

# What's best for you?



**Umbrella Company**

# VS



**Pay As You Earn**

## How does it work?

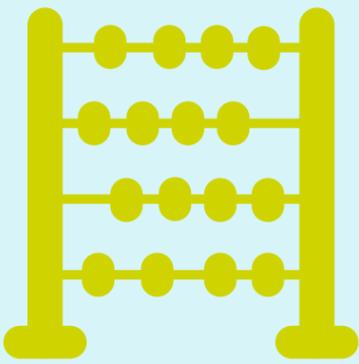


Agency pays the Umbrella Company and the Umbrella Company, your employer, pays you.



Agency is your employer and is responsible for paying you.

## How is Tax calculated?



Employed levels of tax and NI is calculated and paid. However tax relief is available on any allowable business expenses, where the contractor isn't subject to supervision, direction or control

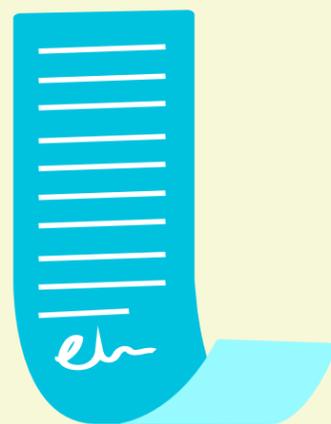


Employed levels of tax and NI is calculated and paid.

## Paperwork / Admin



Little admin to do, you simply submit timesheets and log your expenses online.



You simply submit your timesheets to your agency.

## Additional benefits



Enjoy continuous employment, access to statutory benefits, inclusive insurances and the ability to claim tax relief on any allowable business expenses (excludes T&S when subject to supervision, direction and control).



Contractor has access to certain statutory benefits.

### Find out more

To see how Focused can help your contractors, call us on 0161 923 0210 or email [info@focusedgroup.co.uk](mailto:info@focusedgroup.co.uk)

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