



STERLINGTECHSERV 

Paid on time
Less administration
More opportunities

we take care of agency invoicing 

INFORMATION AND JOINING PACK

Welcome to Sterling Techserv



An ideal route for all contractors
outside of construction..

We are here to make life easier for
first time and experienced
self-employed contractors.

Look what you get
with Sterling Techserv



Manage your agency payment administration, get paid on time and reduce the cost of business insurance

- Reduced paperwork
- Paid on time, all the time
- Regular income
- Increased contracting opportunities
- Flexibility of being self-employed
- Reduced financial services costs
- Comprehensive insurance cover
- Health and Safety guidance
- Competitive mark-up
- The support of a trusted and credible company
- A dedicated Joining Team here to help

Join NOW in 4 simple steps (see page 10)

1 2 3 4

Is Sterling Techserv right for you



Using Sterling Techserv is a great way for self-employed contractors to be paid regularly whilst taking assignments through agencies. Sterling Techserv best fits those;

In any job role who are self-employed and working outside of the construction industry

Who are already self-employed but want more assignments through recruitment agencies

Considering becoming self-employed

Who want to reduce paperwork headaches and not worry about more administration



Joining Sterling Techserv gives you complete confidence and a range of extensive support services

What are your options?

Traditional self-employment

The hassle of running your own business, quoting, generating and chasing invoices, waiting 30 days for payments, insurance costs, completing tax returns and finding a good accountant who can produce a set of yearly accounts can all place extra strain on you. Also you will find that many recruitment agencies are not prepared to deal with sole traders directly.

Joining Sterling Techserv

Agencies find it easier to deal with contractors like Sterling Techserv because we reduce their administration for sole traders. By joining us you have access to more opportunities as a Sterling Techserv sub-contractor. You can remain a sole trader and are able to claim back all legitimate business expenses at the end of the financial year.

There's no chasing agency invoices because we obtain the funds for the assignment from the agency. Your payments are also processed by us on time every time to reduce your administration burden.

How does it work?

For each assignment we sub-contract your services to the recruitment agency. We invoice the amount from the agency, prepare invoices and receive the gross amount from the agency. Each time we process a payment for you we charge a small mark-up to cover the service we provide (see page 8). There is no need to invoice us, as we are a self-billing company.

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 remittance advice is then sent to you, by email or post on the same day you are paid.

National Insurance Contributions (NIC's) and income tax are not taken from your income; you need to organise payment of these separately by setting up a small weekly direct debit with the NI contributions office and through your self-assessment.

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

With Sterling Techserv you'll see the benefits immediately

- No waiting 30 days for payments
- Save money; Public Liability and Personal Accident Insurance is included
- You can sub-contract through more recruitment agencies as a self-employed contractor
- Full support and guidance from our Health and Safety team
- Assignment and contractual terms and conditions agreed with the recruitment agency

By joining Sterling Techserv you have the freedom and flexibility to contract when you want, leaving you to take advantage of contracting opportunities from agencies whilst being self-employed, your own boss and a business in your own right.



We're here to help and support you

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

By providing Eligibility to Work (ETW) documents to us when you first become a Sterling Techserv sub-contractor, all end clients will be confident that you are eligible to work in the UK.

Health and Safety

Sterling Techserv are keen to promote a safe and healthy working environment for all our sub-contractors. Whilst on assignment we provide all sub-contractors with Health and Safety guidance from our expert team and a useful Health and Safety guide. Should you require any additional support or guidance 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 TECHSERV STANDARD MARK-UP		PROFESSIONAL INDEMNITY INSURANCE		OFFSHORE INSURANCE	
FROM	TO	BEFORE	AFTER TAX	BEFORE	AFTER TAX	BEFORE	AFTER TAX
£0	£100	£10	£8	£13	£10.40	£22	£17.60
£101	£200	£13	£10.40	£16	£12.80	£25	£20.00
£201	£300	£18	£14.40	£21	£16.80	£30	£24.00
£301	£350	£21	£16.80	£24	£19.20	£33	£26.40
£351	+	£23	£18.40	£26	£20.80	£35	£28.00

What appears on your remittance advice is the 'Before Tax' mark-up depending on your income and insurance needs. Therefore the real cost is the relevant after tax figure.

Our competitive mark-up includes;

- Personal Accident and Public Liability insurance cover
- Same day payment
- SMS payment message
- Health and Safety guidance
- Remittance advice (sent by email or post)
- Reduced rate Professional Indemnity and Offshore insurance
- Access to mortgage and reduced rate accountancy services

If you are not already self-employed, here are some things to consider

Your responsibility to pay tax

As a self-employed contractor it is entirely your responsibility to arrange for tax to be paid to HMRC through the self-assessment system. Tax calculations are based on your actual income and business operations

Organising National Insurance Contributions (NICs)

When you are self-employed you will need to organise payment of NICs, this can be arranged by setting up a small direct debit with the NI contributions office. Any remaining NIC's due will be paid from your business profits after you complete a self-assessment.

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 has a wealth of knowledge and experience in providing accountancy services for self-employed contractors. AGP offer substantial discounts for self-assessments and full

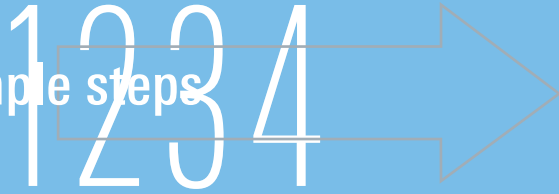
accountancy services to Sterling Techserv sub-contractors. For more information, call 01925 418 386

Faraday Mortgage Associates Ltd offer Sterling Techserv sub-contractors 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 information, call 01925 62 62 62



Join NOW in 4 simple steps

Keep the card opposite for information



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

If you have any questions about joining Sterling Techserv 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 registration form found in the pouch opposite
- STEP 2** Read then sign both copies of the Contract for Services, return one to us and keep the other for your records
- STEP 3** Provide Eligibility to Work in the UK (ETW) documents
- STEP 4** Return everything to us as soon as you can by email, fax or post

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

How should I send everything back ?

Depending on what you need to complete we can accept documents by fax, email or post. The table below shows the options available.

Item to be returned to us	Number of pages / Details	POST	FAX	E MAIL
Registration form	4 pages	✓	✓	✓
Contract for Services	Rear page only	✓	✓	✓
Proof of Eligibility to Work*	Original passport	✓	X	X
Proof of Eligibility to Work*	Countersigned Passport -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 registration form for details on which documents can be accepted.

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

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

STERLING 

the base for contractors

Sterling Techserv 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