Danbro
Umbrella

Key Information Document

This document sets out key information about your relationship with us and the intermediary or umbrella company used in your engagement, including details about pay, holiday entitlement and other benefits.
Further information can be found at www.umbrellacompany.co.uk

The Employment Agency Standards (EAS) Inspectorate is the government authority responsible for the enforcement of certain agency worker rights. You can raise a concern with them directly on 020 4566 5333 or through the ACAS helpline on 0300 123 1100, Monday to Friday, 8am to 6pm.

GENERAL INFORMATION

Your name:	Cobalt
Name of employment business:	
Name of intermediary or umbrella company:	Danbro Workforce Solutions Limited
Your employer:	Danbro Employment Umbrella Limited
Type of contract you will be engaged under:	Overarching contract of employment, matching permanent pay
Who will be responsible for paying you:	Danbro Employment Umbrella Limited
How often the umbrella company and you will be paid:	Weekly

INTERMEDIARY OR UMBRELLA COMPANY PAY INFORMATION

You are being paid through an intermediary or umbrella company: a third-party organisation that will calculate your tax and other deductions and then pay you for the work undertaken for the hirer. We will still be finding you assignments.

The money earned on your assignments will be transferred to the umbrella company as part of their income. They will then pay you your wage. All the deductions made which affect your wage are listed below. If you have any queries about these please contact us.
Your payslip may show you as an employee of the umbrella company listed below.

Name of intermediary or umbrella company:	Danbro Employment Umbrella Limited
Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying you:	Danbro Employment Umbrella Limited is a subsidiary of Danbro Workforce Solutions Limited
Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us:	At £25 per hour, 37.5 hours per Week. £937.5 per week which we refer to as “contracted rate”
Deductions from intermediary or umbrella income required by law:	Employers National Insurance Apprenticeship Levy Holiday Pay Employer Pension Contribution
Any other deductions from umbrella income (to include amounts or how they are calculated)	Employer Margin £28 per timesheet (Weekly)

Expected or minimum rate of pay to you:	Minimum Rate of Pay = £457.88 (at National Minimum Wage) Expected pay = £782.7 (taking into account pension deductions and holiday pay)

Deductions from your wage required by law:	Employees National Insurance Contribution Income Tax Employees' Pension Contribution If relevant – student or postgraduate loan deductions If relevant – earnings attachment orders
Any other deductions or costs taken from your wage (to include amounts or how they are calculated:	If chargeable expenses are processed, net pay deduction of £5 If requested by the contractor we make a charge for CHAPS payments, early payments or international payments all as a deduction from net pay Where we have provided an advance payment, or are recovering an overpayment, these deductions are taken from net pay
Any fees for goods or services:	
Holiday entitlement and pay:	Holiday Pay is calculated at statutory minimum of 28 days' a year or 12.07% and paid with every payment
Additional benefits:	Salary Extras Contractors are by default covered by our group insurance policy: £10M employer's liability, £5M public & products liability, £5M professional indemnity * subject to some exclusions in certain professions or high risk industries

EXAMPLE PAY

	Intermediary or umbrella fees	**Worker fees**
Example gross rate of pay to intermediary or umbrella company from us:	£937.5	
Deductions from intermediary or umbrella income required by law:	Employers NI = £103.01 Employer Pension Contribution = £19.88 Apprenticeship Levy = £3.91	
Any other deductions or costs taken from intermediary or umbrella income:	Employer Margin = £28	
Example rate of pay to you:		Gross Taxable Pay = £782.7 (£698.4 + £84.3 Holiday pay)
Deductions from your pay required by law:		Income Tax = £108.19 Employees National Insurance = £43.26 Employee Pensions Contribution = £26.39
Any other deductions or costs taken from your pay:		None in this example
Any fees for goods or services:		None in this example
Example net take home pay:		**£604.86**