



Umbrella or PAYE Which is better for me?

Umbrella 😙



PAYE

WHO PROCESSES MY PAYMENTS?

Your agency will pay us, the umbrella company, and then we as your employer pay you.

Your agency is your employer and pays you.

WHAT TAX DO I PAY?

As an employee of the umbrella you pay employee tax and NI however, you may receive tax relief on any allowable business expenses. For example, if you earn £500 per week and have £50 of allowable business expenses then tax and NI will be calculated on £450.

As an employee of the agency you pay employee tax and NI. Therefore if you earn £500 per week then tax and NI would be calculated on £500.

PAPERWORK / ADMIN

There's very little admin, just submit your timesheets and log your expenses claims.

Just submit your timesheets to your agency.

For more information, say hi to our New Starter Team on 0114 478 9351 or newstarter@thecinchgroup.com



