or National Insurance, therefore increasing your take home pay.

Full details can be found in our [expenses policy](#)

Focused operate fixed scale allowances for business subsistence and travel expenses, based on a simple declaration and we do not require you to submit receipts on a weekly basis, however, you do need to keep them for your own records, to demonstrate your incurred expense. We at Focused conduct a number of random audits each month so please ensure that you have yours up to date and available for us to audit if requested.

How does it work?

At the end of each week or month (depending on the contract you accept) you complete a timesheet which is approved by the end client confirming the number of hours or days you have worked. The end client / agency receive an invoice from us for the supply of your services.

You receive a basic hourly rate at minimum wage plus holiday pay for all hours worked. These payments are subject to Income Tax and National Insurance. In addition you receive your expenses, on which NO Income Tax and National Insurance is due, plus a bonus based on the contract rate, minus our overhead costs; the company National Insurance contributions, payment of national minimum wage and our margin.



When will I be paid?

We run multiple payrolls each week with funds transferred directly into your bank or building society account. Funds clear two days after the payroll has been run, however please speak to our Customer Service Team to find out which payroll run you will be included in and therefore when you can expect to receive payments.

How do I know that a payment has been made to me?

Payslips will be available for you to view, print and save as soon as each payroll has been run. These can be accessed via your secure Personal Portal.

What healthcare benefits do I qualify for when working for the Focused Group?

Focused are the only umbrella offering free comprehensive insurance, including life cover worth £10,000.

Are there any set-up or leaving fees?

No, you are our employee.

Is there a minimum period I need to remain with Focused?

No, we hope you will want to stay with us for the long term, however if your circumstances change you can resign at any time.

What happens if I source a new contract?

If you source a new contract please call us on 0845 4747 001 and we will make all the required contractual arrangements. You will also need to update your personal portal and expenses. Log onto the personal portal on our website using your user details and password and update any details in 'your personal details' tab and the expenses in 'your declarations' tab.

Do I need to send you my P45?

We will require parts 2 and 3 of your most recent P45. Until we receive your P45 you will be taxed on a "basic rate" tax code. Please forward your current P45 to Focused at the following address:

Focused
Payroll Dept
Suite 106
Lombard House
2 Purley way
Croydon
CR0 3JP

I don't have a current P45, what should I do?

If you do not have a P45, please complete the online P46. The Inland Revenue will then advise us of your correct code. Until we receive this notification we will tax you on a "week 1 tax" code.



Do you issue me with a P45 when I leave?

Yes. As an employee of Focused, you will be issued with a P45 when requested by you on leaving the company.

Do you issue me with a P60?

Yes. Providing you are an employee at the end of the tax year and have received a salary from Focused during the tax year, you will receive a P60.

What are your tax office details?

Inland Revenue
City Centre House
30 Union Street
Birmingham
B2A 4AE

Tel. 0300 200 3300
PAYE ref. 068/MZ63771

Do I need to maintain my own Professional Indemnity Cover?

£5m Professional Indemnity cover is provided to all of our clients for work undertaken by our employees. However this excludes past liabilities, i.e. any claims for events that occurred prior to you being employed by Focused. It is therefore advisable that if you already have this cover, that you maintain your own policy to cover previous liabilities.

Do you provide a pension?

Focused have chosen NEST (National Employment Savings Trust) as our workplace pension scheme to meet our employer duties and help you put money aside for your retirement

From 1st August 2013 Focused will offer all of our workers access to this scheme and will:

- Provide all eligible employees with comprehensive packs that will explain the benefits of this new arrangement.
- Automatically enrol all qualifying workers at the end of their 3 month deferral period.
- Deduct 0.8% *, of your qualifying earnings, from your net pay.
- Fund the 1% employers contribution to the pension scheme from the income we receive from the agency for your services.
- Pay the contributions into your NEST Pension scheme.
- Providing we have your national insurance number, NEST will claim back the tax relief of 0.2% from HMRC, on your behalf (based on the basic rate tax of 20%) and add this to your personal pension pot.

Employees have the right to 'opt out' of the scheme, however they can only do so once they have made their first contribution.



Do you pay maternity or paternity pay?

Yes, we pay statutory maternity, paternity and adoption pay. For more information please refer to the Maternity, Paternity & Adoption section in this handbook.

Will I need to complete a self-assessment tax return?

The Inland Revenue decide who is required to complete this form. If you are sent one you will need your payslips and P60 to complete it.



What provisions do Focused make for my Health & Safety at work?

Please refer to the Focused Health & Safety policy, available on request. The policy contains information on Fire Safety, Risk Assessment, Manual Handling, Driving and Mobile Phone Usage and Eye Care.

What is Focused Eye Care policy?

All employees who are required to habitually use VDUs (Visual Display Units) as a significant part of their normal work are entitled to free eyesight tests. Employees must notify Focused that they wish to attend an eye or eyesight test before one is attended.

When an eyesight test has been authorised, you will receive an email approving the test. This email must be sent in to us along with a receipt for the eyesight test up to the value of £20 and this expense will then be fully reimbursed.

Eyesight tests costing more than £20 will not be fully reimbursed, Focused will however contribute £20 towards them based on receipts and provision of the email authorising such a test. All receipts should be sent to:

The Health & Safety Officer: Eyesight Tests
Focused Consulting Ltd
Suite 24, 30 Churchill Square,
Kings Hill,
West Malling, Kent, ME19 4YU

Focused must be contacted about each eyesight test that an employee wishes to attend. Eyesight tests can be repeated, on the advice of the optometrist conducting the first test, usually not more often than every 2 years.

Glasses will only be provided if they are exclusively required for VDU usage and will be purchased on your behalf on receipt of your prescription details at the address listed above. Glasses supplied under these guidelines remain property of Focused at all times.

What if I have any other questions?

Please contact us and we will be happy to answer any further questions. Our Office hours are Monday - Friday, 09.00 - 18.00, and our contact number is 0845 4747 001.