



More take home pay
Less stress
Complete confidence

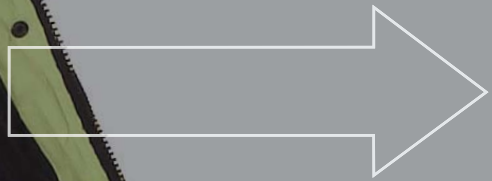
we take care of the paperwork

Welcome to Sterling Solutions



The leading umbrella route for contractors who want to take home more pay. We are here to make life easier for first time and experienced contractors.

Look what you get
with Sterling Solutions



Boost your take home pay and get back your business related expenses with Sterling Solutions

- More take home pay
- Paid on time, all the time
- Continuous employment
- Retained holiday pay
- Reduced administration
- Business related expenses are returned tax-free
- Comprehensive insurance cover
- Health and Safety advice
- HR support
- Competitive mark-up
- The support of a trusted and credible company
- Your personal Joining Team here to help

Join NOW in 5 simple steps (see page 10)

1 2 3 4 5

Is Sterling Solutions right for you



Sterling Solutions is an umbrella company and provides a route that is very similar to PAYE through an agency or a full time employed role with a company. This route is perfect if you currently receive assignments through agencies and you ;

Are working in almost any industry in any job role and will incur legitimate business expenses such as mileage and accommodation, whilst on assignment

Prefer the security of being employed and the benefits this brings (holiday pay, SSP, insurances, etc) but value the independence of contracting

Don't want the complications of dealing with HMRC, tax issues or the burden of producing financial paperwork each year



Sterling Solutions gives you the security to get on with doing your job whilst you retain the freedom to work as an independent contractor

How does it work?

The way we process your payment allows you to take home more money! It's entirely compliant and you don't have to change any of your working practices. When you join us you become an employee of Sterling Solutions giving you immediate employee rights. For each assignment we sub-contract your services to the recruitment agency; we invoice and receive the gross amount from the agency and then process your payment. Each time we process a payment we take a small mark-up to cover the service we provide (see page 8). We process your payments, take care of all your compliance, legal, insurance and tax obligations and retain a small percentage of your income as holiday pay.

Your payment is made up of three elements; wages, expenses and bonus. We calculate your wages based on the hourly National Minimum Wage. Your bonus is the figure left when expenses, holiday pay, National Insurance Contributions (NICs) and our mark-up have been deducted. The bonus and minimum wage are then added together and the relevant tax calculation is applied. Your expenses are then added back on to give a final amount to be credited to your bank.

The remaining funds are then transferred to your account via a same day transfer and a free text message is sent to you confirming the amount. The payment will clear by the end of the banking day. A payslip is then sent to you, by email or post on the same day you are paid.

The Sterling Group of companies has two other routes specifically for self-employed contractors. There is no charge if you wish to switch to a different route. Sterling CIS is a route for self-employed contractors within the remit of the Construction Industry Scheme and Sterling Techserv is for other self-employed contractors.

Call us or check out our website for more information.

Have you had a personal illustration? If not call our experienced Joining Team on 0870 754 1133

With Sterling Solutions you'll see the benefits immediately

- Get paid whilst on holiday (up to 24 days each year, subject to accrual)
- Continuous employment may improve your credit rating for loans or mortgages
- Full support and advice from our Health and Safety team
- HR support for peace of mind



We're here to help and support you

Make the most of your expenses

Provided your expenses are “wholly, exclusively and necessarily in the performance of your duties” and you submit legitimate VAT receipts, you could claim back the costs for; mileage, accommodation, subsistence, tools, protective and safety wear, professional fees and courses, mobile phone calls and other incidentals. To claim back expenses, all you need to do is complete an expense form and send the form with original VAT receipts to us each week. We will also send you a new expense form with each payslip.

Insurance to protect you

We provide Personal Accident, Employers Liability and Public Liability insurance as standard and you have the option to choose Professional Indemnity insurance should you require it. Also, if you are contracting abroad or offshore, additional insurance is available. The cover is worldwide with the exclusions of USA/Canada and War torn countries. Before taking an assignment outside of the UK, please contact our expert Compliance Team for advice and confirmation of insurance cover.

Compliance

Sterling Solutions are your employer and as such have a duty to ensure you are legal to work within the UK. By providing Eligibility to Work (ETW) documents to us when you first become a Sterling Solutions employee, all end clients will be confident that you are eligible to work in the UK.

Health and Safety

Sterling Solutions are keen to promote a safe and healthy working environment for all our employees. Whilst on assignment we provide all employees with Health and Safety advice from our expert team and a useful Health and Safety handbook. Should you require any additional support or advice you can call our helpline on 0870 754 1166.

Flexible mark-up

Total inclusive service

Depending on the gross income for your assignment, our inclusive mark-up will 'slide' to accommodate your working patterns.

INCOME RECEIVED FROM AGENCY		STERLING SOLUTIONS STANDARD MARK-UP		PROFESSIONAL INDEMNITY INSURANCE		OFFSHORE INSURANCE	
FROM	TO	BEFORE	AFTER TAX	BEFORE	AFTER TAX	BEFORE	AFTER TAX
£0	£49.99	£8	n/a	£11	n/a	£20	n/a
£50	£99.99	£13	n/a	£16	n/a	£25	n/a
£100	£299.99	£18	£10.12	£21	£11.80	£30	£16.86
£300	+	£23	£12.93	£26	£14.61	£35	£19.67

What appears on your payslip is the before tax mark-up depending on your income and insurance needs. The Sterling Solutions mark-up is deducted from the gross income received from the agency before tax and NICs are applied. Therefore the real cost is the relevant after tax figure. After tax relief figures are based on a standard tax code of 603L at 20% tax.

Our competitive mark-up includes;

- Employers Liability, Personal Accident and Public Liability insurance cover
- Same day payment
- SMS payment confirmation
- Payslip (sent by email or post)
- Reduced rate Professional Indemnity and Offshore insurance
- Access to accountancy, mortgage and pension services
- Expense processing
- Holiday pay release
- Processing of statutory payments and paperwork e.g. SSP, child support, pension
- Annual Statement of Earnings
- P60, P45, P11d issue
- Employee and mortgage references
- Health and Safety advice

Help with financial matters

Our status within the marketplace means you have access to a range of value-added services designed to help you plan for the future and manage your money.

AGP Chartered Accountants have a wealth of knowledge and experience in providing accountancy services for contractors. AGP offer substantial discounts for self-assessments for Sterling Solutions employees.

For more details contact 01925 418 386

Faraday Mortgage Associates Ltd offer Sterling Solutions employees free unbiased mortgage advice for first-time buyers, those looking to remortgage or seeking a buy-to-let mortgage. Faraday Mortgage Associates Ltd has access to the whole mortgage market to secure the best product that suits your financial circumstances. For more details call 01925 62 62 62

Employees of Sterling Solutions can access the Stakeholder Pension Scheme. This is provided through Friends Provident and MRB Employee Benefit Consultants. You can pay from £5 up to 100% of your nett pay each week into the scheme. Contributions are taken directly from your Sterling Solutions pay. For each £10 you contribute, HMRC will pay an extra £2.50 into your fund. If you are a higher rate tax payer, you will receive higher rate tax relief through your tax code.

For more information read the Guide to the Stakeholder Pension Scheme on our website or call 01925 767 891.



Join NOW in 5 simple steps

Keep the card opposite for information



To join us takes a few minutes, just follow the five steps below and return everything as soon as possible to ensure prompt payment.

If you have any questions about joining Sterling Solutions please do not hesitate to contact our dedicated Joining Team on

0870 754 1133 (Monday to Thursday 8am - 7pm and Friday 8am - 5pm)

or have a look at our website: www.thesterlinggroup.co.uk

What to do now

- STEP 1** Complete the application form found in the pouch opposite
- STEP 2** Read and sign both copies of your Contract of Employment return one to us and keep the other for your records
- STEP 3** Provide Eligibility to Work in the UK (ETW) documents (see page 7 for details) plus a P45 or P46 form
- STEP 4** If you are claiming expenses, complete the enclosed expense form and provide VAT receipts *
- STEP 5** Return everything to us as soon as you can by email, fax or post

Once we have received your completed application and documents, a member of our Joining Team will call you to complete the joining process.

* Expenses will need to be returned by post with VAT receipts.

How should I send everything back ?

Item to be returned to us	Number of pages / Details	POST	FAX	E MAIL
Application form	4 pages	✓	✓	✓
Contract of Employment	Rear page only	✓	✓	✓
Proof of Eligibility to Work*	Original passport	✓	✗	✗
Proof of Eligibility to Work*	Countersigned - 1 page	✓	✓	✓
Expense Claim & VAT Receipts	1 page	✓	✗	✗
P45 or P46	1 page	✓	✗	✗
Non EU Nationals *	Immigration status eg Visa	✓	✓	✓

* Depending on your nationality, you may be required to send different documents to prove your Eligibility to Work in the UK (ETW) please see the application form for details on which documents can be accepted.

- Fax 0870 754 1198
- By email to: join@thesterlinggroup.co.uk
- Or in the freepost envelope provided

A signed Contract of Employment and Eligibility to Work (ETW) documents **must** be returned with your application form to activate invoicing. Failure to return these documents may delay your payment.

STERLING 

the base for contractors

Sterling Solutions Umbrella Limited,
Sterling House, 810 Mandarin Court, Centre Park, Warrington WA1 1GG
www.thesterlinggroup.co.uk

Joining Team: 0870 754 1133 join@thesterlinggroup.co.uk

Customer Services Team: 0870 754 1111 info@thesterlinggroup.co.uk